



## Impact of E-banking on customer satisfaction

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### Abstract

Customer Satisfaction is one of the most important factors in business. When it come to banking industry. Customer Satisfaction level differentiate one bank from another, thus measuring customer satisfaction is exceedingly important. In this competitive area, in order to sustain the growth and increase the market share, banks should aim at satisfying the customer. In today's e-commerce economy, where innovation likely to offer merely a fleeting advantage, satisfaction will be the sole way for a business to survive.

The main objective of the study is to examine the impact of e-banking on customer satisfaction in Nepalese Commercial Bank. The study collected primary data by using structured questionnaire techniques from 200 respondents who are enjoying banking services. The study is based on descriptive, cause and effect research design. This study used quantitative method for data collection for the purpose of analysis. Mainly structured questionnaire survey was used to generate responses based on which statistical analysis is done to test hypothesis. The sampling technique for the study followed i.e Convenience Sampling. Customer Satisfaction is considered as dependent variables where as personalization, ease of use, cost and security are considered as independent variables and their correlation and regression was generated from SPSS and analyzed. Results of the study have revealed that there is positive relationship between four dimensions and level of customer satisfaction. The findings revealed that, security was the most impactful variable on satisfaction of customers from e-banking.

**Keywords:** E-banking, customer satisfaction, personalization, ease of use, security, cost

### Introduction

E-Banking use of computer and telecommunication to enable banking transaction to be done by telephone or computer rather than through human interaction. E-banking has vastly reduced the physical transfer of paper money and coinage from one place to another or even from one person to another, any time from any location. In recent years, there has been fast development in information technology and internet in particular. Technology has played a vital role in today's world. Internet has made this world a Global village and the same has revolutionized the banking industry. Conversion from the manual-based ledger system to systemized processes and the overture to internet-based facilities has given a new facet to the banking sector. The competition in banking sector augmented over the last few years and to stay competitive, banks are espousing novel tools and techniques to attain customer retention and satisfaction and E-Banking is one tool towards it. As (Karjaluo *et al.*, 2002) [1] argued that banking has now liberated from time and geographical limitations.

Development of internet banking is a contribution to a most efficient delivery of bank services and to higher, faster and cheaper merchandise. Customers can browse essential bank merchandise and services in 24 hours using their personal computers. Now, most of customers could perform through the benefits of Internet Banking due to achieving their banking transactions and activities anytime from any location (Tarhini *et al.*, 2015). One of the main internet banking services are informational. Informational internet banking is a basic form of internet banking that offers comprehensive bank merchandise and services (Zolait and Sulaiman, 2017; Poon, 2007) [50, 39]. It provides not only historical information of the bank but also additional

information such as its structure, its membership in networks with bank clusters, retail and specialized banking facilities or companies. This type of internet banking does not involve any execution of transactions (Fatimah and Suyanto, 2016) [9]. Financial organizations use data and IT for data analysis to support the decision-making process. Besides, they differentiate their offers from competitors and tend to become pioneer rather than their competitors while satisfying the needs of customers. These establishments use the foremost innovative technologies to achieve customer satisfaction and supply them the chance of performing arts on interactive retail banking (Calisir and Gumussoy, 2008) [8].

E-Banking activities are taken strong emphasis in the last years. Akhisar *et al.* (2015) [5] advocates that less number of customers using e-banking services could affect performances of the banks negatively.

The objectives of this research are:

- To identify the relation between personalization, ease of use, cost and security on e-banking service and customer satisfaction in Nepalese commercial bank in Nepal.
- To excess the impact of personalization, ease of use, cost and security on customer satisfaction.

### Review of Literature

#### Empirical Review

Floh and Treiblmaier (2006) examined antecedents of online loyalty such as trust, quality of the website, quality of the service and overall satisfaction. The data were collected from 2000 customers of an Austrian online bank and analyzed through SEM and found results show that satisfaction and trust are important antecedents of loyalty.

