INTERNATIONAL JOURNAL OF MANAGEMENT AND ORGANIZATIONAL RESEARCH

Digital Banking Transformation and Customer Experience, Service Accessibility, Operational Efficiency, and Consumer Trust

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Article Info

ISSN (online): 2583-6641
Volume: 04
Issue: 06
Received: 18-09-2025
Accepted: 17-10-2025
Published: 16-11-2025
Page No: 271-293

Abstract
Digital banking has become the primary interface between institutions and customers, yet evidence on how digital transformation reshapes customer experience is scattered across academic, statistical, regulatory and industry sources. This paper addresses that gap through an integrative literature review of studies, official statistics and reports published up to 2025. Peer-reviewed sources were identified through Scopus, Web of Science, Google Scholar and SSRN and combined with the Global Findex Database 2025, national payment statistics from India and Brazil, and supervisory and industry reports. Material was coded thematically against service accessibility, operational efficiency and consumer trust. Digital channels have widened access to formal financial services, with global account ownership reaching 79 percent of adults in 2024, and instant payment systems such as India's Unified Payments Interface and Brazil's Pix have reached population-scale use. Cloud computing, automation and generative AI are producing efficiency gains, although many gains rest on pilots or projections. Trust conditions the value of these advances: fraud, particularly authorised push payment scams increasingly amplified by AI, together with privacy concerns and opaque automated decisions, constrains adoption and loyalty. The paper proposes a framework in which accessibility creates the opportunity for engagement, efficiency shapes the economics and responsiveness of service, and trust determines whether engagement is sustained. The review is integrative rather than systematic. It closes with a research agenda and implications for managers and policymakers.

DOI: https://doi.org/10.54660/IJMOR.2025.4.6.271-293

Keywords: digital banking, customer experience, financial inclusion, accessibility, operational efficiency, artificial intelligence, consumer trust, fraud, instant payments, review

1. Introduction

Few sectors have been reshaped by digital technology as thoroughly as retail banking. Over the past decade, the bank branch has given way to the smartphone as the place where most customers check balances, move money, apply for credit and seek help. The COVID-19 pandemic accelerated this shift, but the momentum has continued well beyond it: by 2025, digital interaction has become the default rather than the alternative for a majority of customers in high-income economies and a rapidly growing share of customers in low- and middle-income economies (Klapper *et al*., 2025) [126].

Digital transformation in banking refers to more than the digitisation of existing processes. Following Vial (2019) [269], it can be understood as a process in which digital technologies trigger significant changes to an organisation's value proposition, operating model and relationships with customers. For banks, this encompasses the modernisation of core systems, the migration of workloads to the cloud, the opening of data and services through application programming interfaces (APIs), the participation in real-time payment infrastructures, and, most recently, the deployment of machine learning and generative artificial intelligence (AI) across front, middle and back offices.

Research on enterprise and operations transformation adds that technology change delivers value only when it is accompanied by process redesign, structured change management and clear requirements for intelligent automation (Agboada, Ezeako, Okoli, & Uzondu, 2018; Alieme *et al*., 2024; Alieme *et al*., 2025a; Alieme *et al*., 2025b; Eyetsemitan *et al*., 2023a; Eyetsemitan *et al*., 2025; Oteri & Chibwaye, 2025) [14, 36, 37, 38, 99, 100, 212]. These insights are directly relevant to banks, whose transformation programmes frequently stall at the point where new technology meets legacy processes and organisational habits.

The customer experience (CX) consequences of these changes are profound but uneven. On one hand, digital channels lower the cost of serving customers, extend reach into previously unbanked populations, and enable personalised, always-available services. On the other hand, they introduce new forms of exclusion for those lacking devices, connectivity or digital skills; they shift fraud from physical to remote channels; and they place algorithmic systems between customers and decisions that affect their financial lives. Customer experience in digital banking is therefore best understood not as a single outcome but as the product of interacting conditions.

This review organises the literature around three such conditions that recur across academic, industry and policy sources: service accessibility (whether and how easily people can reach and use financial services), operational efficiency (how cost-effectively and reliably institutions deliver those services), and consumer trust (whether customers believe that digital services are secure, reliable and fair). The review asks three questions:

- **RQ1:** What advances in service accessibility have been achieved through digital banking transformation, and which gaps persist?
- **RQ2:** How are digital technologies, particularly automation and AI, changing operational efficiency, and how do these changes translate into customer experience?
- **RQ3:** What factors shape consumer trust in digital banking, and how does trust condition the benefits of accessibility and efficiency?

The remainder of the paper is structured as follows. Section 2 describes the research method. Section 3 presents the results and discussion: it synthesises the literature on theoretical foundations, technological drivers, service accessibility, operational efficiency, consumer trust and customer experience; proposes a conceptual model; discusses the findings, challenges and implications.

2. Research Method

2.1. Review Design

This paper adopts an integrative literature review design. Integrative reviews are suited to topics where evidence is spread across heterogeneous source types, including empirical studies, conceptual papers, statistical databases and policy documents, and where the aim is to synthesise knowledge and generate a new conceptual framework rather than to estimate a single pooled effect size (Torraco, 2005; Whittemore & Knafl, 2005; Snyder, 2019) [236, 245, 272]. This design fits the present topic, because evidence on digital banking transformation is produced simultaneously by academic researchers, international organisations, central banks, regulators and industry bodies, and because the three focal dimensions of accessibility, efficiency and trust are rarely studied together.

2.2. Search Strategy and Sources

Three categories of sources were consulted. First, peer-reviewed and conceptual research on technology adoption, e-service quality, trust and customer experience in banking, together with applied studies on payments, fraud analytics, risk governance, cybersecurity, AI governance and service operations. These were identified through Scopus, Web of Science, Google Scholar and SSRN, supplemented by backward and forward citation tracking and by a curated source list of applied studies from emerging-market contexts. Second, large-scale statistical sources, most importantly the Global Findex Database 2025, based on nationally representative surveys of roughly 145,000 adults in 141 economies (Klapper *et al*., 2025) [126], together with official and industry payment system statistics for India and Brazil. Third, regulatory, supervisory and industry reports, including the European Accessibility Act and its supervisory guidance, UK Finance fraud reports, publications of the Basel Committee and the Financial Stability Board, and outlooks on AI adoption in banking from IBM, EY and others.

Search strings combined terms for the domain (digital banking, mobile banking, online banking, fintech, digital payments, instant payments, open banking) with terms for the three focal dimensions (financial inclusion, accessibility, usability; efficiency, automation, artificial intelligence, generative AI; trust, security, privacy, fraud, scams) and for the outcome (customer experience, satisfaction, loyalty, continuance).

2.3. Inclusion and Exclusion Criteria

Sources were included if they addressed at least one of the three focal dimensions in the context of banking, payments or closely related financial and digital services; were published up to and including 2025, with priority given to material from 2018 to 2025 and foundational theoretical works admitted regardless of date; and were written in English or, for national payment statistics, available with verifiable figures. Studies from adjacent sectors such as healthcare, telecommunications and public administration were included where they offered transferable insight on data protection, cybersecurity, digital inclusion or service reliability. Sources were excluded if they were opinion pieces without evidential basis, duplicated other included material, lacked complete bibliographic details, or were published after 2025.

2.4. Screening, Coding and Synthesis

Titles and abstracts were screened for relevance, followed by full-text review of retained sources. Included material was coded thematically (Braun & Clarke, 2006) [78] against the three focal dimensions and the customer experience outcome, with additional codes for enabling technologies, contextual conditions and tensions between dimensions. The coded evidence was then synthesised narratively within each theme and integrated across themes to derive the conceptual model and propositions presented in Section 3.7. Table 1 summarises the review protocol.

