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12-5-2025

Digital Banking

Comparative Study Between Chile and Ireland

Conducted by:

Elsa Carolina Ortiz Recabal

This project is submitted in part fulfilment of the Degree of Bachelor of Arts (Honours) in International Business

Independent College, Dublin May 2025

Abstract

Digital banking has become an essential service around the world, changing the way users interact with financial institutions.

This research compares user satisfaction with digital banking services in Chile and Ireland, two countries with different market characteristics and levels of digital adoption.

The main objective is to know the main factors that influence user experiences in both countries, focusing on satisfaction, accessibility, mobile applications, customer support and perceived security. These results allow us to identify the strengths and weaknesses of the service and then suggest practical improvements.

A mixed method was used to obtain the results, which combines a survey of users with interviews with professionals in the banking sector. The results were triangulated with a literature review to build a broader view of user perceptions and service performance.

The results show that both countries have made great strides in digital banking, but the differences highlight areas where Chilean services can improve. This concludes with recommendations to improve the user experience, based on research and interpretation of the results obtained, emphasizing usability, confidence and emotional commitment.

List of Acronyms

Acronym	
AI	Artificial Intelligence
PIN	Personal Identification Number

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CHAPTER I - Introduction

1.1Context and Background

The rise of digital banking has transformed how users interact with financial institutions.

Thus, mobile applications, online platforms and digital authentication methods are now essential for a large number of daily transactions.

This adoption has brought not only comfort but also new expectations on the part of users in terms of usability, security, responsiveness of support and accessibility.

Chile and Ireland present two contrasting contexts for the adoption of digital banking. While Ireland benefits from an advanced technological infrastructure and regulatory frameworks aligned with European standards, Chile represents a rapidly developing market where digital banking adoption has grown significantly, particularly in urban areas, However, they still face challenges related to inclusiveness and platform stability.

Understanding how users perceive digital banking in these different environments provides valuable insight into the key factors of satisfaction and confidence in an increasingly digitised financial world.

This topic is closely related to my academic and professional interest in international business and digital innovation. Understanding how users experience digital banking across different national contexts can help identify best practices that support more inclusive and efficient financial services globally.

1.2 Purpose of the study

User satisfaction is a critical factor for the success of digital banking institutions.

The analysis of the experiences of Chilean and Irish users allows for to identification of common strengths and specific weaknesses, contributing not only to academic understanding but also to practical improvement opportunities for financial service providers.

In addition, as competition between institutions and user expectations increases, the analysis of factors such as ease of use, accessibility, perceived security and quality of support becomes crucial to maintaining competitive advantage and customer loyalty.

This study addresses an important gap by combining cross-country benchmarking with the views of key users, offering concrete recommendations for improving digital banking services in different cultural and economic contexts.

1.3 Research Objective

The main objective of this research is to compare user satisfaction with digital banking services between Chile and Ireland.

The main question that guides this study is:

How does user satisfaction with digital banking services differ between Chile and Ireland?

In order to answer that, the research focuses on the following sub-questions:

1) What factors influence digital banking satisfaction in each country?

2) What are the main barriers to accessibility and authentication in both contexts?

3) How do users perceive mobile application usability and design?

4) How does the quality of customer support affect user trust and security?

5) How do perceptions of data security shape the overall digital banking experience?

1.4 Data Collection Methods

Data collection was carried out through a mixed-method approach, using quantitative and qualitative elements.

An online survey of digital banking users in Chile and Ireland was conducted, which allowed for the collection of systematic information on their perceptions and experiences.

Semi-structured interviews were also conducted with professionals in the banking field to deepen operational aspects and strategies used to strengthen the relationship with customers.

The information obtained was compared and related to the available academic literature to strengthen the validity of the analysis and enrich the interpretation of the results.

1.5 Expected Outcomes

The comparative study is expected to reveal the main similarities and differences that determine the level of user satisfaction between Chile and Ireland.

Also, due to the cultural context and level of development, it is expected that Irish users will be able to demonstrate higher expectations in terms of usability, integration and safety perception, while Chilean users would highlight the need for improvement in areas such as stability, authentication processes and support inclusiveness.

The ultimate objective is to develop practical recommendations tailored to the context of each country.

1.6 Chapter Overview

The present report is structured in five main chapters, which are detailed below.

- Chapter 1- Introduction. This chapter explores the background of research, rationale for the study, the statement of the objectives, data collection and expected outcomes of the study.
- Chapter 2 - Literary review. This section explores the information related to user satisfaction in digital banking, also investigating the factors that influence customer loyalty towards a company or service.

- Chapter 3 - Methodology. This chapter explores the philosophical foundations, data collection techniques, which were carried out through surveys and interviews, sampling and ethical considerations of the study.
- Chapter 4 - Findings and discussion. Here the results of primary research are presented and analysed, comparing them with information obtained from secondary research through a triangulation of information.
- Chapter 5 - Conclusion. This final chapter summarizes key ideas, offers recommendations for Chilean and Irish digital banking institutions, and recognizes the limitations of research.

CHAPTER II – Literature Review

2.0 Introduction

This chapter reviews existing literature on the user experience in digital banking services. The information is organized into five key themes, each of which responds to the sub-questions defined in the previous chapter.

Academic sources and documents from the financial sector selected for their relevance and quality were used. Each theme analyses different perspectives, pointing out agreements, differences and gaps in current knowledge. This review also served as a basis for designing the survey questions and interviews applied in the research.

2.1 Customer satisfaction in Digital Banking

What factors influence user satisfaction in digital banking services?

The level of satisfaction shown by users in digital banking is influenced both by the performance and technical support as well as by the emotional connection that links them to the service or institution as digital platforms increasingly become the primary channel for managing financial operations, banks are challenged to meet growing expectations around usability, reliability and personalization. This section examines key academic perspectives on what drives customer

satisfaction in digital banking environments, which sets the stage for evaluating user experiences in Chile and Ireland.

Arango (2024) identifies speed of service, platform stability, and ease of access as central to digital satisfaction. These dimensions are reinforced by Bautista (2023), who emphasizes in his article that financial institutions that invest in the customer experience have higher rates of recommendation. While these factors focus on operational quality, the emotional aspects of satisfaction such as responsiveness and empathy during service interactions, which represent crucial factors when banks seek to humanize their digital service through chatbots or hybrid models of attention.

Adding to this perspective, Aditya Chilukuri (2021) identified that the personalisation and quality of digital service significantly influence user loyalty. Their systematic review showed that when users feel recognized and understood, their satisfaction increases significantly. Cristina and Moraru (2024) contributed a trust-based view, suggesting that technological competence and secure systems build the foundation for long-term user satisfaction. Meanwhile, Jain (2025), studying mobile banking in emerging markets, concluded that security and user-friendly design were critical in shaping user perceptions, especially for first-time digital adopters.

All these contributions show that customer satisfaction in digital banking depends on both technical and relational dimensions. On the one hand, users expect platforms to operate quickly, safely and reliably; and at the same time, they want interactions to be personalised and empathetic that reflect their needs and values.

This dual demand is crucial in comparing countries like Ireland and Chile, where user maturity, technological infrastructure, and service expectations differ. Irish users could prioritise integration and speed, while Chilean users would be more focused on accessibility and stability of the systems. These national variations must be understood in context, especially when designing services for broad adoption.

