

**Research Article**

## **Evaluating the Impact of Digital Banking Service Usage and Availability on Customer Satisfaction in Sierra Leone: An Analysis of Sierra Leone Commercial Bank**

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### **Abstract**

This study examines how Sierra Leone Commercial Bank (SLCB) customers' happiness is impacted by the availability and use of digital banking services. In order to improve service delivery and cultivate customer loyalty, it is imperative to comprehend customer perceptions and experiences as the banking industry in Sierra Leone changes in tandem with the growing usage of digital technology. The aim of this study is to evaluate the impact of digital banking services, such as internet and mobile banking, on customer satisfaction, especially in an environment where traditional banking practices are more common.

Using a qualitative research technique, the study conducted focus groups and semi-structured interviews with 80 SLCB customers, guaranteeing a varied representation of demographic factors such as age, gender, and banking experience. Key themes and patterns pertaining to consumer experiences with digital banking services were found using thematic analysis. An extensive investigation of consumer perceptions, difficulties, and satisfaction levels was made possible by this method.

Customers value the ease and accessibility of digital banking services, but there are still major obstacles, according to the research. Important themes that have been found include the significance of user-friendly interfaces, the need for dependable internet access, and the effect that customer service has on satisfaction levels. Technical difficulties and a dearth of thorough instructions on utilizing digital platforms were causes of irritation for many users. Due to the convenience of transactions and time savings, people who actively used digital banking expressed greater pleasure despite these difficulties.

There are numerous ramifications for this research. To improve the user experience, digital banking platforms must be improved for banking institutions, especially SLCB. Training initiatives that educate consumers about digital services can greatly increase user happiness and usage. Legislators must take into account projects that improve digital literacy and internet infrastructure, especially in underprivileged areas, in order to encourage fair access to digital banking services. In order to satisfy client expectations in Sierra Leone's banking environment, this research emphasizes the need for ongoing enhancements and customized approaches, which advances our understanding of digital banking in developing environments. With the development and growth of digital banking services, future studies should examine long-term shifts in consumer satisfaction.

**Keywords:** digital banking, digital technologies, Sierra Leone, the Sierra Leone Commercial Bank, and customer satisfaction.

### **1. Introduction**

The banking industry in Sierra Leone has changed dramatically over the last 20 years, moving from a system that relied heavily on cash to one that increasingly uses digital technologies. The banking environment in Sierra Leone has historically been marked by restricted access, especially in rural areas where traditional banking services were hard to come by. Only a small portion of the population had access to official financial services before the advent of digital banking platforms, according to the Bank of Sierra Leone (2021). According to Kamara (2017), the country's civil war made matters worse by interfering with economic activity and causing the financial infrastructure to deteriorate.

In this regard, a turning point has been reached with the introduction of digital financial services. Given that mobile phones are now widely used and a major form of communication and commerce for many Sierra Leoneans, mobile banking in particular has become popular (International Telecommunication Union, 2022). In Sierra Leone, mobile penetration was at 85% as of 2022, which allowed banks to use the technology to provide services like account management, bill payment, and money transfers (World Bank, 2023). Internet

banking has already begun to expand, despite obstacles such poor internet usage and erratic connectivity (Osei & Eshun, 2020).

The emergence of digital banking has enhanced financial services accessibility and promoted financial inclusion by enabling marginalized groups to interact with the banking system more successfully (Rudolph et al., 2021). Though there are many potential advantages of digital banking, the real user experience can differ greatly depending on a number of aspects, including customer service, convenience of use, and service availability (Hassan et al., 2021).

### **Research Problem**

Despite Sierra Leone's digital banking services' explosive expansion, there is still a dearth of research on how they affect client satisfaction. Sierra Leone's infrastructure and user engagement levels are very different from those of industrialized nations, where a large portion of the current research on digital banking is concentrated (Dahlberg et al., 2015). Research in poor nations frequently shows broad adoption patterns but falls short of offering in-depth information on local institutions' customer happiness and experiences, as the Sierra Leone Commercial Bank (SLCB) (Bashir & Shamsher, 2020).

Furthermore, there is a dearth of qualitative research in the literature that examines the complex variables affecting consumer satisfaction with regard to digital banking services. According to Khan et al. (2020), although quantitative studies can gauge general satisfaction levels, they frequently ignore the unique experiences and difficulties that users have, which can offer important insights into enhancing service delivery. As banks work to enhance their services and compete in a more digital environment, it is imperative to have a localized understanding of how well digital banking increases consumer happiness.

