



## Household Satisfaction in the City of Goma with Digital Financial Services During the Temporary Bank Closure Period

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### Abstract

This study examines how satisfied households are with digital financial services in the context of temporary bank closures in Goma, DRC, which were brought on by security concerns after the M23 uprising. As a result, traditional banking operations were disrupted, and consumers became increasingly dependent on digital financial services offered by banks and mobile devices. Finding any discrepancies between the two kinds of digital financial services and evaluating customer satisfaction with respect to important service dimensions are the main goals.

Data was collected from 432 households chosen by stratified random selection from different residential districts in Goma using a quantitative, cross-sectional research approach. Six characteristics of satisfaction "accessibility, dependability, convenience, cost, security, and user experience" were measured using a standardized questionnaire. Tests of validity and reliability showed sufficient sampling (KMO = 0.71-0.75) and strong internal consistency (Cronbach's  $\alpha = 0.81-0.88$ ). To examine usage patterns and assess the proposed hypotheses, more descriptive and inferential research was carried out.

According to the results, households made considerable use of digital platforms throughout the closure, with mobile-based services being the most popular because of accessibility and budgetary limitations. Overall satisfaction levels were high across the intended dimensions, despite the fact that concerns about cost and security were more prevalent for bank-based digital services. The satisfaction scores of mobile and bank-based services differed significantly.

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### Introduction

#### Background to the Study

Major economic disruptions have occurred in the Eastern Democratic Republic of the Congo in recent years, especially in the city of Goma. These disruptions have been made worse by infrastructure limitations and security issues. During brief bank closures, which are frequently brought on by security incidents, administrative reorganizations, or crisis situations, households have been compelled to look for other financial service delivery methods, especially digital financial services (Bienvenu, 2024)

[7]

Digital financial services are now essential tools for financial inclusion on a global scale, particularly in developing nations going through institutional upheavals (Sajid et al., 2024) <sup>[23]</sup>. In Goma, where traditional banking infrastructure has been susceptible to disruption, digital financial platforms including as mobile money, agent banking, and digital wallets have become increasingly important for households trying to maintain access to financial services (Kalumendo et al., 2023) <sup>[10]</sup>.

Because digital financial services are more than just innovations in technology. In times of crisis, they are necessary for the economy to function. In the midst of bank closures, it is critical to know how satisfied households are with these alternative services. The relationship between household happiness and digital finance services has not received much attention, particularly when banks are temporarily closed in conflict-affected places like Goma.

### Statement of the Problem

Since the AFC-M23 took control of Goma on January 27, 2025, residents and business owners have raised alarm about the market's lack of liquidity.

Financial institutions (banks, microfinance institutions, and cooperatives) in M23-controlled areas have been ordered to close by the Kinshasa central government, and they will not reopen as long as these areas are under AFC-M23 control (CAT-RDC, 2025) <sup>[8]</sup>. The Congolese government used security concerns and adherence to international sanctions which forbid banks from conducting business in areas under the authority of a sanctioned movement as justifications for this decision.

Financial institution closures have had a number of repercussions, such as a greater reliance on illegal funding (currency dealers), a halt to government services and economic activity, and challenges in obtaining funds. Foreign currencies, cash transactions, and outrageous cash withdrawal fees (up to 5%) have all been observed on the market. During brief bank closures, households in Goma confront significant obstacles while trying to access financial services. Even though digital financial services are good substitutes, there are still certain issues that need to be resolved. Thanks to digital financial services that are displacing traditional financial services, financial institutions and their consumers (individuals or businesses) can now access accounts, perform business transactions, and get information on financial products and services online (Vaishnava, 2020).

Because of this, most households in Goma and throughout North and South Kivu adopted and utilized digital financial services during the brief bank closure.

### Objective of the Research Paper

The overall goal is to assess how satisfied households are with digital finance services during Goma, DRC's temporary bank closures.

Particular Goals:

- To determine how satisfied Goma residents are with mobile-based digital financial services when the bank is temporarily closed.

- To assess how satisfied Goma residents are with bank-based digital financial services when the banks are temporarily closed.

### Hypotheses

**H01:** During the short bank closure period, there was no discernible change in household satisfaction with mobile-based digital financial services in the city of Goma.