Moreover, cultural expectations can shape satisfaction differently. In some contexts, users value responsiveness and the human tone of support even more than technical features. The literature analysed here not only provides a framework for identifying satisfaction factors, but also supports the development of the survey and interview questions used in this comparative study.

For this reason, the present research included satisfaction as a central theme and designed sub-questions and survey items that measured not only efficiency and usability, but also emotional engagement and perceived value. Interview questions also probed banking professionals' views on user expectations and how service design is evolving to meet them. The literature thus validated the research approach and provided essential categories for analysis.

2.2 Accessibility and Authentication

The user experience in digital banking is highly dependent on system accessibility and authentication mechanisms. Both factors determine the ease with which customers can trade on financial platforms and have a direct impact on their level of confidence, service effectiveness and satisfaction, particularly when accessing from mobile devices abroad.

Accessibility in Digital Banking.

It is the ability for anyone to use digital services without difficulty, regardless of their physical or cognitive condition or level of technology familiarity. In banking, this means designing intuitive platforms that work well with support tools and offer clear instructions using a simple language understandable by all.

Some studies indicate that some banking platforms still present barriers for people with disabilities to access all products and services (2022). These limitations not only exclude certain groups of users, but can also affect the overall brand perception and customer opinion on issues of inclusion and accessibility.

In addition, accessibility does not only refer to physical disabilities. Factors such as age, literacy and technological barriers also play an important role and people, especially older people, may face challenges when using platforms with complex interfaces or multiple authentication processes.

Authentication and User Experience

One of the first steps in using digital channels is to confirm our identity. The most common still is the use of passwords or PIN codes. However, for many users, this process is not so simple, because remembering multiple passwords, especially if they must include symbols, numbers and letters, can be confusing and unfriendly, besides the risk of these passwords being stolen or falsified, which compromises the security of the system and its reputation.

In recent years, many banks have begun to include biometric technologies as part of their digital services. Options such as facial or fingerprint recognition are becoming more common, mainly because they make entry faster and more convenient for users. A recent study by IDC (2023) showed that 77% of bank customers said they were more satisfied using such systems, highlighting ease of use and the feeling of security as the main benefits.

However, the implementation of this modality must balance aspects such as security with usability. Zimmermann (2022) in his research points out that users who perceive the more complex authentication measures as more secure, but also more intrusive, which can negatively affect the user experience.

Challenges and considerations

Despite all technological advances, there are still challenges associated with the implementation of accessible and secure authentication systems. The following are some of them:

Privacy of biometric data: The use of biometric information, such as fingerprints or facial recognition, raises certain concerns among users, particularly as regards the protection of information and the level of exposure to possible misuse or leaks, this is why the institutions are governed by banking confidentiality rules.

Digital inclusion: Not all users have access to devices compatible with this type of technology, such as facial recognition or fingerprint, which excludes a part of the population.

User education: A lack of understanding of how authentication systems work can lead to mistrust or misuse of platforms.

Several authors stress the importance of designing authentication systems that are adaptable to different user profiles and device contexts. However, there is little comparative research on how these systems work in countries with different levels of digital maturity. This gap confirms the relevance of the present study.

2.3 Mobile Applications and Usability

In recent years, mobile apps have become one of users' favourite channels to carry out their banking operations. This section will examine the main findings on the ease of use of mobile banking and how its operation influences users' opinion.

Usability is known as the ease with which users can navigate, understand and complete certain tasks within an application and has a direct impact on the level of satisfaction, service adoption and confidence in it. For the banking sector, poor usability can act as a barrier to user digital interaction, while a smooth and intuitive experience can increase loyalty with the institution.

Vasquez (2023) points out that an application with a simple and responsive design is essential for user retention. Applications that are messy, slow or with very complex steps lead to higher dropout rates. Tfeli (2021), likewise, comments that the clarity of the platforms' interface

contributes significantly to credibility, especially in financial environments where users expect transparency and professionalism. A poorly designed interface can make users question the reliability or security of the institution itself.

Lau (2025) examines the emotional aspect of usability, showing that apps perceived as elegant and easy to use result in a higher degree of confidence. Melnyk (Melnyk, 2024), in his study, noted that users tend to rely more on applications that provide continuous navigation and a visually uniform design. Rojas (2024), for his part, point out that maintaining a consistent experience across different devices, such as mobile phones and computers, not only makes it easier to use, but also helps maintain positive brand perception. This omni-channel integration has become established as a standard expectation in developed markets, although its implementation still presents challenges in emerging contexts.

In addition to the visual design, usability considers aspects such as stability and technical performance. Applications that crash frequently, have loading delays or require multiple steps to perform basic tasks result in a decrease in the degree of confidence and satisfaction perceived by customers, even if they contain other visually attractive components. Rodriguez and Oliveira (2023) comment that expectations vary by generation, for example, younger users may prefer fast and visually appealing experiences, while older users often value simplicity. The need to provide solutions for various user segments requires adaptable and user-centred design principles.

Another dimension to consider is personalization. While some users value customized features and adapted interfaces, Coldron (2025) indicates that excessive or intrusive personalization can

lead to experiencing an information overload, so finding the right balance between customization and simplicity is crucial, especially when showing financial reports. In addition, accessibility features such as voice commands or text size settings have become more important to ensure ease of use and navigation across all demographic groups.

2.4 Customer Support

In digital banking, customer support remains a critical factor in shaping and building a user's level of satisfaction and trust. Although today's users interact and increasingly prefer self-service platforms, the need for responsive, effective and empathetic assistance has not decreased but rather evolved. This section examines how literary authors define and assess the role of customer service in a digital context, particularly with regard to its impact on the overall user experience.

Pförtsch and Sulaj (2023) points out that, while the automation of systems has improved the speed of response and problem solving, it often comes at the expense of perceived empathy. Despite their effectiveness in processing a high volume of requests, chatbots and other AI automated response technologies have limitations in capturing and transmitting human emotions, which can cause frustration among users, especially in situations that require emotional sensitivity.

In this regard, Min (2021) argue that response speed should be complemented by appropriate emotional management. In their study, users showed a higher degree of satisfaction when

human assistants demonstrated empathy, active listening and confidence in solving their problems and concerns.

Pförtsch (2023) says that effective customer support in the banking sector should not only solve problems but also reaffirm users' confidence in the platform. This aligns with previous work by Jin (2022), who point out that digital channels often do not convey the security that users receive in face-to-face banking interactions. This opinion is mainly given among older users or those who face difficulties in using digital technologies.

Several studies have mentioned the importance of multi-channel support in digital banking as a key factor in delivering a smooth, accessible and customer-centric service. On the one hand, according to IR (2025), users expect to establish contact with the support area via chat, email, phone or social media, and frequently evaluate the organization for the speed and efficiency with which they manage the transfer between the different communication channels. What makes it more important to perform an integration correctly, otherwise there are repetitions, confusion and dissatisfaction in the user. On the other hand, Scamnetic (2025) indicates that support should not be limited to a reactive function; proactive messages such as fraud alerts, Service updates or educational recommendations can contribute significantly to strengthening user confidence and promoting their loyalty.