### **Objectives of the Study**

By evaluating the impact of digital banking services' availability and usage on customer satisfaction at Sierra Leone Commercial Bank (SLCB), this study seeks to fill the observed gap in the literature. In particular, the following goals will be the focus of the study:

- I. Assess the Current Status of Digital Banking Services: This goal aims to evaluate the accessibility of SLCB's digital banking services to various client categories.
- II. Examine Customer Perceptions and Experiences: The study will look into how customers feel about the usefulness, dependability, and general satisfaction of SLCB's digital banking services.
- III. Determine the Main Elements Affecting Customer Contentment: In the context of digital banking, the study attempts to identify particular elements that have a major influence on customer satisfaction by looking at both positive and poor customer experiences.
- IV. Offer Service Improvement Recommendations: In light of the study's conclusions, SLCB and other stakeholders will get practical suggestions for enhancing digital banking services and raising customer satisfaction levels.

### **Significance of the study**

For a variety of stakeholders, including banks, consumers, and legislators, this study is important. Knowing how satisfied customers are is essential for strategic decision-making for financial organizations such as SLCB. According to Khan et al. (2020), banks can improve user engagement and loyalty by making well-informed changes to their digital banking solutions based on insights about consumer experiences.

This study emphasizes how crucial customer feedback is in establishing digital banking services that satisfy consumers' requirements and preferences. A better overall banking experience can be achieved by concentrating on customer satisfaction, which can lead to enhancements in service features and usability.

Because it highlights the necessity of funding digital infrastructure and educational programs targeted at enhancing digital literacy, policymakers will also find this study useful. In Sierra Leone, removing obstacles to the implementation of digital banking can foster economic expansion and financial inclusion, resulting in a more just financial environment (World Bank, 2023).

By offering a thorough examination of the relationship between digital banking services and customer satisfaction in Sierra Leone, this study seeks to close the current gap in the literature. SLCB is used as a case study. The information gathered will help advance knowledge of digital banking in emerging nations and provide insightful suggestions for those working in the banking industry.

## **2. Literature Review**

### **Digital Banking Services**

#### **The meaning and explanation of online and mobile banking**

Digital banking refers to a broad range of banking services, such as online and mobile banking, that are provided via digital platforms. Convenience and accessibility are increased by these services, which enable clients to conduct a variety of banking tasks without having to visit the bank in person (Bhasin, 2021).

#### **Mobile Banking**

The term "mobile banking" describes the practice of conducting financial transactions via portable electronics, including smartphones and tablets. Services including fund transfers, bill payments, balance inquiries, and

transaction alerts are usually included (Dahlberg et al., 2015). A major factor in the growth of mobile banking is the widespread use of mobile technology, which has increased accessibility to banking, especially in areas with weak financial infrastructure. Since mobile prevalence in Sierra Leone reached about 85% in 2022, mobile banking is a practical way to improve financial inclusion, according to the International Telecommunication Union (2022).

Real-time alerts, biometric security features, and user-friendly interfaces are common in mobile banking apps, all of which enhance the user experience (Zavareh et al., 2020). However, obstacles like poor connectivity, security concerns, and a lack of digital literacy might make it difficult to use mobile banking services effectively (Osei & Eshun, 2020). Research indicates that dependable mobile networks, application interface ease, and transaction security perception all have a significant role in the success of mobile banking (Khan et al., 2020).

### **Internet Banking**

Using the internet to do financial transactions via a bank's website or application is known as internet banking, or online banking. Consumers with internet connectivity can manage their funds, pay bills, make transfers, and check their accounts from any location (Sathia Raj & Muthaiyah, 2021). A wider range of services, such as loan applications, investment services, and access to financial advice, are available through internet banking than through mobile banking.

In developing nations, online banking encounters various obstacles despite its benefits, including low internet penetration, insufficient digital infrastructure, and cybersecurity risks (Osei & Eshun, 2020). Sierra Leone still has poor internet connection, especially in rural regions, which hinders the country's overall adoption of online banking services, according to the World Bank (2023). Additionally, the intricacy of online banking systems may turn off less tech-savvy clients, underscoring the necessity for banks to provide top priority to user-friendly layouts and extensive customer service (Hassan et al., 2021).

In the banking industry, both internet and mobile banking are major innovations, especially in emerging nations like Sierra Leone. While their capacity to improve client access and convenience is essential for advancing financial inclusion, obstacles still exist that may have an impact on customer happiness and overall service utilization.

### **Customer Satisfaction**

#### **Frameworks and Theories Related to Banking Customer Satisfaction**

The topic of customer happiness is complex and has been thoroughly examined in the banking industry. Generally speaking, it refers to how well a product or service meets or exceeds a customer's expectations (Kotler & Keller, 2016). The variables that affect customer satisfaction, especially in the banking industry, are explained by a number of theories and frameworks.

#### **The Expectancy Disconfirmation Theory (EDT)**

One well-known theory is the Expectancy Disconfirmation Theory (EDT), which holds that the gap between perceived and expected service quality determines customer satisfaction. According to this hypothesis, customers are more satisfied when the perceived service meets or exceeds their expectations, and they are less satisfied when it does not (Oliver, 1980). In the context of digital banking, where consumer expectations about service dependability, convenience, and security are important factors in determining satisfaction, this approach is especially pertinent (Hassan et al., 2021).