Yoo and Donthu (2001) result show the four dimensions *viz.* ease of use, aesthetic design, processing speed and security have appropriate reliability and validity in every aspect, showing site quality as directly linked to site performance.

Guo *et al.* (2004) <sup>[10]</sup> found a positive effect on current profitability and past profitability affects customer satisfaction.

Asiyanbi and Ishola's (2018) study, the decline in branch visits by bank customers due to the adoption of e-banking services was evaluated through a cross-sectional survey of 100 customers using convenience sampling. The results showed high utilization of e-banking products such as ATM, internet banking, and electronic transfer, but also showed constraints including network failures, fraud, and failed transactions. The study found that customers were satisfied with e-banking due to its cashless and time-saving benefits. The authors recommended investing more in e-banking infrastructure and customer segmentation to promote e-banking services.

Altobishi *et al.* (2018) <sup>[6]</sup> conducted a survey with 175 clients in Jordan to investigate the impact of electronic banking services on customer satisfaction. The study found that convenience, cost, personalization, and security positively impacted customer satisfaction with E-Banking, but ease of use did not have an effect. The study concluded that there is a positive relationship between customer satisfaction and usage of E-Banking in Jordan.

Opara *et al.* (2016) <sup>[38]</sup> based on conceptual Paper. Found ten dimensions of service quality *viz.* personalization and personalization, security and understanding. Internet banking is now used as the term for new age banking system Internet banking is defined as the use of Internet to deliver banking activities such as funds transfer, viewing current account's data, paying bills and savings account balance, purchasing financial instruments and paying mortgages and certificates of deposits.

Kasheir *et al.* (2009) <sup>[2]</sup> perceived ease of use was found to be the strongest predictor of intention to continued usage of internet banking services and demographic variables having no significant effect on the same.

Ma (2012) ease of use, reputation and price are the key factors that affect customer satisfaction in internet banking services.

Uppal (2011) found that performance of all banks under study is much better in post e-banking period. The performance of foreign banks is at the first position followed by private and public sector banks.

Sharma and Singh (2020) <sup>[44]</sup> It has been found that the overall regression model has been a reasonable fit and there is a statistically significant association between service quality dimension and customer satisfaction.

Sabi (2014) <sup>[42]</sup> examined customer satisfaction of internet banking. Data were collected from 25 bank customers and analyzed with the help of ANOVA and multiple regression analysis. Found the internet banking phenomenon has transformed the banking mode and method and it has brought new strategic directions for investment in banking information and communication technologies.

Lee and Hwan (2005) examined the relationship between service quality, customer satisfaction and profitability. Based on conceptual paper and found perception quality is an antecedent of attitude, service quality is an antecedent of customer satisfaction, customer satisfaction directly affects purchase intention and customer satisfaction is an antecedent of profitability.

Khan and Mahapatra (2009) <sup>[3]</sup> revealed that the two dimensions *viz* ease of use and security fulfillment are not contributing significantly towards the overall service quality.

Karmacharya, (2019) examined the relationship between the dimensions of E-Banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction. Data were gathered using a survey instrument, which was distributed among bank clients in the Lebanese banking sector. The findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and ease of use all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact.

### Research gap

The proposed study seeks to investigate the impact of internet banking on customer satisfaction and business performance by examining 5 dimensions: personalization, security, cost, ease of use, and customer satisfaction. The literature review shows a lack of extensive research in this area, with most studies focusing on adoption or usage of internet banking, service quality, trust, customer satisfaction and commitment, or business performance. The proposed study aims to fill this gap by examining the effects of internet banking on customer satisfaction and business performance specifically in the Nepalese banking sector.

### Research Methodology

#### Research Design

Research Design is the plan, structure and strategy of investigation conceived so as to obtain answers to research questions and to control variances. Basically, this study based on descriptive research design and cause and effect research design for fact finding through analysis of data. Mostly, primary data and information to be collected, evaluated, verified and synthesized to reach a conclusion. To achieve the objective of this study descriptive data from different journals and articles will be used.

