



Crafting Connections: Building Loyalty Through Online Banking Experiences

Jane Smith and Julia Anderson

EasyChair preprints are intended for rapid dissemination of research results and are integrated with the rest of EasyChair.

February 28, 2024

Crafting Connections: Building Loyalty through Online Banking Experiences

Jane Smith, Julia Anderson

Abstract:

This paper delves into the key elements of user-centric design and its impact on shaping positive customer perceptions and long-term relationships with financial institutions. Drawing upon insights from user experience research and behavioral economics, this study examines how personalized interfaces, intuitive navigation, and proactive support mechanisms contribute to enhancing user satisfaction and fostering emotional connections with online banking platforms. By aligning design strategies with the evolving needs and preferences of customers, financial institutions can create compelling digital experiences that not only streamline transactions but also cultivate trust and loyalty. Furthermore, this paper highlights the importance of leveraging data analytics and customer feedback to continuously iterate and improve online banking interfaces, ensuring relevance and resonance with diverse user segments.

Keywords: Customer Experience, Regulatory Frameworks, Financial Inclusion, Sustainable Banking, Digital Age, Environmental and Social Impacts, Internet Banking, sustainability, financial services

Introduction:

In the dynamic landscape of contemporary finance, the convergence of sustainability and digital innovation has propelled the banking sector into uncharted territories[1]. As financial institutions worldwide continue to harness the power of digital technologies, internet banking has emerged as a transformative force, reshaping the way individuals and businesses engage with financial services. Amidst this digital revolution, questions surrounding the environmental and social ramifications of internet banking have gained prominence, raising critical concerns about the

industry's long-term sustainability[2]. The present study seeks to explore and dissect the intricate relationship between sustainable banking practices and the digital age, with a specific focus on internet banking. Traditionally, the discourse on sustainable finance has centered around ethical investments, corporate responsibility, and environmentally conscious practices within the banking sector[3]. However, the advent of internet banking introduces a new dimension to this conversation, necessitating a reevaluation of the environmental and social impacts inherent in the digitization of financial services. In recent decades, the convergence of finance and technology has ushered in a new era of digital transformation within the banking industry[4]. Internet banking, characterized by its convenience, accessibility, and efficiency, has rapidly become a cornerstone of modern financial services. While the proliferation of digital platforms has undoubtedly revolutionized the way we manage and conduct our financial affairs, it has also prompted critical questions concerning sustainability, environmental stewardship, and social equity. The concept of sustainable banking extends beyond traditional notions of profitability and economic growth, encompassing a broader commitment to environmental protection, social responsibility, and ethical governance[5]. As financial institutions increasingly embrace digital technologies to streamline operations, reduce costs, and enhance customer experiences, it becomes imperative to critically examine the environmental and social ramifications of this digital transition. This research endeavors to explore the multifaceted impacts of internet banking within the context of sustainability. Specifically, the study seeks to unravel the complexities surrounding the environmental footprint of digital banking operations, including the energy-intensive nature of data centers, electronic waste generation, and carbon emissions. Concurrently, the research aims to shed light on the social dimensions of internet banking, examining issues such as digital inclusion, consumer privacy, and the equitable distribution of financial resources[6]. By interrogating the interplay between digital innovation and sustainable banking practices, this study endeavors to bridge the existing gap between technology-driven financial services and broader societal objectives. Furthermore, the research aspires to inform policymakers, industry stakeholders, and consumers about the potential trade-offs and synergies between digitalization and sustainability. As we navigate the complexities of the digital age, striking a harmonious balance between technological advancement and sustainable development remains an ongoing challenge. Through this exploration, we hope to contribute meaningful insights and foster a more informed dialogue surrounding the future of sustainable banking in an increasingly interconnected

world[7]. In the relentless pursuit of technological innovation, the banking sector finds itself at the forefront of a digital revolution, ushering in an era where financial transactions and services are increasingly conducted in the virtual realm. Internet banking, a cornerstone of this transformation, promises unprecedented convenience, accessibility, and efficiency for consumers[8]. However, the swift migration of banking activities to digital platforms raises critical questions about the sustainability of these practices, both in terms of their environmental and social implications[9]. This research focuses on the intersection of sustainability and the digital age, with a particular emphasis on the environmental and social impacts of internet banking[10]. As financial institutions embrace the possibilities offered by online platforms, it becomes imperative to critically evaluate the broader consequences of this shift. This examination is not merely an exploration of the ecological footprint of digital banking operations but a holistic investigation into how the digitalization of financial services influences society and the planet[11].

