

Digital Banking Adoption in Developing Economies: The Mediating Role of Trust Between Technology and User Satisfaction

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Abstract: The recent growth of financial technology has greatly changed the provision of banking services in the world, especially in the developing economies whereby the banking infrastructure is in most cases minimal. Online banking systems like mobile banking applications and online financial services have made banking services more convenient, efficient and easily accessible to users. In spite of such benefits, the uptake and subsequent utilization of digital banking services in most developing economies have been skewed because of the issues that surround security, reliability, and confidence of the user in digital services. Trust has thus become an important variable that determines user perception and interaction with digital banking technologies. The paper is an investigation of how the technology is related to user satisfaction in digital banking and how trust as a mediator variable is important in the relationship. To be more precise, the study examines the effect of such technological attributes as perceived ease of use, system reliability, and security on user satisfaction with digital banking services with the consideration of the role of trust in developing this relationship. A quantitative approach to research was chosen, and the data were gathered using a questionnaire with the structured questions that were given to the users of the digital banking services in the developing economies. The statistical method was used to analyse the data collected to assess the correlations between the technological factors, trust, and the user satisfaction. The results indicate that technological features play an important role in determining the level of the trust of a user to a digital banking system and trust, in its turn, has a significant positive impact on user satisfaction. Moreover, the findings show that trust mediates the correlation between technology and user satisfaction to some extent, which points to its relevance in the digital banking process. The research will add to the accumulating literature on the adoption of financial technologies and offer real-life insights into the role of financial institutions and policymakers in increasing the adoption of digital banking in developing economies and the overall customer satisfaction.

Keywords: Digital Banking, Trust, Technology Adoption, User Satisfaction, Financial Technology, Developing Economies

1. Introduction

The high rate of financial technology development has changed the way banking services are provided in most parts of the world, especially by the creation of digital banking systems. Digital banking is a banking product that allows customers to carry out financial transactions including the transfer of funds, payment of bills and account management online and on the mobile platform without necessarily going to the physical bank branches. Digital banking in developing economies has a significant part to play in enhancing financial inclusions amid increasing the access to banking services by population that may be geographically or infrastructurally disadvantaged. It has also increased the use of digital banking services in most of the emerging markets due to the increased internet connectivity and mobile technology. Nevertheless, irrespective of such technological features, the uptake and subsequent utilization of digital banking services is still unequal in a number of developing nations owing to the security, system stability and the whole experience related to the service. It has been stressed in the previous studies that technological characteristics of such attributes like ease of use, quality of service, and system performance play a significant role that lets users perceive digital banking platforms and be willing to use such services ([9]; Aria and Sacco, 2023).

Although digital banking systems would not be successful without the technological infrastructure, the success of the technologies in digital banking may be predetermined by the degree of trust committed by the users of digital financial platforms. The issue of trust has been commonly identified as an important factor that affects user behaviour in online transactions involving money since customers are trusting the digital system to process sensitive financial data and to execute important transactions [32]. Users will experience confidence in the digital banking system when they consider the platforms as secure, reliable, and transparent, thereby increasing their satisfaction and rates of usage to the digital banking services. Some of the studies have identified the mediating role of trust between technological factors and user satisfaction in enhancing the relationship between quality of digital services and positive customer experiences (Okello Candiya Bongomin and Ntayi, 2020; [1]). Thus, the role of trust in the relationship between technology and user satisfaction is one of the factors that should be comprehended to enhance the adoption of digital banking in developing economies among financial institutions. The aim of the study is to investigate how trust mediates the relationship between technological factors and user satisfaction in digital banking services to offer some insights that could help the banks and policymakers to formulate more credible and user-oriented digital financial systems.

2. Literature Review

The concept of digital banking is a significant innovation in the financial sector, especially in the developing world whereby traditional banking facilities might not be easily available. The growing adoption of internet services and mobile technologies has helped financial institutions offer banking services via digital platforms of internet banking and mobile banking applications. Users can undertake financial transactions in these platforms easily and effectively without having to move to physical branches of the banks. With the rise in digital banking, scholars have paid a lot of attention to the identification of factors that may determine its adoption and the satisfaction it produces to its users. According to the previous research, such factors as technological characteristics, trust, and service quality are essential determinants that impact user behavior and perceptions in the digital banking setting ([9]; [22]). It is thus important to gain insights about these factors in order to strengthen digital banking services and enrich the customer experiences in emerging economies.

2.1 Digital Banking Adoption in Developing Economies

The adoption of digital banking has increased tremendously in the developing economies since financial institutions are trying to increase financial inclusion and enhance service delivery. Banks can offer convenient financial services to their customers through digital platforms because some might otherwise have problems accessing the traditional banking systems. Online banking services like mobile banking, internet banking and electronic payment systems allow individuals to perform financial transactions within a short period of time and safeguard their systems.