Another dimension of support is personalization. Clients value support tailored to their specific needs. However, over-personalisation or intensive use of automation may be perceived as intrusive or artificial by users. This is why digital banks must find a balance between using data to anticipate needs, but allowing space for meaningful human interaction.

Although research on digital customer service has been increasing, much of the existing literature is concentrated in studies carried out in national contexts or in industry sector reports. The academic evidence that systematically compares how customer service experiences vary between different countries or cultures remains limited.

2.5 Trust and Security

In digital banking, elements such as trust and security are vital to strengthening customer relationships. If they do not trust the ability of a platform to store private information, they are unlikely to continue using online banking services. This section explores how trust is generated, how it relates to technical security and how users perceive and manage the risks of using online banking.

User confidence in digital banking services is built on clear communication, consistent service delivery and the presence of understandable security protocols (Gupta, 2024). Although users often do not master the technical aspects of the system, they react positively to certain visible elements such as encryption icons, multi-step verification requests or the explicit presence of anti-fraud mechanisms, which act as signals of reliability. These perceptible elements reinforce the sense of security and control during digital interaction.

Semnani-Azad y Sycara (2014) highlights that cultural attitudes toward risk and technology also influence how trust is developed. In certain contexts, people tend to be more cautious about online platforms and require additional signals from institutions to feel safe. In contrast, in

societies where widespread trust prevails, the adoption of digital banking is usually faster, under the assumption that security is guaranteed from the outset. This suggests that trust is not only dependent on technological factors, but is also deeply influenced by social and cultural elements.

Srivastava and Sharma (2024) emphasize the psychological component of trust. Their research shows that proactive communication, such as alerts about suspicious activity or educational campaigns about cyber hygiene, has a stronger impact on user trust than purely technical defenses. Users seek to view their bank not only as a secure institution, but also as an ally that is constantly concerned about their well-being. These findings suggest that trust is resilient but must be actively maintained through consistent interaction and support.

Some research has looked at how users react to safety-related issues. La y Choi (2011) observed that when institutions face technical failures, users tend to be more sympathetic if honest communication is provided, responsibility for the problem is taken up and action is taken quickly to resolve it. On the contrary, a lack of transparency can gradually affect the credibility of an institution. These results indicate that while user confidence may be strong, it must be maintained through continuous communication and constant support.

Another important dimension to explore is the role of mobile device compatibility and digital literacy in confidence building. Older users, or those living in rural areas may feel less secure when navigating mobile banking interfaces, especially when updates introduce new designs or authentication methods without clear guidance. In addition, banks that invest in user education, for example through accessible tutorials or telephone support, tend to develop a stronger

emotional bond with their customers. This support not only reduces user anxiety, but also places the bank as a proactive and protective partner rather than a provider of remote technical services. Therefore, trust is also built on the margins of daily interaction, not only during crises.

Although much literature addresses digital security practices, relatively few studies compare user trust across countries or financial cultures. Most analyses are centered on technical architecture, with less attention given to how users subjectively experience and evaluate trust. This research contributes to that gap by examining how users in Chile and Ireland perceive digital security, what makes them feel safe, what raises doubts, and how banks can bridge the gap between strong security and human trust.

CHAPTER III – Methodology

3.1 Introduction

This chapter describes the research methodology used to assess and compare the level of user satisfaction and experience with digital banking services in Chile and Ireland. Explains the philosophical approach underlying the study, describes the strategy of mixed methods employed and details how the collection of primary data was carried out through semi-structured surveys and interviews. It also presents the sampling technique used, the method of analysis and key ethical considerations that ensured that the study was conducted with responsibility and integrity.

3.2 Philosophy of research

This study is based on a pragmatic philosophical position, which integrates both aspects of postpositivism and the interpretative approach. Pragmatism is appropriate for research focused on specific problems, since it allows the use of flexible and adjustable methods according to the needs of the analysis. As Creswell (2014)puts it, this perspective prioritizes the research question over fidelity to a single methodological approach, promoting the use of different tools that facilitate a deep understanding.

From an ontological point of view, it is recognized that there is no single way to experience reality. Users' experiences with digital banking are formed by personal, cultural and social factors, which

means that their perception varies according to their environment and individual trajectory. These realities, far from being fixed, are built in the daily interaction with digital platforms. At the epistemological level, this approach allows for a combination of quantitative data and qualitative perspectives, thus providing a more complete picture; general patterns can be identified, but also to interpret the meaning that each user attributes to their experience with digital banking services.

3.3 Justification for Methodology

To gain a more complete understanding of users' satisfaction and trust in digital banking, this study adopts a mixed-approach strategy. This methodology combines quantitative data obtained through surveys with qualitative information collected through semi-structured interviews. Tashakkori and Teddlie (2010) support this type of approach, as it allows the same phenomenon to be approached from different perspectives, integrating both a broad view and a more detailed analysis. The surveys provided specific indicators such as satisfaction levels, user-friendliness views and confidence levels. On the other hand, the interviews offered more open answers where professionals were able to share their experiences in greater depth, revealing aspects that numerical data fail to detect. The decision to combine both tools responded to the need to know not only the general opinion of users, the vision of professionals who interact daily with clients and are familiar with the mechanisms that institutions apply to improve their services.

3.4 Sampling Technique and Sample Size

In this research, the choice was to use convenience sampling, a technique common in exploratory studies when direct access to a large population is complex. Some authors point out that although this type of sampling does not lead to broadly generalisable results, it is useful when the main objective is to understand specific situations within a given context. For the data collection, participants were contacted through personal contacts, academic connections and social networks, resulting in 48 survey responses, mostly people living in Ireland, along with two qualitative interviews, one in Chile and another in Ireland. Although the sample size is limited, it was sufficient to establish relevant comparisons between the two countries, considering how cultural and geographical aspects can influence the perception of the service.

3.5 Method of analysis

The data was processed in two phases. First, the quantitative results of the survey were examined using descriptive statistics, applying frequency counts and percentages to facilitate comparison. This stage made it possible to identify trends and contrasts in terms of user satisfaction and their level of confidence in banking services in Chile and Ireland. Visual aids such as bar charts and tables were also created to facilitate comparison between topics such as usability, customer support and authentication processes. For the analysis of qualitative data, a deductive thematic approach was used. The central themes were raised in advance during the literature review, and

the interview questions were structured accordingly. This allowed the organization of responses around established categories.

During the review of transcripts, representative comments were identified within each thematic axis, which facilitated the contrast between experiences shared by participants and theoretical concepts. Although no qualitative analysis software was used, a careful reading was carried out, and the findings were grouped manually, respecting the original meaning of each testimony.

3.6 Ethical Considerations

This research was carried out in full compliance with the ethical guidelines defined by the institution, to safeguard both the privacy and the rights of those who participated in the study. Before starting the data collection stage, the project was reviewed by the academic supervisor. After evaluation, the study was approved without modification as it did not present significant risks or conflicting ethical implications.

Participants were informed of the purpose and scope of the study, and were specifically asked for their informed consent before participating, It was also made clear that their collaboration was entirely voluntary and that they were free to withdraw at any time if they so wished.