#### Population and sample size

There are altogether 26 commercial banks (at the time of research started) functioning all over the country at present e-banking users of commercial banks from Rupandehi are taken as a population of this study. At present e-banking users of commercial banks are 12, 93,663 in Nepal (NRB, 2022). Among them, this study comprises only 1 Sub – Metropolitan and 4 Municipality areas of Rupandehi. To determine the sample size formula given by Cochran (1977) has been used. According to the formula, the sample size is 384. Based on the properly filled questionnaires and sample selection criteria, the final sample size was 200, corresponding to a response rate.

#### Sampling method

As per sampling technique the convenience sampling technique will be adopted, as this technique is appropriate to reach to the 200 respondents as well as it saves the time and money. In other words, the respondents who are easily available will be distributed and requested to fill up questionnaires.

**Data collection**

Primary data collection through a self-administered survey questionnaire was conducted. The questionnaire was distributed both online (through Google forms) and physically. A pilot test of the questionnaire was done within the Rupandehi area randomly by distributing the questionnaires taking 15 respondents as per convenience academicians, and their suggestions were incorporated into the making of the final questionnaire. The reliability of the questionnaire, as measured by both Cronbach's alpha and McDonald's Omega, was 0.7 and above.

**Data analysis**

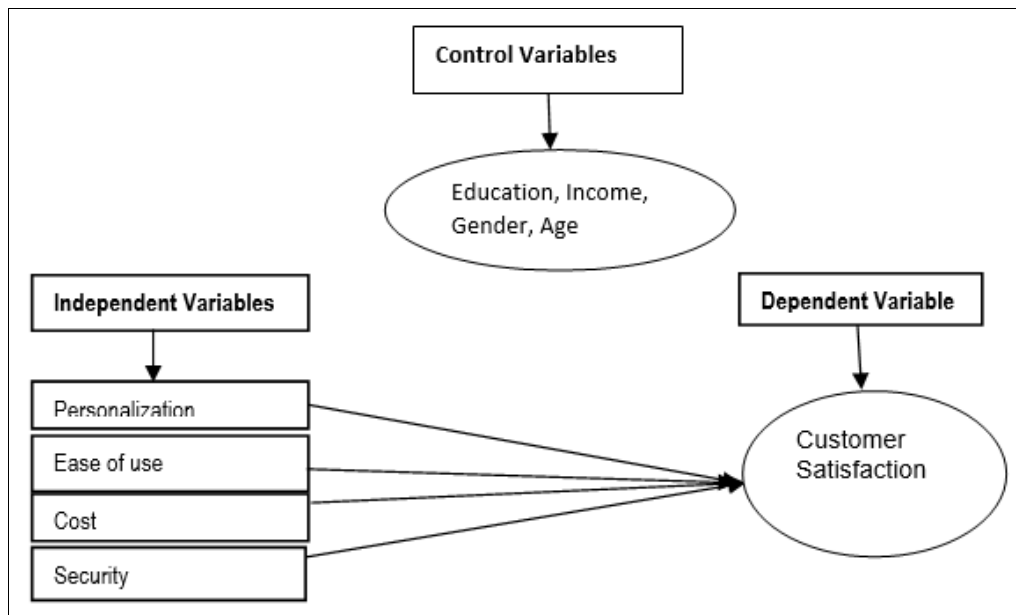
This study was based in descriptive and inferential methods for the presentation and analysis of data. Other descriptive statistics tools like maximum, minimum, and standard deviation have been used. One way-ANOVA test has been

done to check the differences among demographic variables about the independent variables in the study. Pearson's correlation test is done to check the association between the variables. Finally, regression analysis is done to check the model's fit, and p-values generated from the regression have been analyzed to test the hypotheses.