**H02:** Household satisfaction with bank-based digital financial services in the city of Goma has not changed much during the brief bank closure.

### Significance of the Study

The significance of this research work can be attributed to multiple factors. The results will give Goma's and the DRC's financial regulators vital information about how prepared digital financial infrastructure is to serve as backup payment channels in the event of bank outages. Banks and microfinance firms can improve their digital platforms by analyzing consumer satisfaction and expectations. By focusing on the understudied convergence of digital financial services and transient disruptions in institutional frameworks inside African metropolitan areas affected by conflict, this study considerably contributes to the expanding body of knowledge on financial inclusion in crisis situations. This study aims to improve household financial resilience by identifying factors that impact satisfaction and service delivery barriers.

### Literature Review

Extensive research on digital financial services has discovered important elements influencing the acceptance and use of digital solutions in the financial sector. Scholars have investigated how interpersonal, technological, organizational, and environmental factors impact consumer experiences and satisfaction with digital financial channels using innovation diffusion theory and service quality research.

According to Rogers' diffusion of innovation theory (1983) <sup>[19]</sup>, research shows that individual characteristics such as resistance to change, perceived self-efficacy, and task technology fit, as well as perceived technological features such as relative advantage, equipment cost, complexity, compatibility, and technological maturity, influence the decision to use digital financial services. Agarwal and Karahanna (1998) <sup>[3]</sup>, Ajzen (1991), El Ghazouli and El Khalkhali (2019), and Mathieson et al. (2001) all found that attitudes and personal beliefs continue to have a substantial impact on technological adoption. Adoption decisions are greatly influenced by technological aspects such infrastructure robustness, system capacity, and simplicity of use (Afzaal Seyal, 2003) <sup>[2]</sup>. The possibility of adopting digital solutions has also been demonstrated to be influenced by organizational and environmental factors, such as staff competencies, managerial attitudes, the extent of customer and supplier networks, and competitive pressure (Afzaal Seyal, 2003) <sup>[2]</sup>.

Beyond adoption, a great deal of research has examined the reasons for financial institutions' increased usage of digital goods.

Ndubueze (2023) <sup>[20]</sup> highlights a number of benefits of digital banking, such as higher customer satisfaction, the ability to draw in new clientele, greater institutional reputation, more revenue potential, and lower operating expenses. Because digital technologies allow banks to provide better convenience, customisation, and availability aspects that current clients highly value, customer satisfaction is especially highlighted.

According to Lolemo and Pandya (2024) <sup>[12]</sup>, client satisfaction in digital banking is significantly influenced by ease of use, security, and personalization. By using data-driven online solutions to segment customers, banks can provide specialized services (Adeniran et al., 2024) <sup>[11]</sup>. Digital platforms are preferred by profitable clients, increasing sales and cross-selling (Mohamud & Farah, 2023) <sup>[16]</sup>. 93.8%–94.8% of variations in user comfort can be explained by digital innovations, increasing engagement. Additionally, they expedite service delivery and lower transaction costs, allowing for expansion without expensive branches (Sinha, 2024) <sup>[25]</sup>. For smaller banks, the cost advantages are still unknown, but (Nguyen et al., 2025) <sup>[21]</sup>. Empirical data from Indonesian banks indicates that the impact of digitalization on performance is nonlinear, with small and medium-sized banks showing statistically significant negative correlations between the intensity of digital transformation and efficiency (Melenia et al., 2025) <sup>[15]</sup>.

According to BCEAO (2019), digital products were utilized in 62.6% of all financial transactions in West Africa, with credit purchases, cash withdrawals, electronic wallet top-ups, and person-to-person cash transfers being the most common. Along with studies on adoption and organizational benefits, there has been an increase in study on the relationship between digital financial services and consumer pleasure. According to data from EquityBank Kenya, system features may not have as much of an impact on user happiness.