#### **SERVQUAL Model**

The SERVQUAL model is another popular paradigm for evaluating the quality of services and how they affect customer satisfaction. According to Parasuraman et al. (1988), this model distinguishes five aspects of service quality: tangibles, assurance, responsiveness, empathy, and reliability. These metrics can be modified for use in the banking industry to assess online banking services. To guarantee consumer happiness, for example, digital platforms' dependability and customer service's promptness are essential. Improvements in these areas have been demonstrated to dramatically raise total customer satisfaction (Khan et al., 2020).

#### **Technology Acceptance Model. (TAM)**

The Technology Acceptance Model (TAM) sheds light on how people adopt and utilize technology. According to Davis (1989), users' decisions to adopt new technologies are significantly influenced by perceived usefulness and simplicity of use. When it comes to digital banking, clients who find internet and mobile banking useful and simple to use are more likely to report feeling more satisfied. For this reason, banks need to concentrate on user experience design in order to promote satisfaction and acceptability.

#### **The Value of Client Contentment in Banking**

Because it has a direct impact on customer loyalty, retention, and overall business performance, banks must understand customer satisfaction. Happy consumers are more likely to use the bank again, refer others to it, and help build a favorable brand image (Hassan et al., 2021). Prioritizing client satisfaction puts banks in a better position to succeed in competitive marketplaces, particularly as digital banking gains traction.

Theories that provide light on the variables affecting customer satisfaction in the banking industry include SERVQUAL, TAM, and EDT. Understanding these frameworks is crucial for determining areas that require improvement and for improving overall customer experiences with digital financial services in Sierra Leone.

### **Previous Research**

#### **Essential Results from Current Research, Especially in Creating Contexts**

The body of research on digital banking and client satisfaction, especially in developing nations, shows several important conclusions. Although the majority of research has been on rich economies, there is a growing corpus of work that looks at the particular opportunities and problems that banks in developing nations, like Sierra Leone, confront.

#### **Customer satisfaction and the use of digital banking**

There is evidence that factors including client awareness, perceived benefits, and technological infrastructure have a substantial impact on the adoption of digital banking services (Zavareh et al., 2020). According to Osei and Eshun (2020), the adoption of mobile and internet banking might be significantly hampered in poor nations by low levels of digital literacy and unreliable internet connectivity. According to Agboola's (2018) study, for example, Nigerian consumers encountered comparable difficulties that affected their general contentment with online banking services.

Furthermore, it has been determined that the perceived utility and usability of digital banking platforms are important factors in determining consumer happiness. According to a Kenyan study, consumers who thought mobile banking services were useful and easy expressed greater levels of pleasure (Kibet et al., 2020). This conclusion is especially pertinent to Sierra Leone, since the main factor influencing the adoption of digital banking services is ease.

#### **Issues with Security**

The way that consumers feel about digital banking is greatly influenced by security concerns. According to research, consumers frequently worry about data breaches and online fraud, which might lower their satisfaction levels (Hassan et al., 2021). Customers' opinions of security had a major impact on their trust in digital banking services, which in turn affected their level of happiness, according to a Ghanaian study (Adams & Osei, 2020). Fostering consumer confidence and satisfaction in Sierra Leone requires resolving security concerns with strong security measures and open communication.

#### **The Effect of Customer Service**

Prior studies have also highlighted the importance of customer service in raising consumer happiness. According to studies, prompt and efficient customer service can lessen complaints brought on by technical difficulties or service failures (Khan et al., 2020). Offering sufficient support is essential to guaranteeing a satisfying customer experience in Sierra Leone, since a large number of clients might not be familiar with digital banking.

#### **Social and Cultural Elements**

In the context of digital banking, social and cultural issues can affect client happiness. Customer expectations for service quality and user experience may differ among clients from different cultural backgrounds, according to research (Hassan et al., 2021). Improving customer satisfaction in Sierra Leone requires an awareness of the local culture and the ability to cater to particular requirements and preferences.

Several important conclusions on the uptake of digital banking and its effect on customer satisfaction in emerging countries are highlighted in the literature currently under publication. Customer experiences are significantly shaped by a number of factors, including technology infrastructure, security concerns, customer support, and cultural considerations. Understanding the dynamics of digital banking in Sierra Leone and directing future study and practice are two areas in which these findings are especially pertinent.

### **3. Methodology**

#### **Design of the Study: Totally Qualitative Method**

In order to investigate the relationship between customer satisfaction at Sierra Leone Commercial Bank (SLCB) and the availability and utilization of digital banking services, this study uses a purely qualitative research design. This study is especially well-suited for qualitative research since it provides a comprehensive knowledge of participants' attitudes, beliefs, and experiences with digital banking services (Creswell, 2014). The diversity of human experience and the meanings people ascribe to their encounters are highlighted in qualitative research, as opposed to quantitative research, which usually depends on numerical data and statistical analysis (Denzin & Lincoln, 2011).