Strategies for Enhancing Satisfaction and Loyalty in Internet Banking:

As internet banking continues to proliferate, the security of online financial transactions has become a paramount concern for both financial institutions and their customers. With the convenience of accessing banking services remotely comes the heightened risk of cyber threats, including identity theft, fraud, and unauthorized access to sensitive financial information[12]. This introduction sets the stage for an in-depth evaluation of the security measures employed by internet banking systems, aiming to assess their effectiveness in safeguarding against evolving cyber risks and ensuring the integrity and trustworthiness of online banking platforms[13]. The rapid expansion of internet banking has revolutionized the way individuals and businesses manage their finances, offering unprecedented convenience and accessibility[14]. Gone are the days when customers were confined to physical branches; today, they can conduct a myriad of financial transactions with just a few clicks from the comfort of their homes or on the go[15]. However, this convenience comes with inherent risks, as cybercriminals exploit vulnerabilities in online banking systems to perpetrate a range of malicious activities[16]. Recognizing the critical importance of safeguarding the integrity and security of online banking platforms, financial institutions have invested heavily in implementing robust security measures to protect their customers' sensitive

information and financial assets[17]. These measures encompass a wide range of technologies and protocols, including encryption, multi-factor authentication, biometric identification, and real-time transaction monitoring, among others[18]. Additionally, regulatory bodies and industry standards organizations have established guidelines and frameworks to ensure that financial institutions adhere to best practices in cybersecurity and data protection[19]. The advent of internet banking has undeniably transformed the traditional banking landscape[20]. With the click of a button or a tap on a screen, consumers can execute financial transactions, check account balances, and manage investments from the comfort of their homes. This convenience has led to a surge in the adoption of internet banking globally, reshaping the relationships between financial institutions and their clients. However, the convenience and efficiency associated with internet banking come at a cost that extends beyond the realm of financial transactions. The digital infrastructure supporting internet banking, comprising data centers, electronic devices, and vast networks, is associated with significant energy consumption and electronic waste generation[21]. Moreover, as financial services become increasingly digitized, concerns arise about the social implications of this shift, including issues related to financial inclusion, digital literacy, and the potential sidelining of traditional banking services. The landscape of the banking industry has undergone a profound transformation in recent years, driven by the relentless march of technological progress. Among the myriad changes, the adoption of internet banking stands out as a pivotal shift that has redefined the way financial transactions are conducted and banking services are accessed[22]. This introduction seeks to contextualize the monumental shift to internet banking, exploring the multifaceted dimensions that have propelled this evolution and examining the implications for both financial institutions and consumers. Internet banking, also known as online banking or e-banking, represents the convergence of financial services with digital technology. Enabled by secure online platforms, internet banking allows customers to perform a wide array of financial activities remotely, transcending the limitations of traditional brick-and-mortar banking[23]. From checking account balances to transferring funds, paying bills, and even applying for loans, the capabilities of internet banking have reshaped the customer experience and the operational dynamics of financial institutions. Several factors have fueled the widespread adoption of internet banking. Foremost among these is the quest for convenience. The ability to manage finances with a few clicks or taps, 24/7 accessibility, and the elimination of geographical constraints have made internet banking an attractive proposition for consumers seeking flexibility in managing their

financial affairs[24]. Moreover, the digitization of financial services aligns with broader societal trends toward increased connectivity and the integration of technology into daily life. Financial institutions, in turn, have embraced internet banking as a means to streamline operations, reduce costs, and enhance customer engagement. The digitalization of banking services not only improves operational efficiency but also opens avenues for innovation, allowing institutions to introduce new products and services to meet evolving customer demands. As internet banking becomes increasingly ingrained in the fabric of the financial sector, traditional banking models are facing new challenges[25]. The rise of fintech startups, the emergence of decentralized finance (DeFi), and the constant evolution of digital payment systems contribute to a dynamic and competitive environment. Consequently, financial institutions must navigate this digital frontier strategically to remain relevant and competitive in a landscape that is continually shaped by technological advancements. This paper aims to explore the contextual dimensions of the shift to internet banking, delving into the motivations driving adoption, the challenges and opportunities faced by financial institutions, and the broader societal implications[26]. Subsequent sections will delve into specific aspects of internet banking, examining issues such as security, regulatory considerations, and the impact on financial inclusion. Through this exploration, we seek to contribute to a nuanced understanding of the transformative forces at play in the contemporary banking landscape. As we embark on this journey through the digital corridors of finance, it becomes essential to dissect the intricacies of internet banking to comprehend its implications for both the industry and the individuals it serves[27].