Table 1: Summary of the review protocol

Element	Description
Review type	Integrative literature review with thematic synthesis
Time frame	Up to and including 2025 (emphasis on 2018 to 2025; foundational theory regardless of date)
Sources	Scopus, Web of Science, Google Scholar, SSRN; citation tracking; curated source list; World Bank, BIS, FSB, central bank, regulator and industry publications
Search themes	Digital, mobile and online banking; fintech; payments; inclusion and accessibility; efficiency, automation and AI; trust, security, privacy and fraud; customer experience
Inclusion	Relevance to accessibility, efficiency, trust or CX in banking, payments or transferable adjacent sectors; complete bibliographic details
Exclusion	Opinion without evidence; duplicates; incomplete records; publication after 2025
Analysis	Thematic coding and narrative synthesis; integration into a conceptual model with propositions
Final corpus	276 references: journal articles, book chapters, statistical databases, legislation, supervisory and industry reports

Source: compiled by the author.

2.5. Quality Appraisal

Sources were weighted according to their evidential basis. Peer-reviewed empirical studies and official statistics were treated as primary evidence; conceptual and review papers were used to map frameworks and mechanisms; and industry reports were treated as indicative rather than definitive, because their samples and methods are not always disclosed in full. Where figures differ between sources owing to differences in scope or definition, this is noted in the text. The review does not claim to be exhaustive; its contribution lies in connecting evidence streams that are usually studied in isolation.

In addition, the review draws on a substantial body of applied and conceptual scholarship on banking operations, payments, fraud analytics, risk governance, cybersecurity, AI governance and IT service management, much of it produced in or about emerging-market contexts. This literature was selected because it connects global evidence with the operational realities of banks and fintechs in Africa and other developing regions, and because adjacent fields such as health-sector cybersecurity, telecommunications analytics and public-sector accountability offer transferable lessons on data protection, digital inclusion and service reliability.

3. Results and Discussion

This section presents the results of the synthesis and discusses them. Sections 3.1 to 3.6 report the evidence on the theoretical lenses used to study digital banking, the technological drivers of transformation, and service accessibility, operational efficiency, consumer trust and customer experience. Section 3.7 presents the conceptual model derived from these results, Section 3.8 discusses the findings against the research questions, Section 3.9 examines challenges and risks, and Section 3.10 draws implications.

3.1. Theoretical Foundations

Research on digital banking has drawn on a relatively stable set of theories that explain why customers adopt digital channels, how they evaluate service quality, and why they continue or discontinue use. Table 2 summarises the frameworks most frequently used in the literature reviewed.

Table 2: Principal theoretical frameworks in digital banking research

Framework	Core constructs	Relevance to digital banking CX
Technology Acceptance Model (Davis, 1989) [83]	Perceived usefulness; perceived ease of use	Explains initial adoption of internet and mobile banking; foundation for most later models
UTAUT and UTAUT2 (Venkatesh *et al*., 2003, 2012) [267, 268]	Performance and effort expectancy; social influence; facilitating conditions; hedonic motivation; price value; habit	Captures social, cost and habit factors in mobile banking and payments adoption
E-S-QUAL (Parasuraman *et al*., 2005) [221]	Efficiency; system availability; fulfilment; privacy	Measures perceived quality of electronic service encounters
Expectation-Confirmation Model (Bhattacherjee, 2001) [75]	Confirmation; satisfaction; continuance intention	Explains post-adoption loyalty and switching between banks and fintechs
Integrative trust model (Mayer *et al*., 1995; Gefen *et al*., 2003) [117, 139]	Ability; benevolence; integrity; institutional assurance	Explains why security, transparency and redress matter for continued use
Customer journey perspective (Lemon & Verhoef, 2016) [137]	Touchpoints across pre-purchase, purchase and post-purchase stages	Frames CX as cumulative and omnichannel rather than a single interaction

Source: compiled by the author from the cited works.

Two features of this theoretical landscape are noteworthy. First, adoption models were developed when digital banking was optional; as digital channels become the default, research attention has shifted from adoption towards continuance, engagement and value co-creation. Hassan *et al*. (2025) [118], for instance, extend the Expectation-Confirmation Model to explain the readoption of digital banking in Malaysia and find that trust mediates the effects of social influence and facilitating conditions on continued use. Second, trust has migrated from a peripheral construct to a central one. Early reviews of mobile banking adoption already identified perceived risk and trust as among the most consistent predictors (Shaikh & Karjaluoto, 2015) [234], and the recent literature reinforces that conclusion.

At the same time, newer studies show that classic predictors still matter in specific segments. In a 2025 study of Generation Z consumers in the United States, Addula (2025) [1] found that perceived cost of usage was the strongest predictor of mobile banking adoption, alongside social influence, lifestyle compatibility and digital self-efficacy. This suggests that even among digital natives, the economic value proposition remains decisive.

Adoption research from Sub-Saharan Africa and other emerging economies points in the same direction. Reviews of web-based payment portal adoption and of early technology adoption in transitional economies identify cost, infrastructure readiness, perceived usefulness and trust as recurring determinants (Agyei *et al*., 2019; Oteri & Chibwaye, 2022) [18, 213], while work on persona research and customer journey mapping shows that adoption depends on fitting digital products to users' actual tasks and contexts (Ukadike, 2024) [250].

3.2. Technological Drivers of Digital Banking Transformation

Digital banking transformation rests on several layers of technology that together determine what customers experience at the interface.

3.2.1 Core Modernisation and Cloud Migration

Many incumbent banks still operate core ledgers built decades ago. These systems are reliable but rigid, making it slow and expensive to launch products, integrate partners or offer real-time services. Modernisation strategies range from wholesale core replacement to progressive approaches that wrap legacy systems with APIs and migrate functions to cloud platforms over time. Cloud adoption allows elastic computing capacity, faster release cycles and access to managed AI services, but it also raises concerns about operational resilience and concentration risk among a small number of providers, which supervisors have increasingly highlighted (Basel Committee on Banking Supervision, 2018; Financial Stability Board, 2024) [70, 111].

Applied studies document the practical demands of this shift, including cloud migration strategies and lessons from large migrations (Ladapo *et al*., 2025; Ladapo, Jooda, *et al*., 2022) [130, 132], machine-learning approaches to cloud resource scaling and rightsizing (Ahmed *et al*., 2020; Upreti & Oteri, 2023) [19, 262], continuous monitoring of cloud misconfiguration (Aliliele *et al*., 2023a) [40], secure network design for large cloud platforms (Upreti & Oteri, 2025) [263], and identity and access governance across hybrid and federated environments (Mbonu *et al*., 2020; Mbonu *et al*., 2022b; Ogbole *et al*., 2021; Oshoba *et al*., 2019; Unamma *et al*., 2024) [143, 147, 167, 208, 260], including access control for staff using personal devices (Ladapo, Jooda, *et al*., 2023b) [129]. Blockchain-enabled audit trails for cloud configuration have also been proposed to strengthen accountability (Oshoba *et al*., 2020) [207].

3.2.2 Open Banking and APIs

Open banking regimes, which require or encourage banks to share customer-permissioned data and payment initiation capabilities with third parties through standardised APIs, have spread from the United Kingdom and European Union to markets including Brazil, Australia and parts of Africa and Asia. They allow customers to aggregate accounts, switch providers more easily and use account-to-account payments. For customer experience, the key benefit is choice and convenience; the key risk is that customers may not fully understand where their data flows and who is accountable when something goes wrong. US survey evidence suggests that ease of account linking is itself a driver of uptake: around half of respondents in one 2025 survey said they would be likely to use pay-by-bank options if linking were straightforward (NCFA Canada, 2025) [158].