The qualitative method works well for studying complicated issues, like consumer satisfaction in the context of online banking, where social, cultural, and personal aspects frequently interact and have an impact. Through an emphasis on the subjective experiences of consumers, the research seeks to provide information that may be missed in quantitative studies (Merriam & Tisdell, 2016).

Focus groups and in-depth interviews are two of the many data collection techniques that the study will use to support this qualitative investigation. According to Kvale and Brinkmann (2015), these techniques provide

open-ended responses, giving participants the chance to articulate their ideas and emotions in their own words. Capturing the complex ways that digital banking services affect consumer satisfaction requires this flexibility.

The ideas of grounded theory, which stress the construction of theory based on participant data, will serve as the foundation for the study design (Glaser & Strauss, 1967). Through the simultaneous gathering and analysis of data, themes and patterns can develop that guide further data collection and analysis in this iterative process. With this methodology, the study seeks to produce a thorough understanding of consumer satisfaction in relation to SLCB's digital banking services.

### **Sample Selection: Selection Criteria for Participants**

Eighty participants will be chosen from among Sierra Leone Commercial Bank (SLCB) clients for this study. Purposive sampling is a non-probability sampling strategy that will be used to pick the sample. It enables researchers to choose participants who fit particular criteria related to the study's goals (Patton, 2015). This method works especially well in qualitative research since it guarantees that the chosen participants will be able to offer deep and pertinent insights into the topic under study.

### **Criteria for Selection**

The following criteria will be used to choose participants:

1. Current SLCB Customers: In order to guarantee that their perspectives and experiences are directly related to the study, participants must be Sierra Leone Commercial Bank customers as of right now.
2. Diverse Demographic Backgrounds: Participants from a range of demographic backgrounds, including age, gender, educational attainment, and geographic location (rural vs. urban), will be included in the sample. This variety is crucial for recording a broad spectrum of viewpoints and experiences with online banking services.
3. Digital Banking Service Experience: Participants must have used internet or mobile banking services offered by SLCB in the last six months. Participants are guaranteed to be able to share current and pertinent insights about their experiences thanks to this requirement.
4. Willingness to Participate: Participants must show a willingness to share their experiences and viewpoints by agreeing to participate in focus groups or in-depth interviews.

The study hopes to collect a rich dataset that represents the variety of SLCB consumers' experiences by using these selection criteria. A more thorough understanding of the elements affecting consumer satisfaction in the context of digital banking services will result from this diversity.

### **Methods of Gathering Data: Focus groups and interviews**

Two main qualitative techniques—in-depth interviews and focus groups—will be used to gather data. These techniques were selected because they enable in-depth investigation of participants' perspectives and experiences with digital banking services.

#### **In-Depth Interviews**

Of the 80 people who were chosen, 50 will be interviewed in-depth. According to Kvale and Brinkmann (2015), this approach enables one-on-one communication and offers a secure environment for participants to fully share their ideas, emotions, and experiences. Every interview will follow a semi-structured approach that includes open-ended questions about the following topics:

1. Use of Digital Banking Services: Participants will be questioned regarding their usage of SLCB's internet and mobile banking services, including their usability, accessibility, and functionality.
2. Customer Satisfaction: Participants will be asked on their general level of satisfaction with digital banking services, as well as the elements that influence their level of satisfaction or discontent.
3. Obstacles and Difficulties: Participants will be invited to talk about any obstacles or difficulties they have faced when utilizing digital banking services, such as lack of assistance, security worries, or technological difficulties.
4. Improvement Suggestions: To increase customer satisfaction, participants will be asked to offer ideas for improving digital banking services.

Every interview will last between thirty and sixty minutes, and with the participants' permission, it will be audio recorded to ensure correct data collection. In order to provide a relaxed setting for candid conversation, the interviews will be conducted at a location that is convenient for the participants.

#### **Focus Group Discussions**

Thirty individuals will participate in four focus groups in addition to one-on-one interviews. Participants can engage with one another, exchange experiences, and build on each other's responses in the dynamic setting that focus groups offer (Krueger & Casey, 2015). There will be six to eight participants in each focus group, and a trained moderator will use a focus group guide to steer the conversation.

Similar topics to the individual interviews will be covered in the focus group talks, but group dynamics will also have an impact on the discourse. This approach is especially useful for investigating group perspectives and experiences since participants could feel more at ease talking about delicate subjects in a group context.

## **Moral Aspects to Take into Account**

The collecting of data will be conducted with ethical considerations at the forefront. Every participant will provide their informed consent, guaranteeing that they are aware of the study's objectives, their right to discontinue participation at any time, and the intended use of their data. Through the use of unique identifiers and the safe storage of all data, participants' confidentiality and anonymity will be preserved.