The following are the hypotheses of the study:

- H1: There is a significant relationship between Personalization and customer satisfaction.
- H2: There is a significant relationship between Ease of use and customer satisfaction.
- H3: There is a significant relationship between Cost and customer satisfaction.
- H4: There is a significant relationship between Security and customer satisfaction.

**Theoretical Framework**



Source: Altobishi, T et al. (2018)<sup>[6]</sup>

**Fig 1:** Theoretical Framework

The model in the study is:

$$CS = \beta_0 + \beta_1cE + \beta_2cI + \beta_3cG + \beta_4cA + \beta_1P + \beta_2EOU + \beta_3C + \beta_4S + \epsilon$$

Where,  $\beta_0$  = Intercept of the dependent variable,  $\beta_1, \beta_2, \beta_3, \beta_4$  = Coefficient of the variables, CS = Customer

Satisfaction, P = Personalization, EOU = Ease of Use, C = Cost, S = Security,  $\epsilon$  = Error Terms, c = Controlling variables, E = Education, I = Income, G = Gender, A = Age

**Results and Analysis**

**Descriptive Statistics**

**Table 1:** Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Personalization	200	2.50	6.25	4.7613	.56003
Ease of use	200	3.25	6.25	5.0763	.45266
Cost	200	2.00	6.25	4.2775	.65249
Security	200	2.60	5.00	4.2430	.39437
Customer Satisfaction	200	3.00	5.00	4.2910	.30460

In the above table, we can see, in relation to the Personalization, the average was 4.76 with a standard deviation of 0.56. For Ease of use, the average was 5.07 with a standard deviation of 0.45. With respect to Cost, the average was 4.27 with a standard deviation of 0.65. For

Security, the average was 4.24, with a standard deviation of 0.39. Finally, with respect to Customer satisfaction, the average was 4.29, along with a standard deviation of 0.30.

**Normality test**

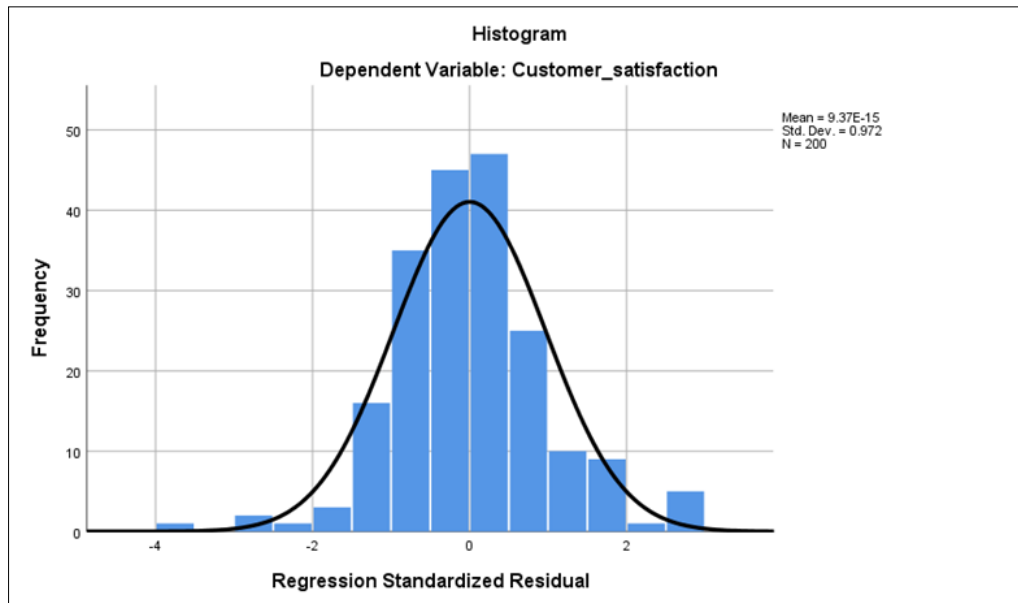


Fig 2: Histogram

In Figure, we can clearly see that the histogram of the regression residuals is bell-shaped. That means, most of the

data is clustered around the peak. This suggests that the data taken for the analysis are distributed normally.