As API ecosystems expand, API governance and risk prioritisation have become core concerns for financial institutions (Aliliele *et al*., 2023b) [42], as has the integration architecture that links customer relationship management, core banking and data platforms (Badmus *et al*., 2019a; Badmus *et al*., 2022b) [66, 68]. Customer data platforms adapted to emerging-market banking illustrate both the personalisation potential and the trust obligations that come with consolidated customer data (Ukadike, 2022) [248].

3.2.3 Real-Time Payment Infrastructures

Public or quasi-public instant payment systems have become one of the most consequential drivers of digital banking in emerging economies. India's Unified Payments Interface (UPI) and Brazil's Pix are the leading examples and are discussed further in Section 3.3. They demonstrate that shared infrastructure, interoperability and very low or zero cost to end users can produce adoption at a speed that proprietary products rarely match.

Beyond domestic instant payments, a growing literature examines distributed ledger and AI-enabled models for cross-border payments. This work addresses global interoperability and standardisation, AI-driven risk scoring and fraud detection for international payment channels, remittance liquidity optimisation, smart-contract automation and dispute resolution for supplier payments, collaborative governance of payment data, regulatory adaptation of payment products, macroeconomic effects of blockchain-enabled payments in emerging economies, and resilience of payment infrastructure under geopolitical risk (Adesuyi *et al*., 2023; Adesuyi *et al*., 2024; Adesuyi *et al*., 2025a; Adesuyi *et al*., 2025b; Akomolafe *et al*., 2022; Akomolafe *et al*., 2023; Akomolafe *et al*., 2024a; Akomolafe *et al*., 2024b; Akomolafe *et al*., 2025a; Akomolafe *et al*., 2025b; Olaogun *et al*., 2023; Olaogun *et al*., 2025) [6, 7, 8, 9, 27, 29, 30, 31, 32, 34, 190, 191]. Related studies examine end-to-end controls for correspondent banking and the engineering of high-throughput collections platforms for very large payment ecosystems (Okafor, Farounbi, *et al*., 2024; Osuji *et al*., 2021) [172, 211].

3.2.4 Artificial Intelligence and Generative AI

AI has long been used in banking for credit scoring, fraud detection and anti-money-laundering monitoring. Since 2023, generative AI has added new possibilities: conversational assistants that handle complex queries, automated summarisation of documents and calls, code generation for IT teams, and personalised content at scale. The IBM Institute for Business Value's 2025 outlook found that while only 8 percent of banks had developed generative AI systematically in the previous year, 78 percent were applying it in a more tactical way, indicating rapid but still uneven diffusion (Fintech Global, 2025) [112]. Industry observers in late 2025 described a shift from experimental pilots towards deployments justified by return on investment (Bank Automation News, 2025) [69].

The applied AI literature maps the building blocks of these deployments: natural language processing for unstructured financial records (Iziduh *et al*., 2020) [123], on-device and compressed models that protect privacy on mobile devices (Nwakamma *et al*., 2025; Oyesiji *et al*., 2025) [161, 215], automated evaluation and release governance of models (Nwakamma *et al*., 2024a; Unamma *et al*., 2022) [159, 252], and the security of agentic AI workflows against prompt injection

and tool misuse (Nwakamma *et al*., 2024b) [160]. Studies of human-in-the-loop systems stress that people remain essential for oversight, annotation and decisions with significant consequences (Ashore-Onisemo *et al*., 2025; Ladapo, Dosunmu, *et al*., 2022; Ladapo, Jooda, *et al*., 2024) [59, 130, 131]. Research on organisational readiness for generative AI, though often set in healthcare, highlights governance, skills and data foundations that apply equally to banks (Afrihyia *et al*., 2025; Unamma *et al*., 2025a) [10, 258].

3.3. Advances in Service Accessibility

Service accessibility in digital banking has two related meanings. The first concerns financial inclusion: whether people have access to formal accounts and payment services at all. The second concerns usability and accessibility for diverse users, including older people, people with disabilities, and people with limited literacy or digital skills. Both have advanced significantly, and both retain important gaps.

3.3.1 Financial Inclusion Through Digital Channels

The Global Findex Database 2025 provides the most comprehensive picture of progress. Worldwide, 79 percent of adults had an account with a bank, similar financial institution or mobile money provider in 2024, compared with 51 percent in 2011 (Klapper *et al*., 2025) [126]. In low- and middle-income economies, account ownership reached 75 percent. The report attributes much of the recent growth to mobile phones and the internet, and for the first time it incorporates a Digital Connectivity Tracker linking phone ownership, internet use and financial inclusion.

Digital payments have grown in parallel with account ownership. In developing economies, the share of adults making or receiving digital payments rose from 34 percent in 2014 to 62 percent in 2024 (FXC Intelligence, 2025) [116]. The Findex also documents record levels of formal saving in developing economies in 2024, driven substantially by mobile money, particularly in Sub-Saharan Africa and Latin America (Nairametrics, 2025) [157]. This is consistent with earlier causal evidence: Suri and Jack (2016) [238] showed that access to mobile money in Kenya increased household consumption and lifted a measurable share of households out of poverty, with especially strong effects for female-headed households.

Regional reviews confirm the role of digital banking, fintech-enabled transaction banking and digital lending in extending inclusion to individuals and small businesses in Sub-Saharan Africa and other emerging markets (Agboada *et al*., 2022; Okafor *et al*., 2021; Pedro *et al*., 2024) [13, 173, 222]. Complementary work shows how privacy-focused digital identity verification can lower onboarding barriers (Kumuyi *et al*., 2024b) [128], how business analytics and partnerships can advance digital inclusion (Rukh *et al*., 2023a) [225], how mobile network rollouts shape the reach of digital services (Sanni *et al*., 2020c) [226], and how multi-vertical ecosystem platforms and partnership models extend banking value beyond core products (Agboada *et al*., 2020; Osuji *et al*., 2024) [12, 210].

Gender gaps have narrowed. Globally, 77 percent of women and 81 percent of men had an account in 2024, leaving a gap of 4 percentage points compared with 7 points in 2011 (Klapper *et al*., 2025) [126]. Device access is broad but not universal: 86 percent of adults worldwide own a mobile phone, and 68 percent own a smartphone.

Table 3: Selected indicators of digital financial access and usage, 2024 to 2025

Indicator	Value	Source
Adults with an account, global (2024)	79% (51% in 2011)	Global Findex 2025
Adults with an account, low- and middle-income economies (2024)	75%	Global Findex 2025
Adults making or receiving digital payments, developing economies	62% in 2024 (34% in 2014)	Global Findex 2025, via FXC Intelligence
Gender gap in account ownership	4 percentage points	Global Findex 2025
Adults without an account	About 1.3 billion	World Bank (2025) [274]
Unbanked adults who own a mobile phone	Nearly 900 million	World Bank (2025) [274]
UPI transactions, calendar 2024	About 172 billion (up 46%); about Rs 247 trillion	Business Standard (2025) [79]
Pix transactions, 2024	63.8 billion (up 52%)	Correio da Manhã (2025) [81], citing Febraban
Pix value moved, 2024	About BRL 26 trillion	CNN Brasil (2025) [80]
Pix transactions, June 2025	6.5 billion in a single month	Matera (2025) [138]

Note: figures are the most recent full-year or monthly data published by 2025; UPI fiscal-year figures (April to March) differ from calendar-year figures.

3.3.2 Instant Payment Systems as Accessibility Infrastructure

India's UPI and Brazil's Pix illustrate how payment infrastructure can serve as a foundation for accessibility. UPI processed about 172 billion transactions in 2024, a rise of 46 percent on the roughly 118 billion recorded in 2023, with transaction value growing 35 percent to about Rs 247 trillion (Business Standard, 2025) [79]. By 2025 it was widely described as the world's most used real-time payment system, a position built on rapid growth in everyday small-value payments to merchants as well as transfers between individuals (Organiser, 2025) [206].