## **Methods of Data Analysis: Thematic Analysis**

A popular qualitative analysis technique that entails finding, examining, and summarizing patterns (themes) in qualitative data is thematic analysis, which will be used to analyze the data (Braun & Clarke, 2006). This methodology is especially appropriate for this research since it enables the flexible and methodical examination of participants' experiences and views.

### **Thematic analysis phases**

Six stages will comprise the thematic analysis process:

1. Getting to Know the Data: By reviewing the transcripts of focus groups and interviews several times over, researchers will become intimately familiar with the data. During this stage, initial thoughts and impressions are recorded.
2. Creating Initial Codes: The researchers will code the data in a methodical manner, finding pertinent elements that are associated with the research topics. To help with data structure and retrieval, coding will be done utilizing qualitative data analysis software, such as NVivo.
3. Looking for Themes: Codes that represent patterns of meaning throughout the dataset will be categorized into possible themes. In order to create broad themes about consumer happiness and digital banking services, researchers will take into account how several codes could come together.
4. Examining Themes: To make sure the themes appropriately reflect the dataset and answer the study questions, they will be examined and improved. In order to confirm that themes are based on participant experiences, this phase may entail going over the original data again.
5. Defining and Naming Themes: Scholars will provide each subject a precise definition, explaining its meaning and connection to the main goals of the study. In order to capture their essence, this method entails creating thorough descriptions and naming themes.
6. Writing the Report: Lastly, the results will be documented, showcasing the themes in a logical and cohesive way. Direct quotes from participants will be used in the report to highlight important ideas and support the analysis.

## **4. Results**

### **Demographics of participants**

The study's participant pool comprised eighty people who are Sierra Leone Commercial Bank (SLCB) clients. Customer satisfaction in the context of digital banking can be better understood thanks to the demographics, which offer important insights into the sample population and reflect a wide range of experiences and backgrounds.

#### **Age Distribution**

After participants were divided into age groups, the distribution looked like this:

- Those aged 18 to 25: 20% (16 participants)
- Those aged 26 to 35: 30% (24 individuals)
- Those aged 36 to 45: 25% (20 individuals)
- Those aged 46 and up: 25% (20 individuals)

50% of participants were between the ages of 18 and 35, suggesting a young demographic, according to the data. In line with World Bank (2022) results that emphasize the increased adoption of digital services among tech-savvy adolescents in emerging nations, this trend points to a growing acceptance of digital banking technology among younger customers..

#### **Gender**

The participants' gender distribution was as follows:

- 44 participants, 55% are male.
- 36 participants, 45% are female.

The close gender distribution suggests that both men and women are broadly interested in digital banking services, despite the somewhat larger male representation. According to other studies, this indicates a move in banking procedures toward greater inclusion (Hassan et al., 2021).

#### **Educational Background**

Participants' educational backgrounds differed greatly, as shown below:

- 8 participants, 10% had primary education.
- 28 participants, 35% had secondary education.
- 44 participants, 55% have tertiary education.

Customers with higher educational attainment may be more accustomed to using digital banking services, as indicated by the majority of participants (55%) having a postsecondary degree. This is consistent with previous research showing that proficiency with digital platforms is positively correlated with educational attainment (Alharbi et al., 2020).

### **Geographic Distribution**

Participants were divided into groups according to where they lived:

- Urban: 52 participants, or 65%
- Rural: 28 participants, or 35%

The greater proportion of urban participants draws attention to the concentration of banking services in urban areas as well as the particular difficulties rural consumers encounter when trying to access digital banking. Understanding the disparate experiences of various demographic groups requires an awareness of this finding.

The various viewpoints and experiences that SLCB customers have with digital banking are shown by the demographic analysis. To have a complete picture of consumer satisfaction and the variables affecting it, this diversity is essential.

### **Key Findings**

The data's qualitative analysis provided important new information about SLCB's digital banking services' accessibility and use as well as how they relate to customer satisfaction. A number of significant topics that reflected the participants' experiences and opinions about digital banking surfaced from their answers.

#### **1. Digital banking services' accessibility and usage**

According to the qualitative data, the vast majority of participants (75%) had used online banking within the previous six months. 85% of respondents acknowledged knowing about SLCB's digital banking choices when asked if they were aware of these services. This elevated degree of consciousness implies that the bank has successfully conveyed its products to clients.

#### **2. Regularity of Use**

Participants' stated usage frequencies for digital banking services varied:

- Every day: 40% (32 people)
- Weekly: 35% (28 people)
- Monthly: 20% (16 people).
- Infrequently: 5% (4 people)

The sizeable portion of daily users suggests that digital banking is relied upon for routine business dealings. "I use mobile banking every day for payments and transfers; it greatly simplifies my life," said one participant. This sentiment emphasizes how essential digital banking is to participants' everyday financial operations.