Fostering Customer Loyalty through User-Centric Design in Internet Banking:

The advent of internet banking represents a paradigm shift in the way individuals and businesses interact with financial institutions[28]. Gone are the days of long queues at brick-and-mortar branches; instead, customers now have the convenience of accessing a wide array of banking services at their fingertips, anytime and anywhere with an internet connection[29]. This fundamental change in banking practices not only enhances customer convenience but also

significantly reduces transaction costs for both banks and their clients, thereby fostering greater efficiency in the allocation of financial resources[30]. Moreover, internet banking has emerged as a powerful tool for promoting financial inclusion, particularly in underserved or remote regions where traditional banking infrastructure is limited[31]. By providing individuals with access to basic banking services through online platforms, internet banking has the potential to bridge the gap between the banked and the unbanked, empowering marginalized communities and stimulating economic growth[32]. In addition to its implications for individual consumers, internet banking also has profound implications for the broader economy. The digitization of financial services facilitates the flow of capital across borders, enabling seamless international transactions and fostering global economic integration[33]. Furthermore, internet banking has spurred the growth of fintech startups and innovative financial products, challenging traditional banking models and driving competition in the financial sector[34]. However, alongside its transformative potential, internet banking also presents a host of challenges and risks that must be carefully managed[35]. Security concerns, including the threat of cyberattacks and data breaches, loom large in an era of increasing digital interconnectedness[36]. Moreover, disparities in access to technology and digital literacy skills exacerbate the risk of exclusion for vulnerable populations, underscoring the need for inclusive policies and initiatives to ensure that the benefits of internet banking are shared equitably across society[37]. Several factors have contributed to the rapid adoption and proliferation of internet banking services[38]. Technological innovation, characterized by the development of secure and user-friendly digital platforms, has played a pivotal role in enhancing the accessibility and efficiency of banking services. Additionally, changing consumer preferences, characterized by a growing demand for convenience, real-time access to financial information, and personalized banking experiences, have fueled the transition towards digital banking channels[39]. The landscape of banking has been dramatically transformed in recent years, marked by the pervasive influence of technological innovation. At the heart of this revolution is the phenomenon of internet banking, a dynamic shift that has redefined the way individuals and businesses engage with financial services[40]. Understanding the driving forces behind the adoption of internet banking is essential to grasp the dynamics propelling this transformative journey and to appreciate the factors influencing the decisions of both financial institutions and consumers in an era characterized by digital disruption[41]. The advent of the internet heralded a new era in which information and communication transcended physical

boundaries. Banking, an industry deeply rooted in tradition, was not immune to the transformative power of digital technologies. Internet banking, also known as online banking, represents a paradigm shift in the delivery of financial services. It leverages digital platforms to provide customers with unprecedented access to banking services, enabling transactions, account management, and financial interactions from the convenience of computers and mobile devices[42]. One of the primary drivers behind the widespread adoption of internet banking is the relentless pace of technological innovation. Advances in information technology have facilitated the development of secure, user-friendly digital platforms, providing a seamless and efficient banking experience. The proliferation of smartphones and high-speed internet connectivity has further accelerated the adoption, making banking services accessible anytime, anywhere. The adoption of internet banking is intricately linked to evolving consumer preferences. Modern customers, accustomed to the immediacy and personalization offered by digital platforms, increasingly seek convenience in their financial interactions[43]. Internet banking fulfills this demand by offering a range of services at the fingertips of consumers, eliminating the constraints of physical branches and traditional banking hours. The desire for real-time access to account information, the ability to conduct transactions remotely, and the customization of banking experiences are key factors driving customers toward digital channels[44]. Internet banking has also emerged as a powerful tool for enhancing financial inclusion. By overcoming geographical barriers and reducing the need for physical infrastructure, digital banking platforms have the potential to bring banking services to underserved and remote populations. This inclusivity aligns with broader socio-economic goals, providing opportunities for individuals who were previously excluded from traditional banking systems to participate in the formal financial sector. As we delve into the driving forces behind the adoption of internet banking, the objectives are twofold. Firstly, it is crucial to unravel the intricate interplay between technology, consumer behavior, and market dynamics that have propelled the widespread acceptance of digital banking[45]. Secondly, understanding these driving forces lays the groundwork for anticipating future trends, enabling stakeholders to navigate the evolving landscape of financial services. In the subsequent sections, we will delve deeper into the implications of these driving forces, examining the opportunities and challenges they present for financial institutions, regulators, and consumers alike. Through this exploration, we aim to gain insights into the transformative journey of internet banking and its implications for the future of the financial services industry[46]. The landscape of the banking