Pix, launched by the Central Bank of Brazil in November 2020, processed 63.8 billion transactions in 2024, an increase of 52 percent on the previous year (Correio da Manhã, 2025) [81], and moved about BRL 26 trillion (CNN Brasil, 2025) [80]. By June 2025 it was handling 6.5 billion transactions in a single month, about twice the combined volume of credit and debit cards (Matera, 2025) [138], and industry analysis projected that it would approach 8 billion monthly transactions by the end of 2025, with annual value growing by around a third (EBANX, 2025) [92]. An important development is the growing use of Pix by businesses, which shows that instant payments are moving beyond person-to-person transfers to become general-purpose payment rails.

Both systems share design features that matter for accessibility: free or near-free use for individuals, interoperability across banks and apps, simple identifiers (phone numbers, tax IDs or QR codes) instead of account numbers, and 24/7 availability. These features reduce both

the monetary and cognitive costs of digital payments, which is especially important for low-income and first-time users.

3.3.3 Persistent Inclusion Gaps

Despite these advances, about 1.3 billion adults remained without an account in 2024 (World Bank, 2025) [274]. Nearly 900 million of them own a mobile phone, which suggests that device access is no longer the main barrier for most unbanked people; rather, barriers include documentation, cost, distance, trust, and the perceived relevance of formal services. National experiences also show that rapid growth in digital accounts does not automatically translate into inclusion: in Ethiopia, for example, account ownership rose only from 46 percent in 2021 to 49 percent in 2024 despite the opening of very large numbers of digital accounts, reflecting dormant and duplicate accounts (Shega, 2025) [235]. The Findex further shows that many account holders who pay merchants only in cash do so largely out of habit (Visa Economic Empowerment Institute, 2025) [270], suggesting that usage, not just access, should be the main policy target.

3.3.4 Accessibility for Persons with Disabilities and Older Adults

A second dimension of accessibility concerns whether digital services are usable by everyone. A landmark development in 2025 was the application of the European Accessibility Act (Directive (EU) 2019/882) from 28 June 2025. The Act introduces harmonised accessibility requirements for consumer banking services, including websites, mobile banking apps, online account opening and payment services, and for products such as ATMs and payment terminals placed on the market after that date (European Parliament and Council, 2019; Bird & Bird, 2025) [76, 98]. Transitional provisions allow services provided under pre-existing contracts and existing equipment to continue for limited periods, generally until 2030, with self-service terminals permitted up to 20 years of service but not beyond 2040 (PwC Switzerland, 2025) [223].

The scale of the affected population is substantial. The Dutch Authority for the Financial Markets estimates that around 101 million people in Europe, approximately 27 percent of the population, live with a disability (Autoriteit Financiële Markten, 2025) [64]. Requirements under the Act include making information perceivable, operable, understandable and robust; supporting assistive technologies; offering multiple communication channels; and providing information about financial services at a level of complexity that does not exceed what is needed. These requirements are likely to improve experience for all users, not only those with disabilities, since clearer language and more flexible interfaces benefit older customers and less experienced users alike.

Research on AI-driven multilingual and accessible public communication offers transferable lessons for banks. It emphasises plain language, multiple formats and languages, and trust-centred design for users with diverse abilities and linguistic backgrounds (Odejide, 2023; Odejide, 2024; Odejide, 2025) [163, 164, 165], all of which apply directly to digital banking notices, warnings and support channels.

For older adults, research consistently identifies concerns about security, lower digital self-efficacy and a preference for human contact as barriers. Survey evidence from the United States in 2025 found that 45 percent of respondents preferred having access to in-person support, and older adults were particularly cautious about digital-only providers (NCFA Canada, 2025) [158]. Branch closures that are not accompanied by assisted digital services or alternative access points therefore risk worsening exclusion among precisely those groups whose trust is most fragile.

3.4. Advances in Operational Efficiency

Operational efficiency is often treated as an internal concern of banks, but it shapes customer experience directly. Faster processing means quicker account opening and loan decisions; lower cost-to-serve allows banks to offer low-fee or free services; and resilient, automated operations reduce errors and outages that customers notice.

3.4.1 Process Automation and Straight-Through Processing

The first wave of efficiency gains came from digitising customer-facing processes, such as remote onboarding with electronic identity verification and e-signatures, and from robotic process automation of repetitive back-office tasks. Straight-through processing, in which transactions and applications pass from initiation to completion without manual intervention, has reduced processing times for many standard products from days to minutes. These improvements are reflected in customer expectations: speed and simplicity of onboarding and payments are now baseline requirements rather than differentiators.

Operations management research provides the methods behind these gains. Studies apply Lean Six Sigma, DMAIC analytics and quality management systems to cost, pricing and service quality in financial services (Ashore-Onisemo & Iziduh, 2024; Ashore-Onisemo *et al*., 2021; Okoli, Uzondu, *et al*., 2022) [53, 58, 177]; standardise reporting and decision workflows (Alieme *et al*., 2022) [39]; reduce onboarding cycle times (Oyeleye *et al*., 2022) [214]; locate bottlenecks through funnel analysis (Eyetsemitan *et al*., 2024b) [102]; and validate new systems through structured user acceptance testing (Eyetsemitan *et al*., 2023b) [101]. Other work examines AI adoption readiness in smaller institutions and AI-enabled synthesis of survey and stakeholder data (Alieme *et al*., 2023; Obukadata *et al*., 2024) [35, 162], together with performance dashboards and real-time KPI tracking that give managers visibility of operational performance (Ezeako *et al*., 2024; Tonoyan *et al*., 2024b; Walawalkar *et al*., 2025) [103, 243, 271].

3.4.2 AI and Generative AI in Operations

AI is now the main frontier of efficiency gains. Estimates of potential impact are large but should be interpreted cautiously, as they are typically forward-looking projections rather than measured outcomes. An EY report on India estimated that generative AI could raise productivity in Indian financial services by 34 to 38 percent by 2030, and by up to 46 percent for banking operations specifically (Upstox, 2025) [264]; a 2025 Reserve Bank of India publication subsequently cited a similar figure for potential improvement in banking operations (IBEF, 2025) [119]. The same EY work reported that 63 percent of surveyed companies saw higher customer satisfaction and 58 percent saw lower operating costs from AI-powered solutions (India CSR, 2025) [120].

European evidence points in the same direction. A Sopra Steria analysis of leading European banks found that 87 percent of generative AI initiatives targeted operational efficiency (Sopra Steria, 2025) [237], while the EY Banking Barometer for Switzerland reported that the share of banks

implementing their first AI-based applications doubled from 7 percent to 14 percent in 2024 (Fintechnews Switzerland, 2025) [113]. The Swiss Bankers Association has highlighted document summarisation, report generation and translation as near-term use cases that free staff for higher-value work.

Peer-reviewed and conceptual studies identify where analytics and AI raise efficiency inside banks. Credit risk and loan default prediction is the most developed area (Ashore-Onisemo *et al*., 2020; Mensah *et al*., 2022; Okoli, Pedro, *et al*., 2022; Uzondu *et al*., 2020) [55, 153, 178, 266], followed by forecasting and cost optimisation (Lawal & Oduleye, 2019b; Medon & Oduleye, 2024; Tonoyan *et al*., 2021a; Tonoyan *et al*., 2022b; Tonoyan *et al*., 2022c; Unamma *et al*., 2018b; Unamma, 2022) [136, 150, 241, 242, 244, 252, 254], data-driven financial decision-making in banking (Oluwo *et al*., 2025) [192] machine-learning underwriting (Oluwo *et al*., 2024) [194], and CRM-based forecasting and revenue analytics in lending and financial services (Badmus *et al*., 2025; Dada *et al*., 2021b; Okoli *et al*., 2025) [65, 82, 176]. Studies of national analytics capacity note that these gains depend on skills and data infrastructure beyond individual firms (Unamma, Okwesa, *et al*., 2021) [255].