Although these advantages are evident, there are still a number of impediments that have an overall influence on the implementation of digital banking services within the developing economy. Such obstacles are scarce technological infrastructure, digital incompetence, and the security of internet business dealings. Chinnasamy et al. (2024) note that technological innovation in the banking sector has enhanced the availability of financial services, yet their adoption remains subject to the perceptions of system reliability and convenience among the users. On the same note, Rahi et al. (2019) observed that web quality, usability of the system, and efficiency of the services are the factors that strongly affect the intention to use internet banking services.

2.2 Technological Factors in Digital Banking

The attributes of technology are very important in defining the experiences of the users on online banking systems. Customers are likely to judge on the digital banking services in terms of their usability, credibility, security, and effectiveness. Perceived ease of use means that users can feel that they do not have to work hard to use the digital banking systems and system reliability is a parameter that shows how stable and consistent the banking platform is when conducting a transaction.

Aria and Sacco (2023) described that most technological acceptance models including the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) have been extensively used to understand the impacts of technological features on digital banking acceptance. According to these models, when

customers believe that digital banking systems are convenient to use and effective, they will tend to develop a positive attitude towards the technology. In the same way, Kumar et al. (2024) highlighted that technological performance and quality of interface had a strong impact on customer engagement and satisfaction with digital financial services.

2.3 Trust in Digital Financial Services

Trust has been extensively acknowledged as one of the most important parameters of user behavior in the digital financial context. As digital banking is the sphere of online transactions with financial accounts and providing access to personal confidential data, customers have to believe that the system will be reliable and well-protected. Trust demonstrates the trust that customers have on the online banking application and on the banking company that offers the service.

Trust is especially crucial in the developmental economies since the users might have some doubts about cybersecurity threats, fraud, and privacy of their data. Okello Candiya Bongomin and Ntayi (2020) have discovered that trust is an important mediating factor in the adoption and use of mobile money services, especially in an emerging market. On the same note, Abdul Sathar et al. (2023) also found that perceived security and trust were important determinants of customer satisfaction in the banking industry. Once the digital banking platforms are trusted by the users, the latter tend to adopt and utilise the services.

2.4 User Satisfaction in Digital Banking

User satisfaction is the general perception of how a customer perceives the services of digital banking. Customers who would like to use digital banking tools would be more satisfied and thus would use them more, refer to others, and use more financial technological tools. A number of factors leading to the user satisfaction are the quality of the services, the reliability of the system, the security and convenience.

According to Bankuoru Egala et al. (2021), digital banking services of high quality have been found to help customers become more satisfied and retain. Equally, Chang et al. (2025) established that trust and quality of the system appeared to be significant predictors of user satisfaction with digital banking systems. These results imply that technological advancements enhance service performance, but trust does exist, which increases the relationship between technological characteristics and user satisfaction.

Table 1: Summary of Selected Literature on Digital Banking, Trust, and User Satisfaction

Author(s)	Year	Focus of Study	Key Findings
Aria & Sacco	2023	Digital banking adoption using TAM and UTAUT	Technology factors influence user satisfaction and adoption
Okello Candiya Bongomin & Ntayi	2020	Trust and mobile money adoption	Trust significantly mediates financial technology adoption
Abdul Sathar et al.	2023	Security, trust, and satisfaction in banking	Trust and perceived security improve customer satisfaction

Author(s)	Year	Focus of Study	Key Findings
Bankuoru Egala et al.	2021	Digital banking service quality	High service quality increases customer satisfaction
Chang et al.	2025	User satisfaction and trust in digital banking	System quality and trust strongly predict satisfaction

Altogether, the current literature shows that the usability of the system, its security, and the quality of the offered services are important technological aspects that contribute to the adoption of digital banking and user satisfaction. Nevertheless, trust is another important mechanism by which the technological properties can be converted into the positive user experiences. Thus, a closer look at the mediating nature of trust offers more information about the potential of digital banking technologies generating meaningful change to the user satisfaction in underdeveloped economies.

3. Methodology

This paper will be analyzing how technological factors, trust, and user satisfaction relate in the case of digital banking adoption in developing economies. The methodology gives the research design, data collection procedure, measures of variables, and the analysis procedures applied to test the proposed relationships.

3.1 Research Design

The study design is quantitative research design that will be used to test the correlation between technological factors, trust, and user satisfaction in digital banking services. Technology adoption and banking researches employ quantitative methods as they enable researchers to test the relationships between variables statistically and enable them to test theoretical models. This research employs the technological variables as the independent variable, trust as the mediating variable and user satisfaction as the dependent variable in this study.