In order to ensure confidentiality, no data was collected that could identify the respondents and all information was handled under strict security measures. Since the study did not address sensitive issues or include risk situations, a more complex external ethical evaluation was not required. The design and execution of the research focused on transparency, communicative

clarity with participants and respect for their decisions, in accordance with the fundamental principles of applied ethics in academic contexts.

3.7 Conclusion

In summary, this chapter mentions the philosophical approach and methodological decisions that guided the development of this study. A pragmatic strategy based on mixed approaches was chosen, which allowed the user experience and level of satisfaction with digital banking in Chile and Ireland to be addressed from a broad and inclusive perspective. This was done by combining quantitative tools, such as surveys, with qualitative techniques, such as semi-structured interviews, which added depth to the analysis.

Sampling criteria, data collection procedures and ethical considerations were also described, thus ensuring process transparency and the integrity of results. The next chapter will focus on presenting the main findings of the study and analysing them in the light of previously reviewed literature and the theoretical framework underpinning this research.

CHAPTER IV – Findings and Discussion

4.1 Introduction

In this chapter, the results obtained from the surveys and interviews carried out are shared and organized according to the five main themes addressed in the literature review. Throughout the analysis, these findings are compared with previous studies to identify similarities, differences and key perceptions expressed by users. The objective is to understand better how digital banking is evaluated in Chile and Ireland.

4.2 Theme 1: Customer Satisfaction

Customer satisfaction is one of the most studied elements in digital service performance. In the banking sector, it reflects not only how users' needs are met, but also their confidence in the application, problem-solving solving and confidence in the system. This section presents the results of the survey and opinions obtained through interviews with banking professionals in Chile and Ireland, analysed around three satisfaction-related questions. These findings are compared with academic literature to understand how cultural, functional and design factors influence user perception.

Survey Results and Key Observations

Participants were asked to identify the elements that most influenced their satisfaction with digital banking. This was the most representative question of the theme and is supported visually in the chart below.

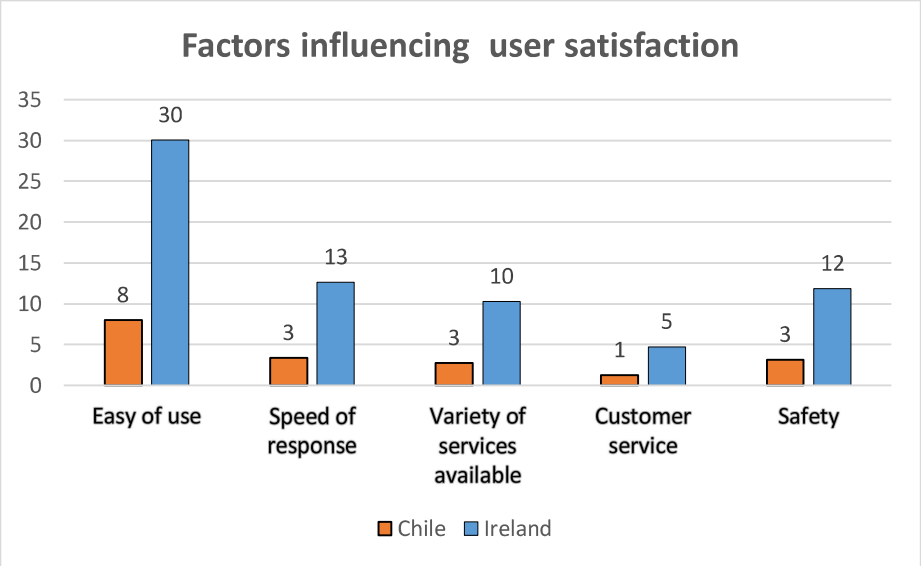


Figure 1 Question 5

In Ireland, the majority of users (30 responses) chose ease of use as the primary factor contributing to satisfaction. In contrast, only 8 Chilean participants selected that option. Irish users also gave weight to speed of response (13 responses) and service variety (10), while Chilean responses were much lower and more evenly spread across categories, with no clear consensus. This shows that Chilean users have a more divided view of what they are satisfied with, indicating some less positive experiences.

In another question, participants were asked to assess their overall satisfaction with the digital services offered by their bank.

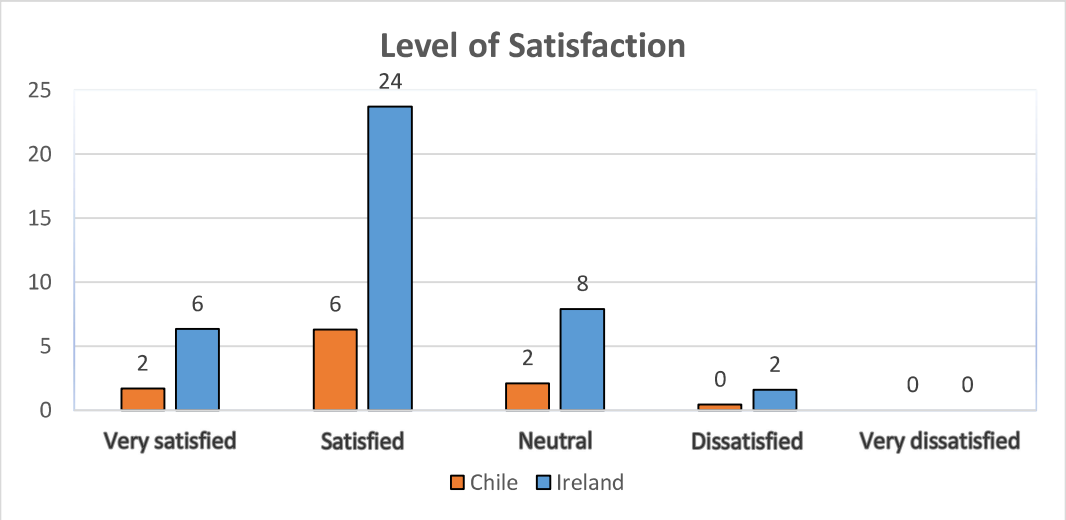


Figure 2 Question 4

In Ireland, the majority of respondents were satisfied or very satisfied with their experience. In Chile, while some participants also expressed satisfaction, the responses were more varied, with one party choosing neutral or less positive options. Finally, when asked if they would recommend their bank's digital platforms to others **(Figure 13 Question 6),** 90% of Irish users said yes, compared with 65% in Chile; once again reinforcing that Irish users express greater confidence and satisfaction in their digital banking service.

Interview Insights

The Irish worker explained that most customers use digital banking easily and rarely file complaints. On the other hand, the Chilean professional mentioned that technical problems are

more common, especially among older users or those less familiar with the technology. Both agreed that a person's level of digital confidence has a major impact on their satisfaction with the service, which aligns with what is reflected in the survey results.

Triangulation with Literature

These results are in line with previous research. According to Bautista (2023), people tend to feel more satisfied when they use digital platforms that are easy to understand and handle, as this gives them a greater sense of control. For his part, Arango (2024) points out that the speed and smooth operation of an application are key factors for users to continue relying on it in the long term. This is clearly reflected in the responses of Irish users, who particularly value the speed and efficiency of the service, and therefore do not hesitate to recommend it to others. On the contrary, Jain et al. (2025) warn that technical delays and inconsistent digital experiences can lead to dissatisfaction, especially among first-time users, which is reflected in Chilean responses.