Concrete customer-facing gains are also emerging. The Commonwealth Bank of Australia reported that AI-powered messaging services reduced call centre wait times by 40 percent over a financial year (ITPro, 2025) [122]. Such outcomes illustrate the most direct channel by which efficiency improves experience: shorter waits, faster resolution and around-the-clock availability.

3.4.3 Efficiency in Risk and Fraud Management

Efficiency gains are not limited to cost reduction. Machine learning models and behavioural biometrics allow banks to detect fraud with fewer false positives, which both reduces losses and spares legitimate customers from unnecessary blocks and verification steps. UK Finance reported that banks prevented £870 million of unauthorised fraud in the first half of 2025 alone, surpassing the previous record (FF News, 2025) [110]. Better detection is therefore both an efficiency and a trust outcome.

A large body of work applies machine learning and data mining to financial fraud and money laundering, covering systematic reviews of fraud detection in banking, anomaly detection in transaction time series, adaptive real-time risk scoring, synthetic identity fraud, AI-driven detection in UK digital payment systems, predictive analytics for anti-money-laundering and public-sector fraud, and financial forensics for cyber-enabled fraud (Adelanwa *et al*., 2023b; Atakpa & Abetoh, 2022; Atakpa & Fobellah, 2023; Atakpa, 2021; Bello, Oguntola, *et al*., 2025; Ekechi *et al*., 2022; Elebe *et al*., 2023; Fadayomi *et al*., 2024; Unamma, Iziduh, *et al*., 2021) [4, 60, 61, 62, 74, 95, 97, 106, 255]. Regulatory technology, integrated cybersecurity and anti-money-laundering governance, and AI-assisted investigation frameworks complement these models by improving reporting accuracy and supporting analysts (Bello *et al*., 2024; Bello, Elebe, *et al*., 2025; Fadayomi *et al*., 2021; Okoruwa *et al*., 2025) [72, 73, 107, 181].

3.4.4 Limits and Trade-Offs

Three cautions emerge from the literature. First, many efficiency claims rest on pilots or projections, and organisational change tends to move more slowly than technology; scaling AI requires changes to data infrastructure, governance, skills and processes. Second, efficiency gains can be captured entirely as cost savings, with customers experiencing degraded service if automation replaces human help without adequate escalation paths. Chatbots that cannot resolve complex problems, or that make it difficult to reach a person, are a common source of dissatisfaction. Third, efficiency achieved through concentration on a small number of technology providers can create new systemic vulnerabilities, a concern raised by the Financial Stability Board (2024) [111] in its assessment of AI in finance.

Service management research reinforces the point that customer-facing efficiency depends on reliable back-end operations. Studies of IT service management, integrated network and security operations centres, change, incident and problem management, operational reliability, root-cause analysis and first-contact resolution show how disciplined operations reduce outages and resolve customer issues faster (Edivri & Oteri, 2024; Ladapo, Dosunmu, *et al*., 2023b; Ladapo, Dosunmu, *et al*., 2024; Okwesa *et al*., 2021; Olagunju *et al*., 2023; Olagunju *et al*., 2025; Seyi-Lande *et al*., 2022; Wikiri, 2021) [94, 129, 131, 187, 188, 189, 232, 273]. Business continuity and operational resilience frameworks for financial services, including lessons from the COVID-19 pandemic, extend this argument to severe disruptions (Ashore-Onisemo & Unamma, 2022a; Fadero *et al*., 2020) [56, 108], while research on regulatory compliance costs warns that poorly designed rules can absorb efficiency gains (Fobellah, 2025c; Mensah *et al*., 2025) [115, 151].

3.5. Consumer Trust in Digital Banking

Trust has always been the foundation of banking, but its nature changes in digital settings. Customers no longer evaluate a teller or branch manager; they evaluate an interface, an algorithm and an institution they may never physically visit. Following Mayer *et al*. (1995) [139], digital trust can be understood as customers' confidence in a provider's ability (competence and reliability), benevolence (acting in customers' interests) and integrity (honesty and adherence to principles), supported by institutional assurances such as regulation and deposit protection (Gefen *et al*., 2003) [117].

3.5.1 Levels and Determinants of Trust

Evidence from 2025 suggests that trust in established digital banking channels is generally high among active users, but that it is conditional and segmented. In a South African study of postgraduate students, Modiha (2025) [156] found that 65 percent used digital channels for most or all of their banking and 77 percent expressed high or very high trust in digital banking; participants identified stronger security, protection against coercion, better support and more user-friendly interfaces as the main improvements needed. In the United States, a 2025 survey of 2,077 adults found that trust was highest in regional banks and credit unions, while 36 percent of respondents said they did not trust digital-only banks and 45 percent cited security concerns as a reason not to switch (NCFA Canada, 2025) [158].

Across studies, the main determinants of trust are perceived security, privacy protection, system reliability, transparency of fees and decisions, and the quality of support when problems occur. Notably, responsive human support remains a trust factor even for heavy digital users, which reinforces the argument that efficiency gains should not eliminate access to human help.

Data governance underpins these trust judgements. Studies address data sensitivity classification and regulatory traceability, data loss prevention in lakehouse architectures, data protection impact assessment in multi-cloud financial systems, legal and ethical risk modelling, comparative data protection regulation, and data integrity and auditability in high-volume financial operations (Aliliele *et al*., 2024a; Aliliele *et al*., 2025b; Mbonu *et al*., 2018; Mbonu *et al*., 2022a; Mbonu, Aliliele, *et al*., 2019; Okeke *et al*., 2023; Okwesa & Ashore-Onisemo, 2023) [41, 44, 140, 144, 145, 175, 183]. Related work proposes harmonised compliance across GDPR, Nigeria's data protection regime and US privacy law, cross-border privacy governance, privacy-by-design security architectures and privacy-centric security engineering (Annan, 2022; Badmus *et al*., 2024; Okoruwa *et al*., 2020; Ominyi & Anichukwueze, 2022a) [52, 67, 180, 195], as well as privacy-preserving and blockchain-based data exchange models (Afrihyia *et al*., 2024; Kumuyi *et al*., 2023) [11, 127].

3.5.2 Fraud and Scams as the Central Threat to Trust

The most serious threat to trust in digital banking is fraud, and in particular scams in which customers are manipulated into authorising payments themselves. These authorised push payment (APP) scams exploit the speed of instant payments and the difficulty of reversing them. The United Kingdom offers the most detailed data. UK Finance reported total fraud losses of £1.17 billion in 2024, broadly unchanged from 2023 (Trade Treasury Payments, 2025) [246]. APP fraud losses were £450.7 million, down 2 percent, and £267.1 million, about 59 percent, was returned to victims; 70 percent of APP cases began on online platforms and 16 percent through telecommunications networks (UK Finance, 2025) [251]. In the first half of 2025, criminals stole a further £629.3 million through payment fraud and scams (FF News, 2025) [110], while banks prevented £1.45 billion of unauthorised fraud in 2024 alone (UK Finance, 2025) [251]. Commentators increasingly point to the use of AI by criminals to impersonate trusted parties and scale manipulation (TLT, 2025) [240].