Research design has been grounded on the technology adoption theories and past empirical studies that emphasize the role of technological performance and trust in determining user satisfaction of digital banking services. The research pays particular attention to three main technological features, including the ease of use, reliability, and security of the system. These technological qualities will have both direct and indirect effects of user satisfaction with trust.

The conceptual framework illustrates the hypothesized relationship among the variables examined in this study.



Figure :1

The framework proposes that technological factors influence users' trust in digital banking platforms, which subsequently affects their level of satisfaction with digital banking services.

3.2 Data Collection

The research instruments used to gather the required data in this study included a structured questionnaire that was given to the sample population who use digital banking services like mobile banking and internet banking. The respondents were people who are active users of digital banking solutions to perform financial transactions like money transfer, pay bills, and manage an account.

The convenience sampling method was employed to choose the respondents because of the availability of digital banking users. The questionnaire was divided into a number of sections that included the technological factors, trust, and user satisfaction. The respondents were requested to respond to each statement based on the five-point Likert scale, 1 (strongly disagree); 2 (somewhat disagree); 3 (somewhat agree); 4 (strongly agree); 5 (strongly disagree).

3.3 Measurement of Variables

The variables of this study were measured on the basis of established constructs in the past digital banking and technology adoption studies. Ease of navigation, system stability, and perceived security were used to measure the technological factors. The measurement of trust was gauged on the confidence of the users on trust and reliability of the digital banking systems and the measurement of user satisfaction was gauged on the total satisfaction of the users with the digital banking services.

Table 2: Measurement of Study Variables

Variable	Measurement Indicators	Source
Technological Factors	Perceived ease of use, system reliability, security	Aria & Sacco (2023); Kumar et al. (2024)
Trust	Confidence in digital banking security, reliability, and privacy	Okello Candiya Bongomin & Ntayi (2020); Abdul Sathar et al. (2023)
User Satisfaction	Overall satisfaction, service experience, transaction convenience	Bankuoru Egala et al. (2021); Chang et al. (2025)

3.4 Data Analysis

The analysis of the data collected was done, with the help of the statistical method, to investigate the connections between technological factors, trust, and user satisfaction. Respondent characteristics and overall responses were summarized with the help of descriptive statistics. Also, the correlation analysis was applied to investigate the relationships between the variables. Structural Equation Modeling (SEM) was used to test the mediating effect of trust. SEM enables study participants to test multiple variables and mediation effects at the same time in a conceptual model. The analysis assists in finding out whether there is any significant mediating role of trust between technological factors and user satisfaction in digital banking services.

The outcomes of the analysis give empirical data on the issue of technology and trust role in influencing user satisfaction in digital banking settings.

4. Results

This part will show the results obtained after reviewing the survey data with the users of digital banking services. The findings are aimed at investigating the linkages between the technological factors, trust, and user satisfaction and testing the mediating role of trust in the hypothesized research model. The analysis will involve the descriptive statistics and correlation analysis in order to know the interaction of the variables in the study framework.

4.1 Descriptive Statistics

Their perceptions of technological factors, trust and user satisfaction in digital banking platforms were summarized using descriptive statistics to summarize the responses of the respondents. The findings show that the respondents were mostly positive about digital banking technologies. Particularly, such technological features as reliability of the system, convenience of usage, and security were rated comparatively high by participants. These results indicate that customers find online banking applications convenient and useful when conducting financial operations.

In the same vein, answers connected to trust showed that the majority of the respondents trust the digital banking systems and think that these systems are secure and can withstand the privacy of their financial information. When a financial transaction is related to sensitive information, trust is a crucial factor to consider in determining the ratings of digital banking services by the users. Moreover, the extent of satisfaction with digital banking services was relatively high among the respondents, which shows that digital platforms have become more or less satisfactory in their performance and ease of use compared to the user expectations.

Table 3: Descriptive Statistics of Key Variables

Variable	Mean	Standard Deviation
Technological Factors	4.02	0.61
Trust	3.95	0.65
User Satisfaction	4.08	0.58

The results in Table 3 indicate that user satisfaction recorded the highest mean score among the variables, followed by technological factors and trust. This suggests that respondents generally have positive experiences when using digital banking platforms.

4.2 Correlation Analysis

Correlation analysis was further done to investigate the relationships between technological factors, trust and user satisfaction. The analysis showed that there were good and significant relations between the study variables. Trust had positive linear relationship with technological factors, which implies that better performance of the system, security and usability increases trust of the users in the digitized banking systems. The correlation was also established that trust has a positive correlation with user satisfaction and indicates that, the more user trusts the digital banking systems, the more they will be satisfied with their experiences.

Table 4: Correlation Matrix of Study Variables

Variables	Technological Factors	Trust	User Satisfaction
Technological Factors	1		
Trust	0.63	1	

Variables	Technological Factors	Trust	User Satisfaction
User Satisfaction	0.59	0.71	1

The correlation coefficients presented in Table 4 indicate that the strongest relationship exists between trust and user satisfaction, highlighting the importance of trust in influencing customers' digital banking experiences.