4.3 Theme 2: Authentication & Accessibility

Authentication is the first step that people face when entering a digital banking platform, whether it's to mobile application, web page or identification in a phone call, and can greatly influence the comfort and security they feel from the start. A successful start of the session can create a sense of confidence, on the contrary, too many steps can frustrate users. According to the literature, strong security is important, but if the process becomes too complicated it can affect the overall usability of the platform. In this section, we analyse how people in Chile and Ireland experience the authentication process and how banks handle accessibility for different types of users.

Survey Results

Participants were asked how easy it is for them to access their digital banking platform. This is the most representative question in this theme and is shown in the accompanying chart.

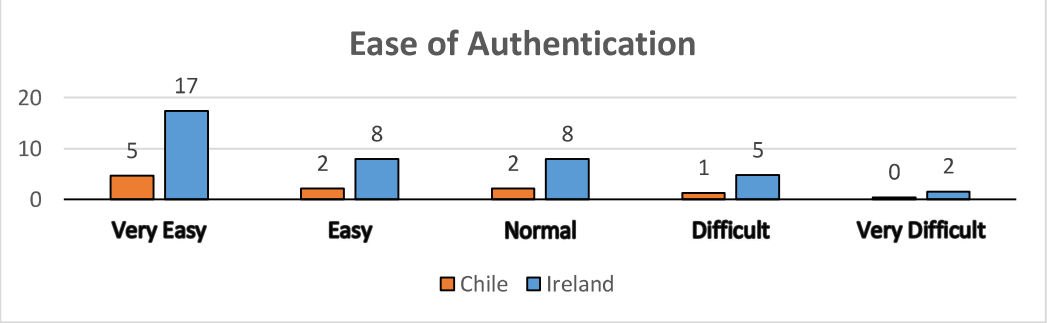


Figure 3 Question 8

In Ireland, the majority of respondents described the process as very easy or easy and only a small percentage chose normal or difficult. In contrast, Chilean users showed mixed responses. While some found the access easy, a notable portion of participants reported moderate difficulty.

Another question in the survey focused on the difficulties of accessing digital banking from abroad. **(Figure 16 Question 10)**

Both Chilean and Irish users reported that they had experienced security blocks or had to go through additional verification steps when trying to access some digital channel from the outside. This often leads to frustration, especially for those who travel frequently or live temporarily abroad.

Interview Insights

Interviews supported the survey results. The Chilean professional noted that authentication is one of the most frequent sources of customer complaints, especially among older customers. Explained that problems such as forgotten passwords, locks or incompatibility with certain devices are common. " Older people or those who are not safe with technology often get stuck on login," she said. He also confirmed that access from abroad often leads to security locks, which requires contacting customer service to resolve them.

In Ireland, the situation was different. The interviewee explained that users are generally comfortable with the process and rarely report problems. Biometric tools such as fingerprint or

facial recognition are widely used and considered useful. " It's part of the routine, and people feel safe without being complicated," she said.

Triangulation with Literature

The findings of this analysis are largely consistent with what has already been mentioned in other studies. For example, IDC (2023) indicates that when people can access digital banking quickly, safely and without hassle, they are much more likely to continue using it routinely. This is consistent with what the Irish users have said, who described login as a simple and efficient process without barriers affecting their experience.

In addition, Zimmermann et al. (2022) point out that it is essential to achieve a balance between safety and ease of use. This sense of confidence seems to be well-achieved on the Irish platforms, where a good combination of usability and protection is seen.

In the case of Chile, however, the situation was somewhat different. As UserWay (2022) explains, many systems are not designed from an accessibility perspective, which affects especially older people or those with less digital skills. This was a fairly repeated comment among Chilean users, especially by those who had problems or were blocked when trying to access their accounts from abroad.

4.4 Theme 3: Mobile Application Usability

The design and functionality of a mobile banking application play a central role in developing users' daily interactions with digital financial services. A well-organised and intuitive platform can significantly improve user engagement and satisfaction, while poor usability can lead to frustration or even abandonment. The following details how users in Chile and Ireland perceive their mobile app experience, focusing on ease of use and areas they believe should be improved. Both their responses and those of respondents from the banking sector are compared with relevant literature on usability and interface design.

Survey results

One of the survey questions asks users how intuitive their bank's mobile app is for them. In both Ireland and Chile, the majority of respondents described the interface as very intuitive or easy to understand with minimal mention of difficulty. This suggests that platforms in both countries are generally well optimized for usability and navigation.

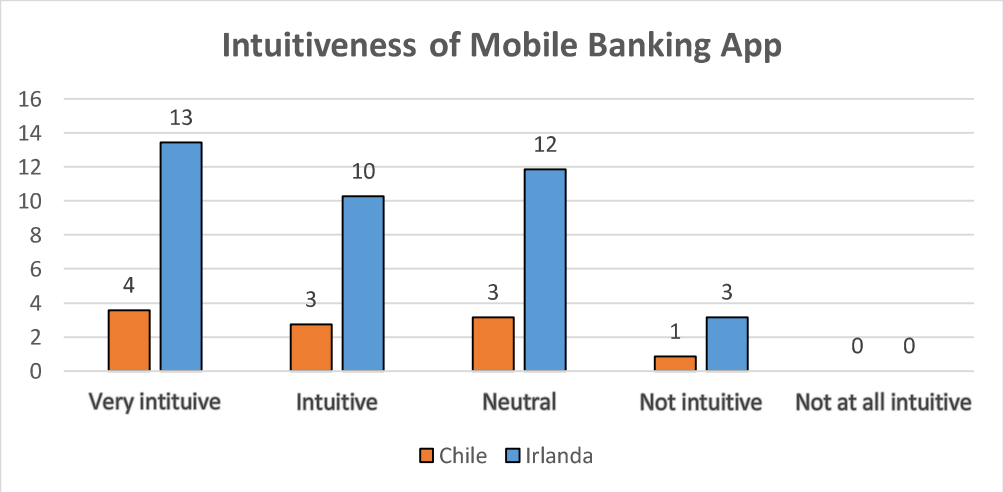


Figure 4 Question 12

The second question invited participants to choose the improvements they would most like to see in their bank's mobile app. Again we can see that in both countries the responses were varied, most of the respondents chose as their favourites integration with other services, better interface design and more customization options. These responses highlight the opportunity to improve responses in order to provide a service that meets customer requirements.