**One-way ANOVA Test**

Table 2: One Way ANOVA Test

Variables	Statistics	Personalization	Ease of use	Cost	Security
Gender	F-value	1.762	2.540	1.206	1.645
	P-value	0.186	0.113	0.273	0.201
Marital status	F-value	0.002	0.170	0.298	1.719
	P-value	0.968	0.681	0.586	0.191
Age	F-value	0.458	1.515	2.157	1.062
	P-value	0.767	0.199	0.075	0.905
Education	F-value	0.305	0.962	1.770	0.386
	P-value	0.737	0.384	0.173	0.680
Job Nature	F-value	1.600	2.619	4.174	2.259
	P-value	0.191	0.052	0.003	0.083
Experience	F-value	3.489	2.220	2.151	4.456
	P-value	0.017	0.087	0.095	0.005
Locality	F-value	2.922	2.516	2.279	2.473
	P-value	0.022	0.043	0.062	0.046

The table shows the results of a statistical analysis testing the relationship between demographic variables and criteria related to Statistics, Personalization, Ease of use, and Cost. The F-value and P-value are used to determine the significance of the relationship. It appears that experience

has a significant impact on all four criteria, with low P-values for each. The other variables also have an impact on the criteria, but the relationship is not as strong as that between experience and the criteria.

**Pearson’s correlation test**

Table 3: Pearson’s correlation test

Variables	Personalization	Ease of use	Cost	Security	Customer satisfaction
Personalization	1				
Ease of use	.379**	1			
	.000				
Cost	.092	.259**	1		
	.195	.000			
Security	.501**	.554**	.197**	1	
	.000	.000	.005		
Customer satisfaction	.321**	.418**	.128	.545**	1
	.000	.000	.072	.000	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Based on table, it is found that the dependent variable customer satisfaction has significant and positive relationship with independent variables such as personalization, ease of use, cost and security. Thus, personalization leads to customer satisfaction in terms of e-banking transactions. The secure ease of use in terms of banking transaction also leads to customer satisfaction.

Similarly, the efficient and proper cost also leads customer to satisfaction during e-banking process. Eventually, the security with e-banking transaction ultimately leads customer to satisfaction. Similarly, there is also positive and significant relationship among personalization, ease of use, cost and security which indicates that they lead each other in the same direction.

**Multiple Regression Analysis**

**Table 4:** Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Model summary
	B	Std. Error	Beta			
(Constant)	2.212	.239		9.239	.000	R <sup>2</sup> = 0.317
Personalization	.023	.038	.042	.615	.539	Adjusted R <sup>2</sup> = 0.303
Ease_of_use	.109	.049	.162	2.213	.028	F-value= 22.653
Cost	-.002	.029	-.003	-.056	.956	P-value=0.00
Security	.335	.059	.434	5.642	.000	

a. Dependent Variable: Customer\_satisfaction

Multiple regression analysis was performed to examine the relationship between personalization, ease of use, cost, security, and customer satisfaction in e-banking users in Nepalese commercial banks. The regression equation was found to be a good fit with 31.7% of the variance in customer satisfaction explained by the predictors. The

results showed that there was a positive relationship between ease of use and customer satisfaction, and a positive relationship between security and customer satisfaction. However, there was no significant relationship found between personalization and cost with customer satisfaction.