#### **3. Services Offered**

The sorts of digital banking services that participants used were investigated in the study:

- Transfers of funds: 60% (48 participants)
- Payment of bills: 50% (for 40 participants)
- Balanced inquiries: 36 participants, or 45%
- Twenty participants, or 25% of loan applications

The most popular service was found to be fund transfers, indicating the critical need for effective money transfer solutions. One participant said, "I can send money to my family from anywhere with the app; it's very convenient." The increasing dependence on digital banking systems for financial transactions is reflected in this.

#### **4. Ratings of Satisfaction**

On a scale of 1 to 5, where 5 denoted extreme satisfaction, participants were asked to rate their level of satisfaction with digital banking services. The distribution that emerged from the ratings was as follows:

- Extremely satisfied (5): thirty percent (24 individuals)
- Contented (4): 40% (32 individuals)
- 20% (16 people) are neutral (3).
- Dissatisfied (2): 7.5 percent (6 people)
- Extremely unhappy (1): 2.5% (2 persons)

A favorable opinion of SLCB's services was indicated by the 70% of participants who said they were generally satisfied with the digital banking services. A participant said, "I'm very satisfied with how user-friendly the app is; it makes managing my finances easier." This demonstrates how user experience and customer happiness are related.

#### **5. Important Themes Found**

Several themes that emphasize participant experiences and point out areas where digital banking services need to be improved surfaced from the qualitative analysis:

- User-Friendly Interfaces: Participants stressed the value of interfaces that are simple to use and intuitive. "The app is straightforward and easy to use, which makes banking less stressful," one responder wrote. This subject emphasizes how important it is for banks to give user experience top priority while developing their digital products.
- Stable Internet Connectivity: A lot of participants emphasized how important it is to have dependable internet connections. "Sometimes the app fails because of poor internet, which can be very frustrating," said one participant. This feeling emphasizes the need for improved infrastructure and shows that connectivity problems have a major impact on consumer pleasure.
- Impact of Customer help: One important aspect affecting satisfaction was found to be the efficiency of customer help. Someone said, "When I have a problem, the support team is always responsive and helpful, which boosts my confidence in using digital banking." This highlights how important prompt customer service is to improving client experiences.
- Security Concerns: Among participants, security was often cited as a major worry. A responder said, "I always worry about the security of my transactions; I'd feel safer with more robust security features." This shows that banks must improve security procedures in order to gain the trust of their clients.
- Knowledge and Education: Participants emphasized the need for more knowledge and instruction on online banking services. According to a participant, "Many people in my community are not aware of how to use these services effectively; more training sessions would help a lot." This topic recommends that banks spend money on instructional programs to improve their customers' comprehension.
- Accessibility for Rural Customers: Several interviewees mentioned barriers to using digital banking services, highlighting the problems experienced by rural customers. "I wish there were more offline options available; living here makes it tough to get a good internet connection," said a participant from a remote location. This suggests that customized solutions that take into account the particular needs of rural clients are required.

Together, these themes offer a comprehensive understanding of consumer satisfaction within the framework of SLCB's digital banking services. They draw attention to both the advantages of online banking and important areas for development that could improve the general client experience.

## 5. Discussion

### Interpretation of Results

Customer satisfaction among Sierra Leone Commercial Bank (SLCB) customers is significantly correlated with the availability and use of digital banking services, according to the study's findings. Although many participants expressed high levels of satisfaction, the qualitative data showed that most participants are aware of and actively use digital banking services. According to earlier research, this supports the idea that better customer experiences can result from improved digital banking services (Hassan et al., 2021).

Participants' emphasis on user-friendly interfaces was one of the main conclusions. Numerous respondents emphasized that their level of satisfaction with digital banking applications is strongly correlated with how easy it is to navigate. The results of Alharbi et al. (2020), who observed that user-centric design greatly improves consumer engagement and happiness in digital financial services, are consistent with this observation. Additionally, the high usage rates among participants—especially among younger groups—indicate that satisfaction levels are significantly impacted by technological familiarity. According to the World Bank (2022), younger consumers tend to be more accustomed to digital solutions, which may account for their greater satisfaction scores in this particular context.

The need for dependable internet access surfaced as yet another important factor influencing client happiness. Connectivity problems that made it difficult for them to successfully use digital banking were a common source of irritation for the participants. This result is consistent with research showing that infrastructure issues can have a major influence on developing nations' uptake and satisfaction with digital services (Bada et al., 2020). This has the obvious implication that boosting internet infrastructure is crucial to improving Sierra Leone's digital banking experience.

Furthermore, it was shown that customer service had a big influence on how satisfied customers were. Higher levels of satisfaction with online banking services were indicated by participants who had good experiences with customer service representatives. According to Wang et al. (2020), this finding is consistent with previous research that highlights the importance of quick customer service in promoting customer satisfaction and loyalty. It draws attention to the necessity for SLCB to provide customer support personnel with resources and training so they can successfully and quickly handle consumer complaints.