Further research from Zambia indicates that security, timeliness, and dependability are the top measures of satisfaction with digital banking (Mwababa & Hapompwe, 2024) <sup>[17]</sup>. Strong digital infrastructures are essential, as the COVID-19 pandemic shown. Businesses with sophisticated digital capabilities saw increased adoption and service continuity (Kwan, 2023) <sup>[11]</sup>. Digital wallets and mobile money preserved financial access and decreased health hazards in Bangladesh and Pakistan (Makusara et al., 2025; Vasenska et al., 2021) <sup>[13, 26]</sup>. Although system performance and utility increased satisfaction, perceived cost limited the use of mobile banking in Butembo, DRC (Kalumendo et al., 2023) <sup>[10]</sup>. Adoption is also influenced by demographics: younger customers accept fintech more readily than elderly ones who are concerned about security (Bhatnagr&Rajesh, 2024), whereas women in rural India experience greater financial difficulties and use digital services less (Dedhia, 2024) <sup>[9]</sup>. As demonstrated in Jakarta (Annesa & Nawangwulan, 2024) <sup>[5]</sup>, security, convenience, and trust have a significant impact on satisfaction, and information security is essential in emerging nations (Ahmed, 2024) <sup>[4]</sup>. The relationship between satisfaction and trust is further impacted by perceived danger. Last but not least, persistent barriers to digital financial inclusion include low trust, insufficient infrastructure, high costs, and a lack of experience (Nadu, 2025) <sup>[19]</sup>.

In the DRC's rural areas, access is influenced by gender, awareness, education, and group participation (Mbangala et al., 2024) <sup>[14]</sup>.

## Methodology

### Introduction to Methodology

This section describes the research technique used to investigate the satisfaction of Goma households with digital financial services during temporary bank closures.

### Research Design

In order to gauge household satisfaction with digital financial services during the temporary bank closure in Goma, DRC, this study employed a quantitative, cross-sectional survey. This method records household experiences at a certain point in time and allows statistical analysis of numerical data to compare satisfaction with bank-based versus mobile-based services.

### Target Population

The target population consists of all households in the city of Goma that:

- Maintained at least one member with active engagement in financial transactions during the temporary bank closure period
- Resided in Goma for minimum 10 months (from February to November 2025) prior to the study
- Had accessed digital financial services (mobile money, agent banking, digital wallets, or online banking) during or immediately after the bank closure period

### Sample Size

Using the following Cochran (1977) formula for descriptive cross-sectional studies:

$$n = \frac{z^2 \cdot p \cdot q}{e^2}$$

Where: Z = 1.96 (confidence level 95%), p = 0.50 (assumed proportion, given no prior data on satisfaction prevalence in Goma), q = 0.50 or (1-p) and e = 0.05 (margin of error, 5%)

### Calculated minimum sample:

$$n = \frac{1.96^2 \cdot 0.5 \cdot (1-0.5)}{0.05^2} = \frac{0.9604}{0.0025} = 384.16 \approx 384 \text{ households}$$

Adjusted sample size: 432 households (accounting for 12,5% non-response rate) i.e. 22 households in each residential area in the city of Goma.

### Sampling Techniques and Procedures

To account for generational differences, the sample was picked using stratified random sampling: geographic location.

Procedure:

- Create detailed household lists for each stratum using local administrative records.
- Use random number generation to choose households proportionally within each stratum.

- Conduct interviews with household members who make financial decisions.

### Data Collection Instruments

Due to its ability to collect a variety of viewpoints, ideas, and attitudes, this study used a survey instrument, namely a questionnaire. There were three sections to the questionnaire: **Section 1:** Household and Demographic Features: household size, employment, age, gender, education level, Goma's residential area and monthly household income (categorical ranges to lessen sensitivity).

**Section 2:** Patterns of Use of Digital Financial Services Digital service types (mobile money, agent banking, e-wallets, online banking), frequency of usage during bank closures compared to regular times, reasons for use and perceived requirement, alternative financial channels accessed, obstacles and difficulties, perceptions of trust and risk, etc.

