

ABSTRACT

Digital innovation in banking is crucial to the economic development of a country. The implementation of new technologies enhances customers' experience because innovation plays a vital role in the future well-being of a society and in driving economic growth. The Roshan Digital Account is a digital innovation that provides banking facilities and investment opportunities to overseas Pakistanis. The central bank of Pakistan digitalizes the banking system for overseas Pakistanis with the support of commercial banks. The Roshan Digital Account is an excellent setup for the country's economy and also provides access to investment opportunities. The purpose of this study is to examine the impact of service quality, system security, technology acceptance, and convenience on customer satisfaction with digital innovation. Multiple non-probability sampling techniques (snowball sampling and convenience sampling) were used to collect data from 403 Roshan Digital Account users. This study has utilized structural equation modeling to evaluate the validity, reliability, and association between dependent and independent variables. SMART PLS 3.0 is utilized to analyze the research model based on data collected from respondents through the questionnaire. However, the demographic profile of respondents has been conducted with the application of SPSS 25. The results have shown that service quality, system security, and convenience are three significant factors that have an impact on customer satisfaction when using Roshan Digital Account. However, technology acceptance has no significant impact on customer satisfaction. Moreover, the results of the open-ended questions present further insights and in-depth information. This study provides practitioners with more incentives to find innovative ways to escalate the efficiency of the Roshan Digital Account.

Key words: Roshan Digital Account, Digital banking, Service quality, System security, Technology acceptance, Convenience, Customer satisfaction