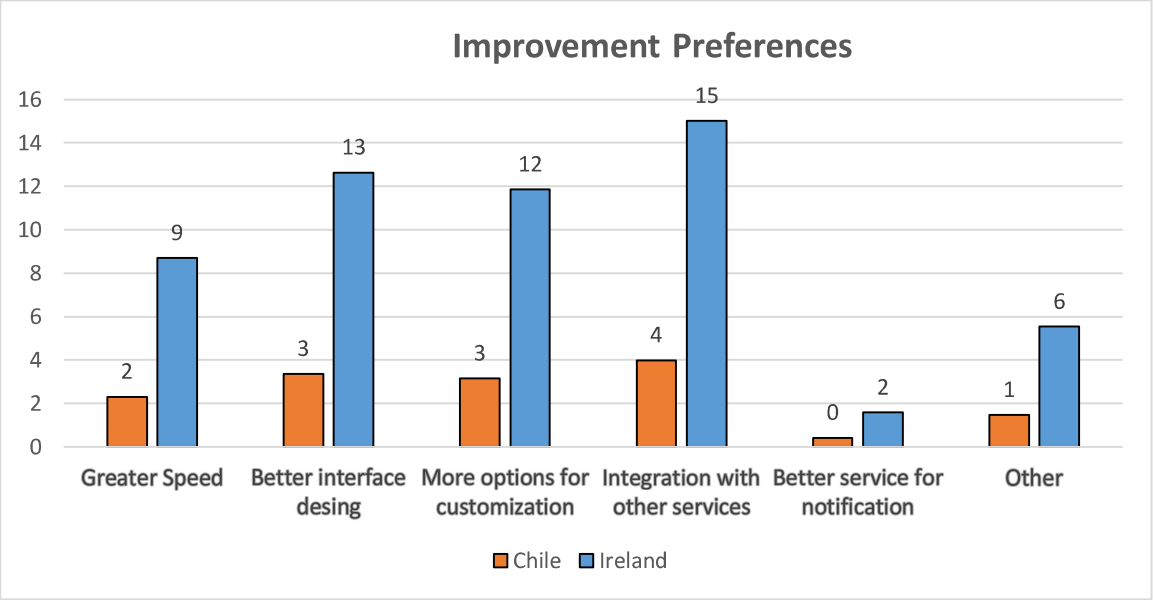


Figure 5 Question 13

Interview Insights

The Chilean interviewee comments that users often contact the support area because they can't find basic features, or the steps to update their information is confusing. He mentioned that the design is not always intuitive, especially for older customers or those who use low-end smart phones. The Irish interviewee, however, explained that most users" navigate through the application with ease, and their complaints are more about adding new services than fixing the interface.

Triangulation with literature

What was observed in the results is very much in line with what has already been pointed out by other studies on the use of mobile applications. Vasquez (2023) argues that when an app runs smoothly and allows users to complete their tasks easily and stress-free, they are more likely to be satisfied with the overall experience. This fits well with the feedback from Irish users, many of whom described their banking app as clear, responsive, and easy to navigate.

Rodriguez (2023) adds that when digital interfaces lack visual clarity or have confusing structures, users often struggle to find what they need. This was reflected in the Chilean responses, where several participants mentioned having trouble locating certain functions or understanding the menu layout.

Meanwhile, Oliveira (2023) points out that customization options are becoming more important, especially for younger users who expect greater control and flexibility in digital tools. This trend appeared in some of the Irish responses, where participants suggested integrating more personalization and service-connection features. In contrast, Chilean users seemed more concerned with making the app function reliably before adding new capabilities.

4.5 Theme 4: Customer Support

Customer service is key to creating a relationship of trust and maintaining long-term loyalty with users. Even if your app works well, a delay or unclear response can negatively affect a customer's vision of the service. This section analyses the opinion of people in Chile and Ireland about the response they receive when they need help, what channels they use to request support and how their experience with technological tools such as virtual assistants has been. In addition, these respondents' opinions are contrasted with the vision of banking professionals and previous studies on digital service quality.

Survey Results

In response to the question about speed of problem resolution, Irish participants were more likely to rate their bank's service as fast or normal and even very slow, whereas Chilean users rated the response speed as very fast, rapid or normal in most cases.

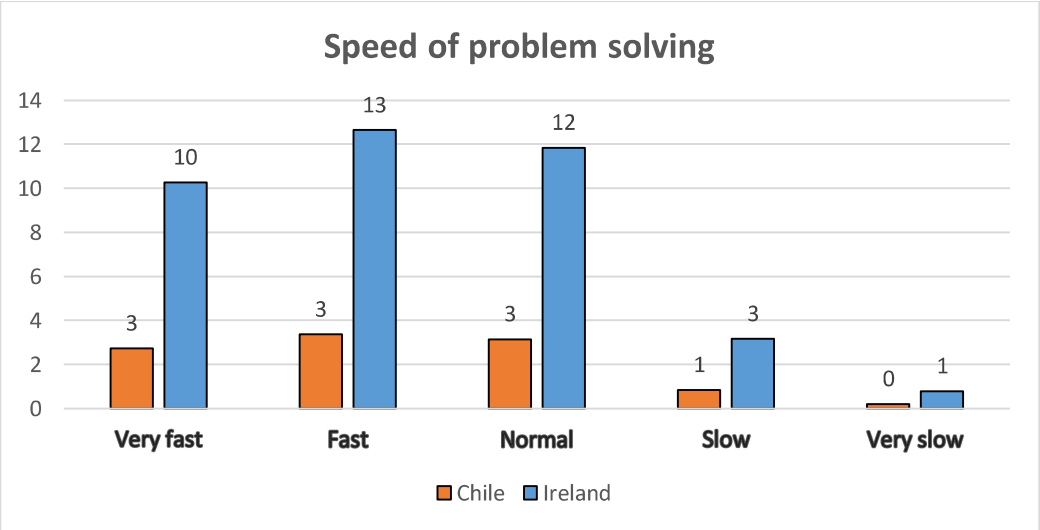


Figure 6 Question 15

This shows that institutions in Chile often have advanced systems or better internal processes to deal with users' problems.

When asked what aspects of their bank's customer service would improve, the Chilean and Irish respondents stressed the need for personalized attention and faster response times, Increased contact means and greater clarity of solutions or responses.