**Section 3:** Measuring Satisfaction (Likert scale, 1–5): Dimensions derived from literature and modified for the Goma setting:

- Availability/Accessibility (3 things)
- Functionality/Reliability (3 things)
- Convenience (three things)
- Affordability/Cost (3 things)
- Trust/Security (4 things)
- Interface/User Experience (3 elements)

### Validity and Reliability of Instruments

To guarantee the correctness and consistency of the data gathered, the validity and reliability of the research instruments were evaluated using recognized statistical techniques. The internal consistency of the questionnaire items was assessed using Cronbach's alpha coefficient. A substantial correlation between the items and their capacity to consistently measure the same construct is shown by a Cronbach's alpha value more than 0.7, which is regarded as adequate (Wong et al., 2023) <sup>[27]</sup>. A Kaiser-Meyer-Olkin (KMO) index greater than 0.7 and a Bartlett's sphericity test with a significance level less than 0.05 were used to further assess validity (Wong et al., 2023) <sup>[27]</sup>.

### Data Analysis

#### Descriptive Statistics

#### Reliability and validity of households in the city of Goma with digital financial services throughout the brief bank closure

Table 1:

| Codes | Construct                    | Cronbach's Alpha | KMO  | Sig.  | % of Total Variance | No. of Extracted Factors | No. of Items |
|-------|------------------------------|------------------|------|-------|---------------------|--------------------------|--------------|
| A     | Accessibility / Availability | 0.82             | 0.72 | 0.000 | 74.72               | 1                        | 3            |
| R     | Reliability / Functionality  | 0.88             | 0.74 | 0.000 | 81.70               | 1                        | 3            |
| C     | Convenience                  | 0.88             | 0.74 | 0.000 | 80.45               | 1                        | 3            |
| CT    | Cost / Affordability         | 0.81             | 0.71 | 0.000 | 71.92               | 1                        | 3            |
| S     | Security / Trust             | 0.86             | 0.75 | 0.000 | 71.06               | 1                        | 4            |
| U     | User Experience / Interface  | 0.87             | 0.73 | 0.000 | 79.72               | 1                        | 3            |

Source : Primary Data (2025)

The reliability of the structures was assessed using Cronbach's alpha. According to Nunnally (1978), in order to show sufficient internal consistency, a minimum threshold of 0.70 is needed. Reliability/Functionality (0.88), Convenience (0.88), Cost/Affordability (0.81), Security/Trust (0.86), User Experience/Interface (0.87), and Accessibility/Availability (0.82) all surpass the designated limit in this table. These findings corroborate the assessment scales' excellent internal consistency across all facets of household satisfaction with digital financial services.

In a similar vein, the Kaiser-Meyer-Olkin (KMO) values fall between 0.71 and 0.75, all of which are higher than Kaiser's recommended minimum acceptable value of 0.50 (1974).

This shows that the correlations between the variables are strong enough and that the sample is sufficient for factor analysis. Additionally, all constructs have significant results from Bartlett's test of sphericity ( $p = 0.000$ ), indicating that the data are appropriate for factor extraction.

Each extracted factor accounts for between 71.06% (Security/Trust) and 81.70% (Reliability/Functionality) of the overall variation. Strong construct validity is demonstrated by these numbers, which are higher than the minimum suggested level of 50%. Additionally, the fact that just one factor was recovered for each construct supports the unidimensionality of each measuring scale.