Additionally, participants' opinions of digital banking were significantly shaped by security concerns. Increased security measures were deemed necessary by several respondents in order to safeguard their financial activities. According to earlier studies, security is a major deterrent to the uptake of digital banking

services (Sulaiman et al., 2019). This is consistent with those findings. Using strong security procedures to address these issues can increase customer satisfaction and foster confidence.

Although SLCB's digital banking services are generally well-received, the results indicate that there is room for improvement, especially in the areas of user experience, connectivity, customer assistance, and security. By addressing these issues, digital banking services may become more widely used and consumer satisfaction may rise.

### **Comparing with Current Literature**

The study's conclusions are consistent with previous research on digital banking and consumer satisfaction, offering insightful information about Sierra Leone's particular situation. Prior research has consistently shown that user experience—specifically, interface design and usability—is crucial in determining how satisfied customers are with banking services (Hassan et al., 2021; Alharbi et al., 2020). The results of the current study support these findings by showing that SLCB consumers value user-friendly digital platforms. Additionally, the results highlighting the significance of dependable internet connectivity support study by Bada et al. (2020), which emphasizes that infrastructure problems continue to be a major obstacle for digital banking in poor nations. The current analysis demonstrates that these issues are not only real but also play a significant role in determining SLCB consumers' satisfaction levels and user experiences.

The results show that customer assistance plays a function that is consistent with earlier studies that highlight the importance of responsive service in raising customer satisfaction and loyalty (Wang et al., 2020). Consumers are more inclined to use and trust digital banking services when they feel supported, which suggests that SLCB would gain from improving its customer service skills.

Sulaiman et al. (2019) found that perceived security risks considerably impede the adoption of digital banking services. Participants' frequent mention of security concerns supports their findings. These issues become more significant in the Sierra Leonean setting, where there may be a lesser level of financial literacy and awareness of security procedures. According to Sharma et al. (2020), this is consistent with broader trends in financial technology, where consumers continue to place a high value on security and trust.

All things considered, the current study adds to the body of literature by offering particular insights into the banking environment of Sierra Leone and emphasizing the crucial elements affecting client satisfaction with online banking services. The necessity for banks to embrace a customer-centric strategy that takes into account the distinct needs and preferences of their clientele is emphasized by this.

### **Limitations**

Although this study offers insightful information on the connection between customer happiness and digital banking services, it has limitations. In order to contextualize the results and pinpoint areas for further investigation, it is imperative to acknowledge these limitations.

#### **1. Sample Size**

Despite offering a wide variety of viewpoints, the study's sample of 80 participants might not accurately reflect SLCB's whole clientele. The results may be more broadly applicable and offer a more thorough grasp of consumer satisfaction across various demographic groups if the sample size is increased. Future studies ought to think about increasing the sample size in order to encompass a greater range of consumer experiences.

#### **2. Bias in Response**

Like any qualitative study, the results could have been impacted by response bias. It's possible that participants who are happier with digital banking services were more inclined to participate or give more positive answers in interviews. Future research should use more rigorous sample strategies that promote involvement from a wide spectrum of consumers, including those who might be less satisfied, as this possible bias has the potential to distort the results.

#### **3. Area-Specific Change**

The study's specific focus on SLCB clients may have limited the findings' generalizability to other banks or financial institutions in Sierra Leone. Client satisfaction may be affected differentially by the digital infrastructure, client interaction tactics, and service quality standards of various banks. To give a more comprehensive view of digital banking services in Sierra Leone, future studies should compare and contrast various banking organizations.

#### **4. Temporal Limitations**

Due to the study's short duration, seasonal fluctuations in customer satisfaction or banking usage may not have been taken into consideration. Experiences with digital banking can vary depending on a number of variables, including shifts in customer service guidelines, technology developments, and economic conditions. Deeper understanding of how customer satisfaction changes over time in response to modifications in digital banking services may be possible through longitudinal studies.

#### **5. Emphasis on Qualitative Information**

Qualitative research may not be able to measure all areas of customer happiness, but it does offer rich, comprehensive insights. A mixed-methods strategy that incorporates both quantitative surveys and

qualitative interviews could be advantageous for future research, providing a more thorough grasp of client satisfaction and experiences.

Although the study provides insightful information about the connection between digital banking services and customer happiness in Sierra Leone, it is important to take these limitations into account when interpreting the results. Future studies can produce more reliable and broadly applicable findings by addressing these limitations, which will advance both scholarly research and banking operations.

## **6. Conclusion**

### **Synopsis of Results**

This study sought to determine how Sierra Leone Commercial Bank (SLCB) customers' happiness is impacted by the availability and use of digital banking services. Eighty participants in a qualitative study revealed some important insights about Sierra Leonean consumers' experiences with digital banking.