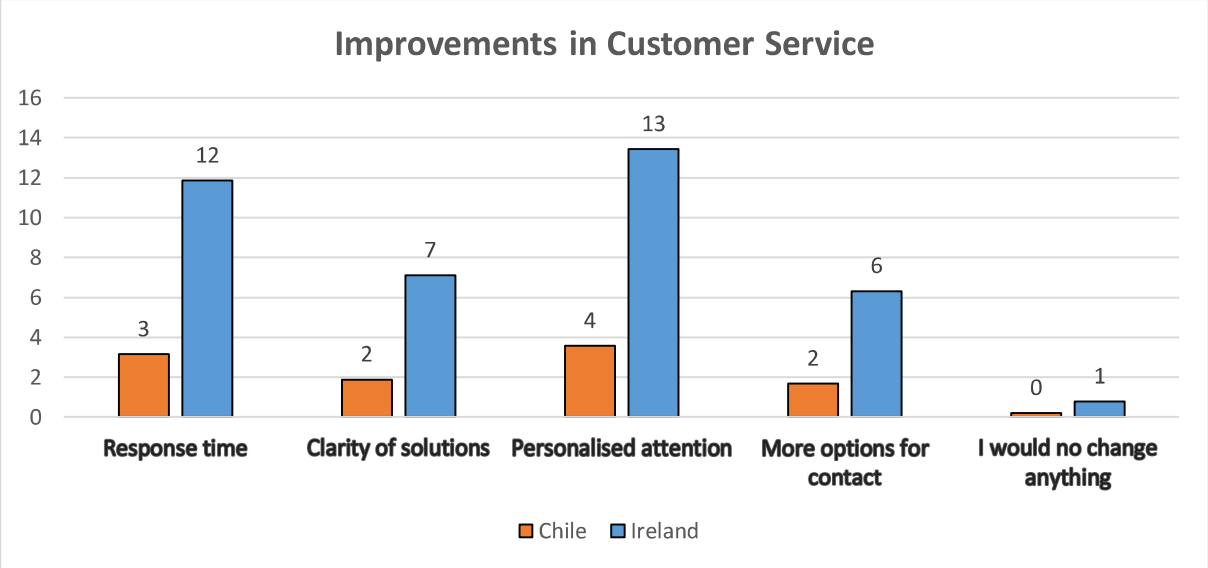


Figure 7 Question 16

Participants were also asked what their preferred method of support was **(Figure 18 Question 14)**. In Chile, a high percentage of users reported calling the bank or using chat, while in Ireland, respondents showed a great preference for phone calls, then far below follow agent chat or emails. This reflects not only channel availability, but also user preferences based on channel effectiveness.

Finally, the effectiveness of chatbots or virtual assistants was evaluated **(Figure 19 Question 17)**. Irish and Chilean users gave a mostly positive assessment, describing these tools as useful for simple tasks. However, many users expressed frustration, noting that chatbots were often confusing, unhelpful or redirected them to other channels with human attention.

Interview Insights

The Chilean interviewee shared that many clients still prefer speaking to a person, especially when facing unexpected issues. She also noted that while chatbots are promoted, they often fail to provide solutions and increase client frustration. In contrast, the Irish professional explained that support is mostly digital, and clients feel confident using apps or chat tools to solve minor problems quickly. She added that "the key is making users feel like the system actually understands them."

Triangulation with Literature

What users shared in this part of the study closely reflects what has been said in previous research. For example, Pförtsch and Sulaj (2023) mention that fast and effective support can make a big difference in how much people trust digital services. This was clearly visible in the feedback from Ireland, where many users spoke positively about how quickly their issues were handled.

In addition, IR (2025) points out that when a service feels consistent across different channels, like the mobile app, online chat, or email, it helps people feel more confident and reduces confusion. Judging by the responses, that sense of coherence seems to have been achieved more successfully in Irish digital banking.

By contrast, Scamnetic (2024) points out that chatbots are only useful when they respond in a clear and natural way, really helping the user.

In the case of Chile, the experience was not so positive, as several users commented that they had to repeat their questions or follow too many steps without getting a solution, which eventually led them to ask for a person to attend. Min (2023) also remembers that, despite all the technological advances, many people still prefer to talk to someone real when faced with complex or emotionally sensitive situations. This need appeared in both countries, although it was more common in the opinions of Chilean users.

4.6 Theme 5: Trust and Security

Feeling safe when using digital banking is key for people to trust and continue using these types of services. This confidence depends not only on well-protected systems, but also on clear communication and good management of potential risks. This section examines how users in Chile and Ireland perceive the security of online transactions, how informed they are about digital threats, and whether they have had any incidents. Their responses are complemented by the views of banking professionals and relate to previous studies on the subject.

Survey results

When users were asked how confident they feel about making transactions through digital banking, most participants in Chile responded very confident, indicating a general perception of confidence in the system's protection.

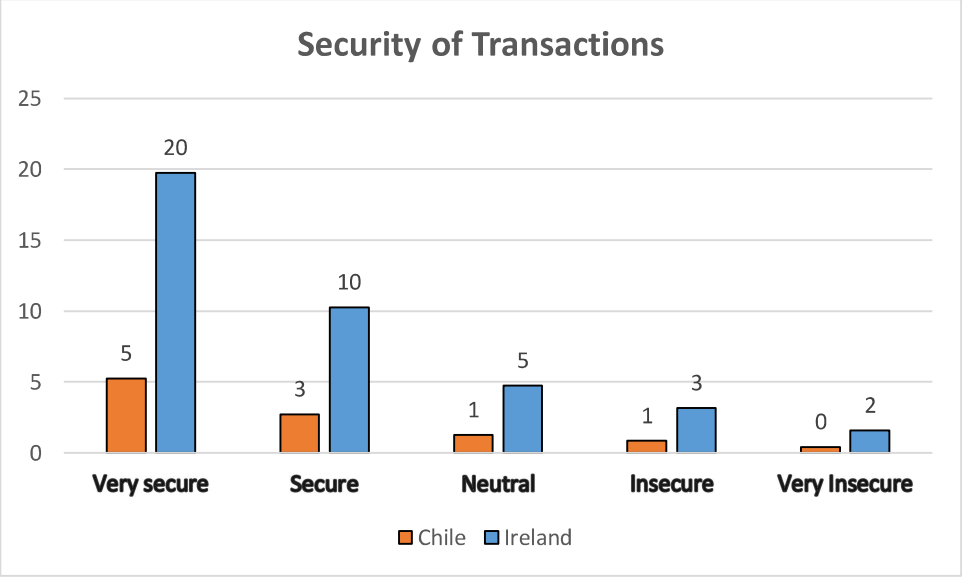


Figure 8 Question 18

In Ireland, although many people also felt safe, there was a greater dispersion of responses and even one case reported feeling very insecure. This difference shows that, at least within this sample, Chilean users showed a clearer and more positive perception of digital security than their Irish peers.

The next question is in relation to personal experiences with security problems, such as fraud or unauthorized access, the data reveals an interesting difference **(Figure 20 Question 19)**. In Ireland, around 26 per cent of respondents reported having had an incident more than once, while in Chile the figure was 9 per cent. This suggests that while the overall perception of safety was positive in both countries, Irish users reported a higher recurrence of problems. However, these figures do not appear to have affected the general confidence expressed by the majority in both groups.

Participants were also asked how clear they consider the information their bank gives them on how to protect themselves when using digital services. Overall, the responses were fairly similar in both countries, with more than half of respondents in Chile and Ireland saying that the information they receive is clear or very clear.

