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Impact of Digital Banking Security and Efficiency on Customers' Satisfaction

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► [Indexing](#)

Abstract:

In Nigeria, focusing on the South-Western part of Nigeria, there is still a large number of unbanked individuals. Financial services are the cornerstone of the modern economy, particularly in pursuing Goal One of Sustainable Development, improving livelihoods and alleviating mass poverty in the midst of COVID19. The continued survival and success of digital banking firms, however, depends to a large extent on the data security provided by subscribers and the effectiveness of the platforms. As a result, this study examines the effect of digital banking security and efficiency on the satisfaction of customers in South-West Nigeria. The study used a quantitative research approach to acquire the required information using cluster sampling technique along the geographic line was used. The data was analyzed and for presentation the descriptive and inferential statistics were used. The findings revealed that safety and efficiency perceived by customers significantly affected the satisfaction of customers. It was therefore suggested that digital entrepreneurs should focus more on customer satisfaction through vigorous and dynamic security on their platforms and also use the latest technology to make platform activities very effective, particularly in improving customer security, comfort and interactivity.

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