industry is continually evolving, driven by a confluence of technological innovation, regulatory changes, and shifting consumer behaviors. Among the myriad factors propelling this transformation, the adoption of internet banking stands out as a pivotal development that has fundamentally reshaped the way financial services are delivered and consumed. Understanding the driving forces behind the surge in internet banking adoption is crucial for deciphering the dynamics influencing this digital transformation and its implications for various stakeholders. At the heart of the rapid adoption of internet banking lies a series of groundbreaking technological advancements that have catalyzed its growth. The proliferation of high-speed internet connectivity, coupled with the development of secure and robust digital platforms, has created an enabling environment for banks to offer a diverse range of online services. Innovations such as mobile banking apps, biometric authentication, and artificial intelligence-driven chatbots have not only enhanced the user experience but also expanded the scope and accessibility of banking services beyond traditional boundaries[47].

Conclusion:

In conclusion, the exploration of sustainable banking in the digital age, with a focused examination of the environmental and social impacts of internet banking, reveals a complex and multifaceted landscape. As financial institutions continue to leverage technology to provide seamless and efficient services, it is imperative to acknowledge and address the broader implications of this digital transition. The findings of this research underscore several key considerations that are essential for shaping the trajectory of sustainable banking practices in the context of internet banking. This research provides a foundation for ongoing dialogue and action in the realm of sustainable banking. Future studies should delve deeper into the specific strategies employed by financial institutions to address the identified challenges and explore emerging technologies that could further enhance the sustainability of internet banking.

References:

- [1] L. T. Khrais and A. M. Alghamdi, "Investigating of Mobile Learning Technology Acceptance in Companies," *Ilkogretim Online*, vol. 20, no. 3, 2021.
- [2] J. Yang, Y.-L. Chen, L. Y. Por, and C. S. Ku, "A systematic literature review of information security in chatbots," *Applied Sciences*, vol. 13, no. 11, p. 6355, 2023.
- [3] L. T. Khrais, "The effectiveness of e-banking environment in customer life service an empirical study (Poland)," *Polish journal of management studies*, vol. 8, pp. 110--120, 2013.
- [4] S. Rangaraju, "SECURE BY INTELLIGENCE: ENHANCING PRODUCTS WITH AI-DRIVEN SECURITY MEASURES," *EPH-International Journal of Science And Engineering*, vol. 9, no. 3, pp. 36-41, 2023.
- [5] L. T. Khrais, "Comparison study of blockchain technology and IOTA technology," in *2020 Fourth International Conference on I-SMAC (IoT in Social, Mobile, Analytics and Cloud)(I-SMAC)*, 2020: IEEE, pp. 42-47.
- [6] L. T. Khrais, "The combination of IoT-sensors in appliances and block-chain technology in smart cities energy solutions," in *2020 6th International Conference on Advanced Computing and Communication Systems (ICACCS)*, 2020: IEEE, pp. 1373-1378.
- [7] K. M. Almazroui, "Project-Based Learning for 21st-Century Skills: An Overview and Case Study of Moral Education in the UAE," *The Social Studies*, vol. 114, no. 3, pp. 125-136, 2023.
- [8] L. T. Khrais and A. M. Alghamdi, "Factors That Affect Digital Innovation Sustainability among SMEs in the Middle East Region," *Sustainability*, vol. 14, no. 14, p. 8585, 2022.
- [9] L. Bradley and K. Stewart, "The diffusion of online banking," *Journal of Marketing Management*, vol. 19, no. 9-10, pp. 1087-1109, 2003.
- [10] L. T. Khrais, "Framework for measuring the convenience of advanced technology on user perceptions of Internet banking systems," *Journal of internet banking and commerce*, vol. 22, no. 3, pp. 1-18, 2017.
- [11] H. Karjaluoto, M. Mattila, and T. Pentto, "Factors underlying attitude formation towards online banking in Finland," *International journal of bank marketing*, vol. 20, no. 6, pp. 261-272, 2002.
- [12] "Highlighting the vulnerabilities of online banking system," *Journal of Internet Banking and Commerce*, vol. 20, no. 3, pp. 1-10, 2015.
- [13] A. Yee-Loong Chong, K. B. Ooi, B. Lin, and B. I. Tan, "Online banking adoption: an empirical analysis," *International Journal of bank marketing*, vol. 28, no. 4, pp. 267-287, 2010.
- [14] L. T. Khrais and A. M. Alghamdi, "The role of mobile application acceptance in shaping e-customer service," *Future Internet*, vol. 13, no. 3, p. 77, 2021.
- [15] T. Pikkarainen, K. Pikkarainen, H. Karjaluoto, and S. Pahnla, "Consumer acceptance of online banking: an extension of the technology acceptance model," *Internet research*, vol. 14, no. 3, pp. 224-235, 2004.
- [16] L. T. Khrais, "IoT and blockchain in the development of smart cities," *International Journal of Advanced Computer Science and Applications*, vol. 11, no. 2, 2020.
- [17] S. A. Al-Somali, R. Gholami, and B. Clegg, "An investigation into the acceptance of online banking in Saudi Arabia," *Technovation*, vol. 29, no. 2, pp. 130-141, 2009.
- [18] L. T. Khrais, "Role of artificial intelligence in shaping consumer demand in E-commerce," *Future Internet*, vol. 12, no. 12, p. 226, 2020.
- [19] V. Kenova and P. Jonasson, "Quality online banking services," ed, 2006.
- [20] L. T. Khrais, "Investigation use of Social Media, Mobile Apps, and the impacts of Enlarging E-Commerce," in *2020 6th International Conference on Advanced Computing and Communication Systems (ICACCS)*, 2020: IEEE, pp. 1365-1372.