4.3 Mediation Analysis

To further illustrate the mediating role of trust in the relationship between technological factors and user satisfaction, the results are summarized in the path diagram below. The diagram shows the direction and strength of the relationships between the variables based on the statistical analysis.

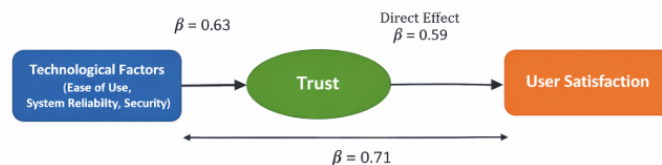


Figure 2: Trust Mediation Model

The diagram illustrates that technological factors significantly influence trust, while trust strongly influences user satisfaction. Although technological factors also have a direct effect on user satisfaction, the presence of trust strengthens this relationship. These findings confirm that trust partially mediates the relationship between technological attributes and user satisfaction in digital banking services. Consequently, financial institutions should focus not only on improving technological infrastructure but also on building trust among users to enhance overall satisfaction with digital banking platforms.

5. Discussion

The results of this paper offer valuable information on the association between technological dynamics, trust, and user satisfaction in digital banking services in the context of developing economies. The findings suggest that perceived ease of use, system reliability and security are some of the technological characteristics that have a significant impact on user perceptions of digital banking platforms. Such technological capabilities are core in defining how users will rate the digital banking services and decide whether they are comfortable with use of digital channels to transact financial transactions. The correlation that was found to be positive between the technological factors and trust indicates that, when digital banking platforms show good technical performance and reliability, then the users tend to have confidence in the system. This result can be connected with past studies that have reported that technological efficiency and service quality are also important factors in developing trust in digital financial space (Aria and Sacco, 2023; [9]). Specifically, customer-friendly interfaces and safe systems seem to be critical in motivating the customers to trust digital banking to perform their financial operations. With the growing digital banking in developing economies, the enhancement of technological infrastructure will be one of the priorities of the financial institutions that aim to boost its use and improve customer experiences.

Along with the impact of technological factors, the findings do point out that the key role of the mediating variable is trust in the relation between technology and user satisfaction. The findings indicate that trust has a major impact on the influence of technological factors on customer satisfaction, meaning that users are more satisfied in the digital banking service when they believe that the sites are credible and safe. It is consistent with previous research, which highlights the significance of trust in online financial services, especially in the area where the customers might be worried about privacy, fraud, and data security (Okello Candiya Bongomin and Ntayi, 2020; [1]). The mediation effect that is presented in this research is that improvements in technologies alone might not be enough to ensure that the degree of satisfaction is higher unless they are also involved in creating user trust. As a result, financial institutions must combine technology use with proper trust-building techniques, which include communication transparency, customer support, and efficient cybersecurity. With the reinforcement of trust and technological advancement, banks will be able to attain customer satisfaction and promote their long-term usage of digital banking services. The implications of these findings to financial institutions and policymakers aiming to advance the development of digital banking and the overall quality of the financial services offered to the developing economies are therefore valuable.

6. Conclusion

Digital banking has now emerged as a necessary element of the new financial systems with a major contribution in the developing economies that have realized its contribution in increasing access to financial services and enhancing service delivery. This paper has explored the association between technological conditions, trust, and consumer satisfaction in digital banking services with a special emphasis on the mediation effects of trust. The results identify technological qualities like perceptions of ease of use, reliability of the system, and security as also having a great impact on the perceptions and experiences of users to digital banking platforms. In case the digital banking systems are trusted, safe, and convenient to operate with, users will have more chances to build confidence with the new systems, which will eventually lead to the increased rates of satisfaction. The paper also reveals that the influence of trust towards the enhancement of the relationship between the technological factors and user satisfaction is a critical mediating factor. This implies that the level of satisfaction of users of a digital banking system may not be completely sustained by the improvement of technology unless it also creates confidence in the system. Trust is a major factor that defines the readiness of users to use digital financial services in developing economies where issues related to cybersecurity, privacy, and financial transparency are usually a central theme. Thus, the enhancement of technological infrastructure is not only something that should be pursued by the financial institutions but also strategies to build user trust which can be improved by making the data secure, by making sure that the systems are reliable and by offering transparent communication with the customers. By focusing on technological efficiency as well as on the mechanisms of trust-building, banks will be able to become more satisfied with their customers and stimulate the long-term utilization of digital

banking products. Altogether, the present study yields to the body of literature on the adoption of digital banking by presenting the role of trust as a key connection between the performance of the technological features and the satisfaction of users in digital financial setting.

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