The United Kingdom's policy response is a notable experiment in using liability rules to sustain trust. From 7 October 2024, the Payment Systems Regulator introduced mandatory reimbursement of APP fraud victims for in-scope payments, with costs shared between sending and receiving payment providers and a maximum claim of £85,000 (TLT, 2025; The Paypers, 2025) [239, 240]. The regulator reported that 88 percent of in-scope APP losses were reimbursed in the early period (FF News, 2025) [110]. Reimbursement protects individual victims and creates incentives for providers to invest in prevention, but analysts emphasise that it does not by itself stop fraud: losses remained stubbornly high, and scams increasingly originate on social media, online marketplaces and telecommunications networks outside banks' control (UK Finance, 2025; TLT, 2025) [240, 251]. This has led to calls for technology and telecom firms to share responsibility.

Know-your-customer and anti-money-laundering controls are an important line of defence against the money mule accounts that receive scam proceeds. Research examines blockchain-based KYC and AML compliance, tamper-proof regulatory recordkeeping, and comparative anti-money-laundering regimes across emerging and developed markets (Anichukwueze *et al*., 2021; Bello, Oduro, *et al*., 2025; Ominyi & Anichukwueze, 2021) [46, 71, 198], while legal scholarship on intermediary liability and content governance under the Digital Services Act and related regimes informs the debate on platforms' responsibility for scam content (Ominyi *et al*., 2025b) [201].

Cybersecurity is the technical foundation of trust. The literature covers insider threat modelling, security audit and risk assessment, intrusion detection, incident response and digital forensics, threat intelligence, cyber risk quantification, continuous security validation, board-level performance measurement and security orchestration (Akeju *et al*., 2018; Dosunmu & Ogundele, 2019; Dosunmu & Ogundele, 2020; Dosunmu & Ogundele, 2021; Dosunmu & Ogundele, 2022; Dosunmu & Ogundele, 2024b; Dosunmu & Ogundele, 2024c; Dosunmu & Ogundele, 2025b; Dosunmu & Ogundele, 2025c; Fadayomi *et al*., 2019) [22, 84, 85, 86, 87, 88, 89, 90, 91, 105]; machine-learning threat detection and cybersecurity governance frameworks (Ajagbe *et al*., 2025; Jimoh *et al*., 2023; Okwesa *et al*., 2020) [21, 124, 186]; security analytics, log automation, early-warning risk analytics and threat evolution (Mbonu, Iwuanyanwu, *et al*., 2019; Odejobi *et al*., 2025; Ogbole *et al*., 2025; Okoruwa *et al*., 2024; Okwesa *et al*., 2019; Okwesa *et al*., 2024) [148, 166, 168, 179, 182, 184]; and zero trust, AI-augmented threat detection and AI-based security posture management drawn from critical infrastructure (Adebayo *et al*., 2023; Adebayo *et al*., 2025; Ahmed *et al*., 2021; Amadi *et al*., 2025a) [2, 3, 20, 45]. Studies of biometric spoofing countermeasures are especially relevant as banks rely increasingly on facial recognition for authentication (Adeniyi *et al*., 2025) [5]. Human factors research shows that awareness training reduces insider risk (Onche *et al*., 2024) [205], and evidence from healthcare on cybersecurity investment and ransomware economics illustrates the financial stakes of security failures (Ozowara *et al*., 2022; Ozowara, Anunagba, *et al*., 2025) [218, 219].

Instant payment systems in emerging economies face similar challenges. The speed and irrevocability that make UPI and Pix attractive also make them targets, and both systems have introduced additional safeguards such as transaction limits, cooling-off periods and mechanisms for returning funds in fraud cases. For customer experience, the challenge is to add friction where risk is high without undermining the simplicity that drives adoption.

3.5.3 Trust in AI and Automated Decisions

As banks deploy AI more widely, trust in AI itself becomes a component of trust in banking. Survey data from early 2025 indicated a shift in consumer sentiment towards AI in financial services, with a rise in scepticism and neutrality and a fall in agreement that AI improves the experience (UserTesting, 2025) [265]. Concerns include opacity in credit and fraud decisions, potential bias against particular groups, misuse of personal data, and the reliability of AI-generated advice. Research on value co-creation in mobile banking suggests that trust beliefs strengthen the link between positive attitudes towards mobile banking and customers' willingness to engage actively with their bank (Zenodo, 2025) [276], implying that weakened trust in AI could reduce the engagement on which personalised services depend.

These concerns are increasingly addressed through regulation. The European Union's AI Act classifies AI systems used to evaluate creditworthiness of natural persons as high-risk, imposing obligations on data quality, transparency and human oversight. Supervisors elsewhere are issuing guidance on model risk management and fairness.

For banks, transparent explanations of automated decisions, clear disclosure when customers are interacting with AI, and easy routes to human review are emerging as practical trust-building measures.

A growing body of work on algorithmic accountability supports these measures. It addresses model risk management in financial services, anti-discrimination compliance in automated decision-making, fairness and bias auditing of credit decisions, trade secret tensions in algorithmic transparency, responsible AI governance structures, readiness for the EU AI Act, and confidentiality risks of large language models (Annan, 2024; Annan, 2025a; Ashore-Onisemo *et al*., 2024; Ominyi & Anichukwueze, 2023; Ominyi & Anichukwueze, 2024; Ominyi *et al*., 2024b; Ominyi *et al*., 2025c; Unamma & Ashore-Onisemo, 2023; Unamma *et al*., 2025b) [49, 50, 53, 196, 199, 202, 203, 253, 259]. Research on auditing AI-powered financial systems and on responsible AI in IT auditing (Elebe & Anunagba, 2025; Fobellah, 2025b) [96, 114], ethical AI adoption (Osinem *et al*., 2025b) [209], and federated and adaptive AI for marketing in financial compliance environments (Sanni *et al*., 2023; Sanni, Iwuanyanwu, *et al*., 2022) [228, 230] points to the same conclusion: trust in AI must be engineered through transparency, oversight and accountability.

3.6. Customer Experience as the Integrating Outcome

Customer experience in digital banking is the cumulative perception customers form across all touchpoints of their relationship with a bank (Lemon & Verhoef, 2016) [137]. Studies using e-service quality frameworks consistently show that efficiency, system availability, fulfilment and privacy predict satisfaction and loyalty (Parasuraman *et al*., 2005) [221]. A 2025 Turkish study confirmed that mobile banking applications significantly improved customer satisfaction, with satisfaction varying across demographic groups (Yüksel Gezmiş & Tarhan, 2025) [275].

Several CX trends stand out in 2025. First, mobile-first preference continues to strengthen, especially among younger users: one 2025 survey reported that 62 percent of users aged 18 to 34 preferred mobile banking apps, up from 56 percent a quarter earlier, while older users continued to favour online banking portals (UserTesting, 2025) [265]. Second, personalisation is expanding from product recommendations to proactive financial guidance, such as alerts about unusual spending, upcoming bills or savings opportunities, increasingly powered by AI. Third, omnichannel continuity has become a differentiator: customers expect to start a task in one channel and complete it in another without repeating themselves. Fourth, embedded finance places banking functions inside non-bank platforms such as e-commerce, ride-hailing and accounting software, shifting part of the experience outside the bank's own interface.