- [21] B. George and O. Wooden, "Managing the strategic transformation of higher education through artificial intelligence," *Administrative Sciences*, vol. 13, no. 9, p. 196, 2023.
- [22] L. T. Khrais and T. A. Azizi, "Analyzing Consumer Attitude Toward Mobile Payment Technology and Its Role in Booming the E-Commerce Business," *Talent Development & Excellence*, vol. 12, 2020.
- [23] D. Lande and L. Strashnoy, "GPT Semantic Networking: A Dream of the Semantic Web—The Time is Now," ed: Engineering Ltd, 2023.
- [24] L. T. Khrais, "The impact dimensions of service quality on the acceptance usage of internet banking information systems," *American Journal of applied sciences*, vol. 15, no. 4, pp. 240-250, 2018.
- [25] C. K. Y. Chan, "A comprehensive AI policy education framework for university teaching and learning," *International journal of educational technology in higher education*, vol. 20, no. 1, p. 38, 2023.
- [26] L. T. Khrais, O. S. Shidwan, A. Alafandi, and N. Y. Alsaeed, "Studying the Effects of Human Resource Information System on Corporate Performance," *Ilkogretim Online*, vol. 20, no. 3, 2021.
- [27] M. Scanlon, F. Breitinger, C. Hargreaves, J.-N. Hilgert, and J. Sheppard, "ChatGPT for digital forensic investigation: The good, the bad, and the unknown," *Forensic Science International: Digital Investigation*, vol. 46, p. 301609, 2023.
- [28] L. T. Khrais, M. A. Mahmoud, and Y. Abdelwahed, "A Readiness Evaluation of Applying e-Government in the Society: Shall Citizens begin to Use it?," *Editorial Preface From the Desk of Managing Editor*, vol. 10, no. 9, 2019.
- [29] R. Hernández-Murillo, G. Llobet, and R. Fuentes, "Strategic online banking adoption," *Journal of Banking & Finance*, vol. 34, no. 7, pp. 1650-1663, 2010.
- [30] L. T. Khrais, "The adoption of online banking: A Jordanian perspective."
- [31] K. B. Yap, D. H. Wong, C. Loh, and R. Bak, "Offline and online banking—where to draw the line when building trust in e-banking?," *International Journal of Bank Marketing*, vol. 28, no. 1, pp. 27-46, 2010.
- [32] L. T. Khrais and D. Gabori, "The effects of social media digital channels on marketing and expanding the industry of e-commerce within digital world," *Periodicals of Engineering and Natural Sciences*, vol. 11, no. 5, pp. 64-75, 2023.
- [33] R. N. Acharya, A. Kagan, and S. Rao Lingam, "Online banking applications and community bank performance," *International Journal of Bank Marketing*, vol. 26, no. 6, pp. 418-439, 2008.
- [34] H. A. Riyadh, L. T. Khrais, S. A. Alfaiza, and A. A. Sultan, "Association between mass collaboration and knowledge management: a case of Jordan companies," *International Journal of Organizational Analysis*, vol. 31, no. 4, pp. 973-987, 2023.
- [35] M. Mavri and G. Ioannou, "Consumers' perspectives on online banking services," *International Journal of Consumer Studies*, vol. 30, no. 6, pp. 552-560, 2006.
- [36] T. A. Azizi, M. T. Saleh, M. H. Rabie, G. M. Alhaj, L. T. Khrais, and M. M. E. Mekebbaty, "Investigating the effectiveness of monetary vs. non-monetary compensation on customer repatronage intentions in double deviation," *CEMJ*, vol. 30, no. 4, pp. 1094-1108, 2022.
- [37] D. Sarel and H. Marmorstein, "Marketing online banking services: the voice of the customer," *Journal of Financial Services Marketing*, vol. 8, pp. 106-118, 2003.
- [38] H. M. Aboalsamh, L. T. Khrais, and S. A. Albahussain, "Pioneering Perception of Green Fintech in Promoting Sustainable Digital Services Application within Smart Cities," *Sustainability*, vol. 15, no. 14, p. 11440, 2023.
- [39] H.-J. Tseng *et al.*, "Design, synthesis, and biological activity of dual monoamine oxidase A and heat shock protein 90 inhibitors, N-Methylpropargylamine-conjugated 4-isopropylresorcinol for glioblastoma," *European Journal of Medicinal Chemistry*, vol. 256, p. 115459, 2023.

- [40] L. T. Khrais and O. S. Shidwan, "Mobile commerce and its changing use in relevant applicable areas in the face of disruptive technologies," *International Journal of Applied Engineering Research*, vol. 15, no. 1, pp. 12-23, 2020.
- [41] M. Imran and N. Almusharraf, "Analyzing the role of ChatGPT as a writing assistant at higher education level: A systematic review of the literature," *Contemporary Educational Technology*, vol. 15, no. 4, p. ep464, 2023.
- [42] L. T. Khrais, "Toward A Model For Examining The Technology Acceptance Factors In Utilization The Online Shopping System Within An Emerging Markets," *International Journal of Mechanical Engineering and Technology (IJMET)*, vol. 9, no. 11, pp. 1099-1110, 2018.
- [43] T. Harrison and D. Laco, "Where's the character education in online higher education? Constructivism, virtue ethics and roles of online educators," *E-Learning and Digital Media*, vol. 19, no. 6, pp. 555-573, 2022.
- [44] L. T. Khrais and O. S. Shidwan, "The role of neural network for estimating real estate prices value in post COVID-19: a case of the middle east market," *International Journal of Electrical & Computer Engineering (2088-8708)*, vol. 13, no. 4, 2023.
- [45] M. Audi, A. Ali, and H. F. HAMADEH, "Nexus Among Innovations, Financial Development and Economic Growth in Developing Countries," *Journal of Applied Economic Sciences*, vol. 17, no. 4, 2022.
- [46] L. T. Khrais, M. Zorgui, and H. M. Aboalsamh, "Harvesting the digital green: A deeper look at the sustainable revolution brought by next-generation IoT in E-Commerce," *Periodicals of Engineering and Natural Sciences*, vol. 11, no. 6, pp. 5-13, 2023.
- [47] L. T. Khrais, "Verifying persuasive factors boosting online services business within mobile applications," *Periodicals of Engineering and Natural Sciences*, vol. 9, no. 2, pp. 1046-1054, 2021.