**Hypothesis Testing**

**Table 5:** Hypothesis Testing

Research hypothesis	Variables		P-value	Results At 99 and 95 percent interval
	Dependent	Independent		
H1 There is significant relationship between personalizations with customer satisfaction.	CS	PER	.539	Do not rejected null
H2 There is significant relationship between ease of use with customer satisfaction.	CS	EOU	.028	Rejected null
H3 There is significant relationship between cost with customer satisfaction.	CS	C	.956	Do not rejected null
H4 There is significant relationship between security with customer satisfaction.	CS	S	.000	Rejected null

The table shows the results of four hypothesis tests conducted to determine the relationship between customer satisfaction (CS) and four independent variables: personalization (PER), ease of use (EOU), cost (C), and security (S). The results show that the null hypothesis (there is no significant relationship between customer satisfaction and the independent variable) was rejected for ease of use (H2) and security (H4), with p-values of .028 and .000, respectively. This means that there is a significant relationship between ease of use and security with customer satisfaction. However, the null hypothesis was not rejected for personalization (H1) and cost (H3), with p-values of .539 and .956, respectively. This means that there is no significant relationship between customer satisfaction and personalization or cost.

**Discussion**

The finding of this study shows that there was a significant relationship between all the variables of e-banking services and overall customer satisfaction. The Pearson correlation coefficient result shows a positive relationship between personalization and customer satisfaction. This result is consistent with the findings of (Altobishi *et al.*, 2018; Tong,

C *et al.*, 2012) [6]. However, this result contradicts the findings of Wang, K. L. and Groth, M. (2014) [48]. The finding that ease of use and customer satisfactions are positively correlated is similar by the work of Altobishi *et al.* (2018) [6] but contradicts the results of Yoon (2010). The cost also has a positive relationship on customer satisfaction, which is supported by (Nguyen *et al.* 2020; Altobishi *et al.* 2018) [37, 6], but contradicts Lim *et al.* (2020). The same goes for security, which is positively link to customer satisfaction according to Nguyen *et al.* (2020) [37] but contradicts Rita *et al.* (2020) [40].

The study shows that the ease of use has significant positive effect on customer satisfaction. This result is consistent with the findings of Altobishi *et al.*, (2018) [6]. However, this result is contradicts to the findings of Salihi, A., (2019). Likewise, the research indicates that security has a positive effect on customer satisfaction, which aligns with the results of NGUYEN *et al.* (2020) [37]. However, this result contradicts the findings of Altobishi *et al.* (2018) [6].

**Conclusion and Implications**

In conclusion, this study aimed to measure the impact of e-banking on customer satisfaction in Nepalese commercial

banks. The research was conducted with 200 randomly selected respondents and employed both descriptive and inferential research statistical tool for the analysis of the data. The findings revealed that, security was the most impactful variable on satisfaction of customers from e-banking. To add to this, ease of use was also significantly impacting variable on customer satisfaction. This reveals that the customers in Nepal are highly concerned about the security of the transaction when they use the e-banking features. Their satisfaction is highly derived from the security offered in the transactions. Furthermore, the customers want the e-banking features and interface to be user-friendly and easy to use. On the contrary, personalization and cost of e-banking were insignificant factors for customer satisfaction. This indicates the customers are not bothered about the cost and personalization aspect of e-banking.

The results of the study on the relationship between customer satisfaction and independent variables in e-banking suggest several implications for both banks and the government. This can be achieved by offering tailored products and services, as well as improving the overall user experience by providing a user-friendly and easy-to-use platform. Government should provide adequate regulatory framework that will ensure customer protection and security of transaction. That way, bank customers' confidence in electronic banking would be secured. Banks should try to win customers' confidence by providing adequate security of transaction back up of critical data files and alternative means of processing information. Bank should organize seminars /workshops /talks on the healthy usage of e-banking. This can be achieved by offering tailored products and services, as well as improving the overall user experience by providing a user-friendly and easy-to-use platform. Moreover, bankers need to provide sufficient guidance to customers for using e-banking services. Future researcher work would concentrate on more observations on the broad area and comparisons of geographical differences on e-banking. Researcher could be added more variables into the study in order to achieve more consistency on statistical results. Future research should also be conducted to examine the topic in greater depth, including a more comprehensive analysis of both branch and online banking services and a larger scale survey to make the results more representative.

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