Analytics research underpins these trends. Machine-learning approaches to customer acquisition and retention, predictive segmentation, multi-touch attribution, AI-assisted content optimisation and cross-sell journey analytics in financial services (Atima *et al*., 2022; Ogundairo & Ayivi-Donkor, 2023a; Sanni & Attah, 2023b; Sanni, Atima, *et al*., 2022; Ukadike & Ibeh, 2023) [63, 170, 227, 229, 249] parallel work on churn reduction and predictive and prescriptive marketing in telecommunications (Oziri *et al*., 2020; Oziri *et al*., 2025; Rukh *et al*., 2023b) [216, 217, 224]. Studies of relationship banking and product innovation cycles show how these tools connect to profitability (Ezeako *et al*., 2019; Oluwo *et al*., 2022) [104, 193], while research on autonomous agents and AI adoption suggests that the customer interface itself may increasingly be mediated by AI agents (Ogundairo & Ayivi-Donkor, 2024a; Ogundairo & Ayivi-Donkor, 2024b; Sanni & Attah, 2023a) [169, 171, 228]. Consumer protection in marketing, ethics training and digital complaint-resolution systems remain essential safeguards for the experience (Anichukwueze *et al*., 2019; Anichukwueze *et al*., 2020; Unamma *et al*., 2019b) [47, 48, 256].

Satisfaction does not automatically produce loyalty or switching. In the same US survey, 74 percent of respondents were satisfied with their current provider and most were not actively looking to change banks (NCFA Canada, 2025) [158], suggesting considerable inertia. For incumbents, this inertia offers time to modernise; for challengers, it means that superior digital experience must be combined with trust and a clear value proposition to win customers.

3.7. Conceptual Model

The evidence reviewed suggests that accessibility, efficiency and trust are not independent dimensions but mutually reinforcing, and sometimes conflicting, conditions for good customer experience. Figure 1 presents the conceptual model derived from the synthesis, and Table 4 summarises the role, enablers and tensions associated with each construct.

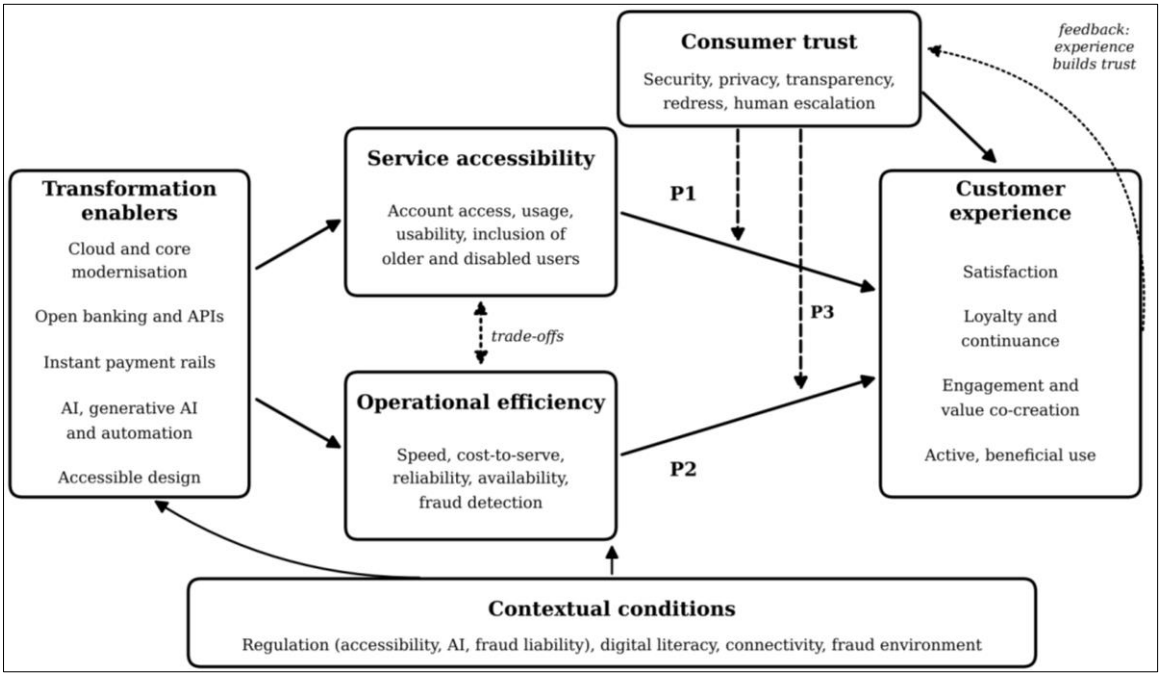
The model positions transformation enablers, namely cloud and core modernisation, open banking and APIs, instant payment rails, AI and automation, and accessible design, as antecedents that raise service accessibility and operational efficiency. These two capabilities in turn shape customer experience, understood as satisfaction, continuance, engagement and active, beneficial use. Consumer trust, built on security, privacy, transparency, redress and access to human help, both influences experience directly and moderates the strength of the accessibility and efficiency paths. Contextual conditions, including regulation, digital literacy, connectivity and the prevailing fraud environment, condition the whole system, and positive experiences feed back into trust over time.

Three propositions follow from this framework. Proposition 1: Accessibility is a necessary but insufficient condition for positive customer experience; without trust, access leads to dormant accounts or cash reversion. Proposition 2: Efficiency improves experience when gains are shared with customers through speed, availability and lower cost, but degrades experience when it removes meaningful human support or introduces opaque automated decisions. Proposition 3: Trust moderates the relationship between both accessibility and efficiency and customer outcomes, such that the same digital capability yields greater satisfaction and loyalty where trust is high.

The framework also highlights trade-offs. Measures that strengthen trust, such as confirmation of payee checks, transaction delays for high-risk payments and stronger authentication, add friction that can reduce perceived ease of use. Measures that maximise accessibility, such as simplified onboarding, can increase exposure to fraud and money mule activity. The design challenge is therefore to apply friction intelligently, based on risk, so that most customers enjoy a seamless experience while high-risk interactions receive additional protection.

3.8. Discussion of Findings

The synthesis allows each research question to be answered. On RQ1, the evidence shows unambiguous progress in access: account ownership, digital payments and formal saving have risen sharply, driven by mobile money and by interoperable, low-cost instant payment systems such as UPI and Pix (Klapper *et al*., 2025) [126]. Accessibility for persons with disabilities has also entered the regulatory mainstream through the European Accessibility Act. Yet the binding constraint has shifted from access to use: about 1.3 billion adults remain unbanked, many accounts are dormant, and cash habits persist even among account holders. Accessibility therefore needs to be redefined as the capability to use services confidently and beneficially, not merely to hold an account.



Source: developed by the author from the literature reviewed. Solid arrows denote proposed direct effects; dashed arrows denote moderation; the dotted arrow denotes the feedback from experience to trust.

Fig 1: Conceptual model of digital banking transformation and customer experience

Table 4: Integrative framework linking the three dimensions to customer experience

Dimension	Role in CX	Main enablers	Main tensions
Service accessibility	Creates the opportunity to engage; determines who can use services and how easily	Mobile money, instant payments, simple identifiers, accessible design, assisted digital channels	Branch closures, device and skills gaps, dormant accounts, complex interfaces
Operational efficiency	Determines speed, cost, reliability and availability of service	Cloud, APIs, automation, AI and generative AI, ML fraud detection	Over-automation, loss of human help, model errors, vendor concentration
Consumer trust	Governs whether engagement is sustained and deepened	Security, privacy, transparency, reimbursement and redress, human escalation	APP fraud, AI opacity, data misuse, outages
Customer experience (outcome)	Cumulative perception across touchpoints, driving satisfaction, loyalty and co-creation	Integration of all three dimensions across the journey	Optimising one dimension at the expense of another

Source: developed by the author from the literature reviewed.

On RQ2, digital technologies are producing measurable efficiency gains through automation, straight-through processing, cloud infrastructure and, increasingly, AI and generative AI. These gains translate into better experience when they shorten waits, speed up decisions and improve fraud detection, as the evidence on AI-enabled messaging and fraud prevention shows. However, much of the efficiency evidence remains projective or drawn from pilots, and the literature repeatedly warns that efficiency pursued purely as cost reduction can remove meaningful human help and degrade experience. Efficiency, in other words, is experience-enhancing only when its gains are shared with customers.