**Digital financial services were used by households in the city of Goma during the brief bank closure.****Table 2:**

| Categories of digital financial services used<br>Residential Area in Goma | Mobile-Based Digital Financial Services |       | Bank-Based Digital Financial Services |       | Total |        |
|---|---|-------|---------------------------------------|-------|-------|--------|
|   | Count                                   | %     | Count                                 | %     | Count | %      |
| Les Volcans   | 14                                      | 3.2%  | 10                                    | 2.3%  | 24    | 5.6%   |
| Mikeno  | 17                                      | 3.9%  | 7                                     | 1.6%  | 24    | 5.6%   |
| Mapendo   | 20                                      | 4.6%  | 4                                     | 0.9%  | 24    | 5.6%   |
| Katindo   | 20                                      | 4.6%  | 4                                     | 0.9%  | 24    | 5.6%   |
| Himbi   | 21                                      | 4.9%  | 3                                     | 0.7%  | 24    | 5.6%   |
| Keshero   | 13                                      | 3.0%  | 11                                    | 2.5%  | 24    | 5.6%   |
| Lac Vert  | 24                                      | 5.6%  | 0                                     | 0.0%  | 24    | 5.6%   |
| Kahembe   | 18                                      | 4.2%  | 6                                     | 1.4%  | 24    | 5.6%   |
| Katoyi  | 19                                      | 4.4%  | 5                                     | 1.2%  | 24    | 5.6%   |
| Majengo   | 18                                      | 4.2%  | 6                                     | 1.4%  | 24    | 5.6%   |
| Mabanga-Nord  | 16                                      | 3.7%  | 8                                     | 1.9%  | 24    | 5.6%   |
| Mabanga-Sud   | 18                                      | 4.2%  | 6                                     | 1.4%  | 24    | 5.6%   |
| Kasika  | 14                                      | 3.2%  | 10                                    | 2.3%  | 24    | 5.6%   |
| Murara  | 24                                      | 5.6%  | 0                                     | 0.0%  | 24    | 5.6%   |
| Virunga   | 17                                      | 3.9%  | 7                                     | 1.6%  | 24    | 5.6%   |
| Ndosho  | 12                                      | 2.8%  | 12                                    | 2.8%  | 24    | 5.6%   |
| Mugunga   | 24                                      | 5.6%  | 0                                     | 0.0%  | 24    | 5.6%   |
| Bujovu  | 16                                      | 3.7%  | 8                                     | 1.9%  | 24    | 5.6%   |
| Total   | 325                                     | 75.2% | 107                                   | 24.8% | 432   | 100.0% |

Source : Primary Data (2025)

The distribution of households utilizing digital financial services in Goma's various residential neighborhoods during the brief bank closures is displayed in this table. Banking services and mobile services are the two categories into which digital financial services were divided. The findings showed that mobile services accounted for 75.2% of overall consumption, while banking services only made up 24.8%. This implies a heavy reliance on mobile substitutes, which are frequently simpler to use while banks are closed and include digital wallets, mobile payments, and agent-based banking. In areas like Lac Vert, Murara, and Mugunga,

mobile services are increasingly prevalent. This is probably because there are fewer bank agents, less access to online banking, and more faith in mobile money. Usage is more evenly distributed in Les Volcans, Keshero, Kasika, and particularly Ndosho, where adoption is equal. Despite variations, there are 24 households in each location, guaranteeing overall similarity. Mobile-based services are becoming more and more popular in every neighborhood, which shows how important they are to preserving household resilience and financial transactions during times when the banking system is disrupted.

**Household Satisfaction with Digital Financial Services in Goma During the Interim Bank Closure Period****Table 3:**

|                              | Categories of digital financial services used | N   | Mean   | Std. Deviation |
|------------------------------|---|-----|--------|----------------|
| Accessibility / Availability | Mobile-Based Digital Financial Services       | 325 | 3.9231 | 1.11261        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.7570 | 1.24265        |
| Reliability / Functionality  | Mobile-Based Digital Financial Services       | 325 | 3.8092 | 1.28881        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.6449 | 1.44230        |
| Convenience                  | Mobile-Based Digital Financial Services       | 325 | 3.7108 | 1.26053        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.6916 | 1.30609        |
| Cost / Affordability         | Mobile-Based Digital Financial Services       | 325 | 3.7908 | 1.02706        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.5327 | 1.36200        |
| Security / Trust             | Mobile-Based Digital Financial Services       | 325 | 3.6554 | 1.08213        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.6075 | 1.31578        |
| User Experience / Interface  | Mobile-Based Digital Financial Services       | 325 | 3.8585 | 1.12421        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.7103 | 1.28128        |
| Level of satisfaction        | Mobile-Based Digital Financial Services       | 325 | 3.7868 | 0.97805        |
|                              | Bank-Based Digital Financial Services         | 107 | 3.6346 | 1.20244        |

Source: Primary Data (2025)

The information in this table shows how happy people are with their homes in different ways for people who use bank-based and mobile-based digital financial services. In general, the results show that people who use mobile-based services are a little more satisfied than those who use bank-based digital platforms.