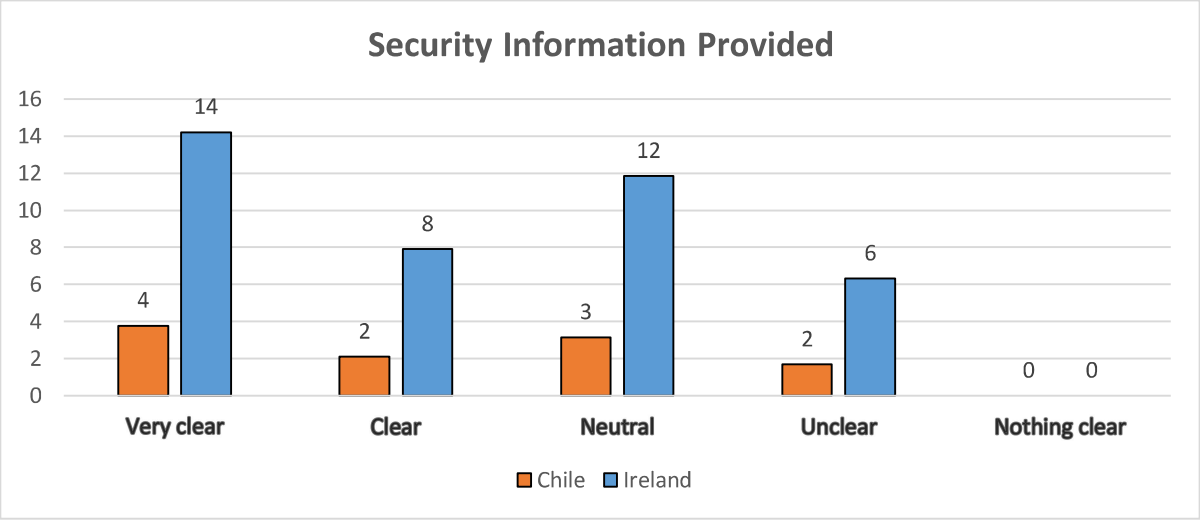


Figure 9 Question 21

Interview Insights

Although the interviewees did not mention significant cases of fraud, the Chilean banking professional noted that many clients are confused about how to protect their accounts. " People often ignore alerts or don't know how to set strong passwords," he said. He also added that safety education is often reactive, not proactive. In Ireland, the doctor noted that users rely on the system to a large extent because it guides them step by step when new safety features are added.

Triangulation with literature

The observed results coincide with what several authors have said about trust in digital banking. Gupta (2024) point out that users feel more secure when they perceive that they are in control of their operations and that the system protects them adequately. In the case of Ireland, this feeling seems to be reinforced by clear communication and greater user support. For his part,

Semnani-Azad (2014) underlines how important it is to provide proactive guidance on how to take care of yourself in digital environments, something that in the Chilean case still seems to be underdeveloped. In addition, Srivastava (2024) warns that a bad experience is enough for users' confidence to be affected for a long time. This makes particular sense in the context of Chile, where more incidents have been reported and where bank responses often arrive after the problem has already occurred.

4.7 Conclusion

In summary, this chapter presented a detailed analysis of the data collected through surveys and interviews organized around five key themes. Each section combined the empirical results with the theoretical framework discussed previously, allowing the identification of patterns, differences and opportunities for improvement between the cases in Chile and Ireland. This triangulation provides us with a solid basis to address the final chapter, where we will directly answer the main question of this research and provide practical recommendations for the development of digital banking in both contexts.

CHAPTER V – Conclusion Limitation and Recommendation

5.1 Answer to the Overall Research Question

This study identified the factors that have the greatest influence on users' levels of satisfaction with digital banking, comparing two different realities such as Chile and Ireland. Throughout the analysis, it became clear that the most crucial aspects are ease of use, confidence in authentication processes, mobile app design, customer support efficiency and perception of trust and security. Although users in Chile and Ireland share a fairly similar view of what they expect from digital banking, their experiences differ according to the degree of technological development, the level of digital adoption and responsiveness shown by banking institutions in each country.

Users in Ireland described a smoother and more complete experience, with reliable support channels and well-integrated features. In contrast, users in Chile reported greater difficulties, especially with regard to clarity of information, technical stability and digital communication, although many expressed high levels of confidence in the security of systems. These results show that technical effectiveness alone is not enough and must be accompanied by constant communication, proactive support and a people-centred approach to maintain user confidence and commitment in the long term.

5.2 Summary of Key Findings by Theme

In terms of satisfaction with digital banking services, participants in Ireland showed more stable opinions about each other. In Chile, on the other hand, responses were more varied, although many people also expressed a positive perception and a high level of confidence in their platforms.

Regarding authentication and access processes, Chilean users reported more difficulties, especially when trying to connect from outside the country. Respondents from Ireland stressed that access was easier, largely due to the use of biometric systems.

As far as the use of mobile applications is concerned, the Irish platforms were rated as simple and intuitive. In Chile, some people indicated that certain elements of the interface could be improved, especially in terms of clarity and organization.

In the area of customer service, a different preference was observed between the two countries. In Ireland, fast and self-managed digital help options are valued, while in Chile a trend towards direct care is maintained, especially when it comes to solving specific difficulties, because the virtual assistants do not solve the concerns completely.

Finally, in relation to security, respondents in both countries showed high levels of confidence. However, it was in Chile where the most users rated security as "very high". Despite this positive perception, the data showed that repeated incidents were more frequent among Irish users (25.6%) compared to Chileans (9%).

5.3 Recommendations

1. General satisfaction

Chile: It is important to improve the stability and speed of digital platforms. In addition, it is recommended to establish regular channels to collect user feedback and make adjustments based on their comments.

Ireland: Although the results are positive, it would be useful to incorporate elements that strengthen the emotional bond with the user, such as personalized messages or educational content within the app.

2. Authentication and Accessibility

Chile: It is recommended to simplify the login process. It would also be beneficial to include alternatives such as facial recognition or fingerprint to provide greater support in processes such as key recovery, especially for those accessing from abroad, and offer guided help to those who are not familiar with technology.

Ireland: Continuing to strengthen biometric solutions is key, but ensuring they work well across all devices and operating systems.

3. Mobile app experience

Chile: It is suggested to redesign certain aspects of the interface, paying special attention to visual clarity, organization of information and accessibility for older people or those with less digital experience.

Ireland: Although the general opinion is positive, there is still room for further progress. Incorporating customization options and facilitating connection to other services, such as QR code payments or financial management apps, could add value to the user experience.

4. Customer Support

Chile: Strengthening digital care channels is essential. It is recommended to standardize response times and offer more dynamic options such as online chat or effective virtual assistants.

Ireland: The experience could be improved by including more personalized responses and rapid post-care assessments to ensure that expectations were met.

5. Trust and Security

Chile: Banks need to provide clearer and more accessible information on how to protect accounts, not just in the event of incidents but as a preventive measure. Educational campaigns could also be implemented within the same application.

Ireland: Although the perception of security is high, it would be useful to analyse why certain users have had repeated experiences of insecurity and reinforce protocols where necessary.

5.4 Suggestions for Future Research

Future studies could investigate how digital banking is evolving in rural vs. urban areas, or how specific innovations like AI-powered chatbots impact user trust and behavior. It would also be useful to replicate this study in other cultural contexts, especially in developing countries, in order to establish a broader comparative basis.

5.5 Limitations

This work had an exploratory approach and was constructed from a limited sample of 48 participants. Although the qualitative and comparative analysis identified relevant patterns between Chile and Ireland, the results do not seek to represent the entire digital banking user population. In addition, the interviews were conducted only with professionals from the banking sector, so an interesting line for future research would be to also include users themselves, especially those with less digital skills or who face difficulties in accessing these services. Broadening the sample with this type of profiles would allow to build a more diverse and comprehensive view on the current challenges around financial inclusion in digital environments.

5.6 Final Concluding Statement

Comparing user experiences in Chile and Ireland allowed not only to identify differences in the level of digital development of both banking systems, but also to recognize common expectations among users, beyond context. This research confirms that trust, ease of use and responsiveness are not complementary aspects, but essential pillars to deliver a quality digital financial service. True success is not achieved only with good technology, but also with the ability to listen to users, respond in time and build relationships based on clear communication and a genuine focus on people and their needs.

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