On RQ3, trust is shaped by perceived security, privacy, reliability, transparency and the quality of redress. Fraud, particularly authorised push payment scams that exploit the speed of instant payments, is the most serious threat to trust, and the use of AI by both banks and criminals adds new dimensions. The UK experience with mandatory reimbursement shows that liability rules can protect victims and sustain confidence, but also that reimbursement alone does not stop fraud. Trust therefore conditions the value of accessibility and efficiency: the same digital capability produces greater engagement where trust is high, and dormancy, cash reversion or switching where it is low.

Taken together, these findings support a shift in how digital banking is studied. Adoption-centred models such as TAM and UTAUT2 remain useful for explaining initial uptake, but they are insufficient for a context in which digital channels are the default. Continuance, trust repair and co-creation, captured in post-adoption and trust-based theories, become more important. The evidence also reveals that emerging markets are not simply followers: in instant payments and mobile money they have produced innovations from which advanced economies are now learning, while advanced economies have moved further in regulating accessibility, fraud liability and AI. A two-way exchange of lessons is therefore warranted.

3.9. Challenges and Risks

- **Digital exclusion.** Groups with lower incomes, limited literacy, disabilities, rural residence or older age remain at risk of exclusion as branches close and services become digital by default.
- **Fraud and cybersecurity.** Fraud is industrialising and increasingly AI-enabled, while cyberattacks on banks and their third-party providers threaten availability and data integrity.
- **Algorithmic fairness and explainability.** AI models used in credit, pricing and fraud can embed bias and are often difficult to explain to customers and supervisors.
- **Legacy technology and execution risk.** Core modernisation programmes are long, costly and prone to failure, and poorly managed migrations can cause outages that directly damage trust.
- **Third-party and concentration risk.** Reliance on a small number of cloud and AI providers creates potential single points of failure across the sector.
- **Regulatory fragmentation.** Differences in open banking, AI, accessibility and fraud liability rules across jurisdictions complicate cross-border services and create uneven consumer protection.
- **Measurement gaps.** Many claims about efficiency and CX gains derive from vendor or consultancy reports with limited methodological transparency.

Underlying several of these challenges is the need for integrated governance. The literature proposes harmonised frameworks linking risk governance, technology infrastructure and compliance (Okafor, Osuji, *et al*., 2024) [174]; risk-based internal control, internal audit quality, compliance risk assessment, SOX compliance and predictive risk assessment (Agu *et al*., 2023a; Agu *et al*., 2025; Akomolafe & Agu, 2018; Akomolafe & Agu, 2019a; Akomolafe & Agu, 2019b; Akomolafe & Agu, 2019c; Akomolafe *et al*., 2023b; Akomolafe *et al*., 2025) [16, 17, 23, 24, 25, 26, 27, 28]; enterprise risk management, capital adequacy, asset-liability management and control effectiveness for technology risk (Mensah *et al*., 2019a; Mensah *et al*., 2019b; Mensah *et al*., 2023; Okwesa *et al*., 2023) [152, 154, 155, 183]; AI-assisted continuous auditing, IT general controls and risk-based business intelligence (Aliliele *et al*., 2025a; Fadero *et al*., 2021; Mbonu *et al*., 2021; Mbonu *et al*., 2021a; Mbonu *et al*., 2022) [43, 109, 141, 142]; and real-time compliance pipelines and AI-assisted compliance monitoring (Ominyi *et al*., 2024a; Uchechi *et al*., 2022) [200, 247]. Cybersecurity compliance as a competitive advantage, post-merger compliance in banking transactions and regulatory clearance in African financial markets (Annan, 2025b; Ominyi & Anichukwueze, 2020; Ominyi, 2020) [51, 197], investment risk monitoring for fintechs (Eboh & Aliliele, 2025b) [93], tax compliance and financial reporting in banks (Bola-Sadipe *et al*., 2022; Medon & Oduleye, 2022) [77, 149], audit quality analytics in financial institutions (Ozowara, Adebayo, *et al*., 2025) [218], anti-corruption analytics (Ashore-Onisemo & Unamma, 2022b) [57], trade finance product design (Agboada, Ezeako, Okoli, & Ibeh, 2018) [14], bank-capital market collaboration and ESG risk disclosure (Isiekwu *et al*., 2025; Kinyanjui *et al*., 2021) [121, 125], and AI-supported strategic decision-making (Shah *et al*., 2025) [233] complete this governance picture.

3.10. Implications

3.10.1 Theoretical Implications

The review makes three contributions to theory. First, it integrates three dimensions that are usually examined separately, showing that accessibility, efficiency and trust interact rather than act independently on customer experience. Second, it positions trust as a moderator as well as a direct antecedent of experience, which offers a testable explanation for why similar digital capabilities produce different outcomes across markets and segments. Third, it extends the scope of customer experience research beyond satisfaction and loyalty to include active and beneficial use, which links the marketing and information systems literatures with the development and financial inclusion literatures.

3.10.2 Implications for Bank Managers

- Treat trust as a design objective, not only a compliance outcome: invest in visible security, clear explanations of decisions and fast, human-backed redress.
- Share efficiency gains with customers through faster service, lower fees and better availability, and preserve easy routes to human help for complex or sensitive issues.
- Adopt risk-based friction, using behavioural analytics to protect high-risk transactions while keeping routine interactions seamless.
- Build accessibility into product development from the outset, aligning with standards such as WCAG and the European Accessibility Act, and test with diverse users including older adults and persons with disabilities.
- Measure customer experience across the full journey, linking operational metrics with satisfaction, complaints and trust indicators.

3.10.3 Implications for Policymakers and Regulators

- Support interoperable, low-cost public payment infrastructure, which has proven a powerful driver of inclusion.
- Shift the focus of inclusion policy from account ownership to active and beneficial use, including financial capability and consumer protection.
- Develop fraud strategies that allocate responsibility across the ecosystem, including technology platforms and telecommunications providers, alongside reimbursement protections.
- Ensure proportionate AI governance in finance that requires explainability, fairness testing and human oversight for consequential decisions.
- Protect access to cash and in-person services for those who need them during the transition to digital-first banking.

4. Conclusion

Digital banking transformation has delivered remarkable advances. Account ownership has reached nearly four in five adults worldwide, instant payment systems have achieved population-scale adoption in India and Brazil, and AI is beginning to deliver measurable improvements in speed, availability and cost. Regulatory developments such as the European Accessibility Act are pushing accessibility for persons with disabilities into the mainstream of digital service design.

Yet the evidence reviewed here indicates that the customer experience benefits of these advances depend critically on trust. Fraud, especially scams that manipulate customers into authorising payments, remains at high levels and is being amplified by AI. Consumers remain wary of digital-only providers and increasingly sceptical about AI. Large populations remain outside the formal financial system or hold accounts they do not use. The central lesson for banks and policymakers is that accessibility, efficiency and trust must be pursued together: accessibility opens the door, efficiency makes the service fast and affordable, and trust determines whether customers walk through the door and stay. Institutions that balance these dimensions, rather than optimising any one of them in isolation, are best placed to deliver digital banking that is not only convenient but also inclusive, secure and worthy of customers' confidence.

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How to Cite This Article
Ofori-Kumeni CMK, Alabi O, Ansah DA, Azubuike C. Digital banking transformation and customer experience, service accessibility, operational efficiency, and consumer trust. Int J Manag Organ Res. 2025;4(6):271-293. doi:10.54660/IJMOR.2025.4.6.271-293.

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