First, when it comes to Accessibility / Availability, mobile-

based digital financial services get a higher average score (3.92) than bank-based services (3.76). This means that families think mobile financial services are easier to get to and use, especially when banks are closed for a short time. This higher level of satisfaction is probably due to the fact that there are so many mobile money agents, people can do transactions at any time, and they don't have to go to a bank

branch as often. When it comes to Reliability / Functionality, mobile-based services get an average score of 3.81, while bank-based services get 3.64. This means that families thought mobile services were a little more reliable and useful during the outage. Users probably thought mobile platforms were more reliable because they could quickly do transactions on them. A similar trend can be seen in the Cost / Affordability category, where mobile services get a higher satisfaction score (3.79) than bank-based services (3.53). This could be because mobile money services have lower transaction fees and are more open about what they do. When it comes to User Experience / Interface, mobile-based services are more satisfying (3.86) than bank-based services (3.71). This means that families find mobile platforms easier to use and more intuitive. This is especially important when quick financial transactions are needed during times of institutional disruption. The differences between the two groups are smaller when it comes to Convenience and Security/Trust. Mobile services still have a small edge

(Convenience: 3.71 vs. 3.69; Security/Trust: 3.66 vs. 3.61). This means that most people think both systems are safe and easy to use. However, mobile services have a slight edge, which could be because transactions are faster and mobile money agents are closer. The overall Level of Satisfaction also shows the same trend. People who use mobile-based services are more satisfied on average (3.79) than people who use bank-based services (3.63). This supports the idea that mobile-based digital financial services were very important for keeping households financially stable while the bank was closed.

Overall, these results show that mobile-based digital financial systems were better at meeting household financial needs during the banking disruption because they were easier to use, more reliable, cheaper, and more accessible. People also liked bank-based digital services, but their satisfaction scores were a little lower, which suggests that they weren't as flexible during the crisis.

### Independent Samples Test on household satisfaction in Goma with digital financial services during the interim bank closure period

Table 4:

|                              |                             | Levene's Test for Equality of Variances |       | t-test for Equality of Means |         |                 |                 |                       |
|------------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|
|                              |                             | F                                       | Sig.  | T                            | df      | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
| Accessibility / Availability | Equal variances assumed     | 8.349                                   | 0.004 | 1.300                        | 430     | 0.194           | 0.16607         | 0.12773               |
|                              | Equal variances not assumed |   |       | 1.230                        | 165.564 | 0.221           | 0.16607         | 0.13506               |
| Reliability / Functionality  | Equal variances assumed     | 4.417                                   | 0.036 | 1.110                        | 430     | 0.268           | 0.16437         | 0.14805               |
|                              | Equal variances not assumed |   |       | 1.049                        | 165.319 | 0.296           | 0.16437         | 0.15669               |
| Convenience                  | Equal variances assumed     | 1.074                                   | 0.301 | 0.135                        | 430     | 0.892           | 0.01918         | 0.14176               |
|                              | Equal variances not assumed |   |       | 0.133                        | 175.578 | 0.894           | 0.01918         | 0.14433               |
| Cost / Affordability         | Equal variances assumed     | 28.798                                  | 0.000 | 2.069                        | 430     | 0.039           | 0.25806         | 0.12472               |
|                              | Equal variances not assumed |   |       | 1.799                        | 147.711 | 0.074           | 0.25806         | 0.14347               |
| Security / Trust             | Equal variances assumed     | 9.998                                   | 0.002 | 0.376                        | 430     | 0.707           | 0.04791         | 0.12753               |
|                              | Equal variances not assumed |   |       | 0.341                        | 155.936 | 0.734           | 0.04791         | 0.14065               |
| User Experience / Interface  | Equal variances assumed     | 10.581                                  | 0.001 | 1.141                        | 430     | 0.254           | 0.14818         | 0.12984               |
|                              | Equal variances not assumed |   |       | 1.069                        | 163.115 | 0.287           | 0.14818         | 0.13868               |
| Level of satisfaction        | Equal variances assumed     | 14.193                                  | 0.000 | 1.316                        | 430     | 0.189           | 0.15219         | 0.11568               |
|                              | Equal variances not assumed |   |       | 1.186                        | 154.804 | 0.237           | 0.15219         | 0.12828               |

Source : Primary Data (2025)

The independent samples t-test investigates statistically significant disparities in household satisfaction between users of mobile-based digital financial services and those utilizing bank-based digital financial services in Goma during the interim bank closure period.