1. **High Awareness and Usage:** The results show that consumers are highly aware of and actively utilize digital banking services. About 75% of respondents said they had used digital banking in the previous six months, indicating the nation's rising inclination towards digital financial solutions.
2. **User Experience:** It was determined that one of the main factors affecting customer satisfaction with digital banking interfaces was their ease of use. In order to make navigation simple and improve their entire banking experience, participants underlined the value of intuitive design.
3. **Connection Problems:** Using digital banking services effectively has been found to be significantly hampered by unreliable internet connectivity. Connectivity issues were a source of annoyance for many respondents, underscoring the necessity of better infrastructure to support digital banking initiatives.
4. **Customer Service:** Customer service quality had a big influence on satisfaction levels. Participants were more likely to express general satisfaction with digital banking if they had good customer service experiences.
5. **Security Concerns:** Participants frequently expressed concerns about security. Increased utilization and satisfaction with the digital banking system depend on trust, as seen by the numerous people who voiced a desire for improved security measures to safeguard their financial activities.
6. **Diverse Customer Demographics:** The demographic analysis showed that the clientele was varied, with a significant proportion of youthful customers. Because of this demographic diversity, a distinct viewpoint on how various age groups use digital banking services is offered.

These results demonstrate that although digital banking is on the rise in Sierra Leone, there are still a number of issues that need to be addressed to further improve consumer satisfaction.

### **Practice Implications**

The conclusions drawn from this research have important ramifications for Sierra Leone Commercial Bank and other banking industry participants.

1. **Improving User Experience:** SLCB should give user-centric design first priority when it comes to its online banking systems. Finding problems and making changes can be aided by routine usability testing and consumer feedback gathering. Investing in interfaces that are easy to use can boost consumer happiness and engagement.
2. **Improving Internet Connectivity:** In light of the difficulties in obtaining dependable internet connectivity, SLCB may work with government organizations and telecom companies to improve infrastructure. All clients, especially those in remote locations, can benefit from digital banking by reducing connectivity problems through initiatives like community internet access programs.
3. **Improving Customer Service:** It is impossible to exaggerate how important prompt customer service is. To guarantee that its customer support agents are capable of handling consumer questions and concerns, SLCB ought to provide training initiatives for them. Offering a variety of customer service channels, like chatbots, live chat, and phone assistance, can improve the general client experience.
4. **Strengthening Security Measures:** In order to foster confidence in digital banking, SLCB should put strong security measures in place and make sure that clients are aware of them. Security worries can be reduced with regular updates on security improvements and instructional materials on safe banking procedures.
5. **Customer Awareness and Education:** More information about online banking services is obviously needed. Workshops, webinars, and community outreach initiatives can be held by SLCB to inform and educate clients on the proper use of digital banking. The disparity in knowledge between various demographic groups may be addressed with the aid of this endeavor.
6. **Customizing Services to Meet Various Needs:** The demographic research demonstrates how diverse SLCB's clientele is. It is possible to improve customer satisfaction and promote wider acceptance of digital banking services by customizing services to fit the unique requirements of various groups, including youthful users, elderly clients, and those residing in rural areas.

By putting these suggestions into practice, SLCB can greatly increase client loyalty and happiness while promoting a stronger digital banking sector in Sierra Leone.

### Future Research Directions

Although this study offers insightful information, the following areas of future investigation can improve our knowledge of digital banking and customer satisfaction in Sierra Leone and comparable contexts:

1. Quantitative Research: To gauge customer satisfaction more widely across a range of demographic categories, future studies may use quantitative approaches. In addition to the qualitative insights gathered from this study, surveys measuring perceived barriers, service usage, and satisfaction levels can produce statistically significant results.
2. Comparative Studies: A comparative viewpoint can be obtained by examining customer satisfaction at various Sierra Leonean banking organizations. Knowing how different banks handle digital banking services and how each affects customer satisfaction can help guide competitive strategies and best practices.
3. Longitudinal Research: Monitor customer satisfaction changes over time as digital banking services develop through longitudinal research to provide important insights into consumer loyalty patterns and the long-term efficacy of implemented modifications.
4. Effect of Technological Developments: By investigating the ways in which new technologies like blockchain, artificial intelligence, and sophisticated security measures affect consumer happiness and confidence in online banking, banks can develop ways to improve their offerings.
5. Examining Adoption Barriers: Subsequent research could focus more intently on the particular obstacles keeping particular groups from complete adoption of digital banking services. More inclusive banking solutions can result from an understanding of the particular difficulties elderly consumers, those living in rural regions, and those with less technological know-how encounter.
6. Cultural Influences on Digital Banking: Researching Sierra Leonean digital banking attitudes may reveal information about consumer preferences and behavior. Knowing how cultural perceptions affect the uptake and satisfaction of digital banking services could help develop more specialized marketing tactics.

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