The test for Accessibility / Availability shows that Levene's

test for equality of variances is significant ( $F = 8.349$ ;  $Sig. = 0.004$ ). This means that the assumption of equal variances is not true. So, the row "equal variances not assumed" should be looked at when trying to understand. The t-test result ( $t = 1.230$ ;  $p = 0.221$ ) shows that the difference in mean satisfaction between the two groups is not statistically

significant, since the p-value is greater than 0.05. This means that even though descriptive statistics showed that mobile-based services were a little easier to use, this difference is not strong enough to say that households think there is a big difference in accessibility between the two types of digital financial services.

The characteristics of Reliability / Functionality (Sig. = 0.268), Convenience (Sig. = 0.892), Security / Trust (Sig. = 0.707), User Experience / Interface (Sig. = 0.254), and the overall Level of Satisfaction (Sig. = 0.189) all have p-values that are higher than the significance level of 0.05. This means that the differences in mean scores between households that use mobile-based services and those that use bank-based digital platforms are not statistically significant. Consequently, regarding these dimensions, household satisfaction does not substantially rely on the type of digital financial service utilized.

But Cost/Affordability shows a different result. The p-value for this dimension is 0.039, which is lower than the 0.05 level of significance. This means that there is a statistically significant difference between the two groups in how they view the cost of digital financial services. In other words, people who use mobile-based and bank-based services see the cost differently when the bank is closed.

In general, the results show that households may have small differences in how they see accessibility, reliability, convenience, security, and user experience, but these differences are not statistically significant. The only area where there is a big difference is in the cost or affordability of services. The results show that the kind of digital financial service used during the bank closure period did not have a big effect on overall household satisfaction. This supports hypotheses H0<sub>1</sub> and H0<sub>2</sub>.

## Discussion

Accessibility, reliability, security, user experience, and cost are the factors that households in Goma use to assess financial technology; robustness of these attributes is supported by good psychometric results (Cronbach's alpha > 0.80). Reliability, security, and usability are important factors that influence customers' satisfaction with online banking, according to studies by Mwababa & Hapompwe (2024)<sup>[17]</sup> and Lolemo & Pandya (2024)<sup>[12]</sup>. Mobile services are the most popular (75.2%), which is indicative of their accessibility and flexibility in emergency situations, according to Makusara et al. (2025)<sup>[13]</sup> and Kalumendo et al. (2023)<sup>[10]</sup>. H0<sub>1</sub> and H0<sub>2</sub> are supported by statistical research, which shows that consumers of digital and mobile banking do not significantly differ in satisfaction across most metrics. This similarity may be explained by Mwai and Sile (2025)<sup>[18]</sup>, who argue that user knowledge affects pleasure more than system attributes.

According to Kalumendo et al. (2023)<sup>[10]</sup>, BCEAO (2019), and Rogers (1983)<sup>[19]</sup>, cost is the only element that varies significantly, highlighting the significance of affordability in the adoption of fintech in Africa.

According to Agarwal & Karahanna (1998)<sup>[3]</sup> and Ajzen (1991), user expectations and familiarity have an impact on assessments because overall satisfaction stayed constant despite a higher reliance on mobile services during bank closures. In summary, the results support Kwan (2023)<sup>[11]</sup> and Ndubueze (2023)<sup>[20]</sup> by demonstrating the importance of accessibility and dependability for household financial resilience during disruptions.

## Conclusions and Suggestions

After the interim bank closure in Goma, DRC, this study found that mobile and bank-based digital financial services were crucial for maintaining household transactions. Even though satisfaction ratings were the same for both, the majority of households relied on mobile services, which validated the research hypotheses. When evaluating these services, households give priority to pricing, usability, security, accessibility, and dependability, which is consistent with previous findings. The widespread use of mobile services demonstrates the need for flexibility during emergency situations. However, cost remains a significant concern, especially for individuals with low incomes. In general, digital financial services improve household resilience; expectations, experience, and digital skills all have an impact on satisfaction.

Goma might become more satisfied and adopt digital currency if digital infrastructure is improved, transaction costs are decreased, and user assistance is improved. Enhancing financial inclusion and preserving family trust in digital financial solutions would require dependable, easily accessible, and reasonably priced services, particularly in light of possible institutional change.

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