

## IMPACT OF E-BANKING ON CUSTOMER'S SATISFACTION OF PRIVATE BANK

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### ABSTRACT

Several years ago, e-banking was not a part of the banking industry. Customers had to visit physical bank branches to transfer funds and access various services. However, with the introduction of e-banking in the mid-1990s, it rapidly gained popularity across the globe. While many individuals now use e-banking services, they continue to face challenges such as ATM malfunctions, delayed SMS alerts, network issues, stuck ATM cards, cash shortages, and inefficiencies. Additionally, security concerns and complexities in using online banking applications and websites present further obstacles. The purpose of this study is to examine the impact of e-banking on customer satisfaction within private banks. This research focuses exclusively on private banks and investigates four key factors—user-friendliness, reliability, efficiency, and security & privacy—as independent variables representing e-banking. Customer satisfaction is the dependent variable. Using a quantitative approach, data were collected via questionnaires from 160 private bank customers who use e-banking services. Regression analysis was employed to assess the model, which was found to be a good fit. The results indicate that all four independent variables (user-friendliness, reliability, efficiency, and security & privacy) significantly influence customer satisfaction in private banks. Consequently, these factors are crucial for enhancing customer satisfaction in the e-banking sector of private banks.

**Key Words:** E-banking, Customer Satisfaction, Automated teller machine, e-service, efficiency, reliability, user-friendly, security & privacy, Banks, Transfer, Services, Application, Banking Industry and UBL.

### 1. INTRODUCTION

This paper examines the impact of e-banking on customer satisfaction in Karachi because, in these modern times, the majority of banking customers are using e-banking through websites, applications etc. The growth of e-banking in any country depends on various factors including internet availability, internet speed, e-banking features and users of the Internet. These factors are fundamental for e-banking services (Musa, Habib, & Muhammad, 2018). All banks try to provide the best and highest quality of e-banking services to further satisfy their customers and also aim to increase the number of customers.

E-banking is also part of e-financing. E-banking is the most important service for customers and businesses because it is a 24 hours' service.

With the help of e-banking, we can transfer

money, pay bills, check balance and use many other functions anywhere and anytime through the internet. In the banking industry, e-banking is becoming an important phenomenon and also improving its quality with the help of information technology (Musa, Habib, & Muhammad, 2018). E-banking is growing rapidly in many countries because it provides services to customers through the internet, computers, mobile phones and automated teller machines (ATM) etc. (Asiyanbi & Ishola, 2018). Services of e-banking are efficient, comfortable and very secure as compared to physical bank services (Asiyanbi & Ishola, 2018). Now, some multinationals and local private commercial banks have launched e-banking services. Additionally, the demand for e-banking

services is increasing in the banking sector ( Musa , Habib , & Muhammad , 2018).

E-banking allows us to access the bank account, fund transfer, and payments anytime and anywhere via the internet without physical cash and paper cheque (Asiyanbi & Ishola, 2018). Due to increasing competition in Pakistan, banks try to provide services that are more efficient, more secure, and more user-friendly as well so that banks can increase the number of customers. In the developed countries, banking sectors are focusing on e-services and they are trying to expand and further improve e-banking services (Hammoud, Bizri, & Baba, 2018). Previous studies examined the impact of electronic banking or internet banking on customer satisfaction in different cities of different countries. A research paper also investigated the impact of e-banking or online banking on customer satisfaction and used different variables in the place of e-banking and customer satisfaction.

Today, technology is an important and successful element in our society and it is a basic and important element in improving the quality of banking services in the world (Hammoud, Bizri, & Baba, 2018). In the 21<sup>st</sup> century, the banking sector is working in multiplex and dynamic situations, and electronic banking is increasing and establishing a financial market (Khatoon, Zhengliang, & Hussain, 2020).

E-banking is just like an electronic application that creates the connection and interaction between customers and bankers. The goal of banks is to provide better service quality to increase the level of customer satisfaction through the e-banking system (Madavan & Vethirajan, CUSTOMER SATISFACTION ON E-BANKING SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN PUDUCHERRY REGION - AN EMPIRICAL ANALYSIS, 2020). It is important to identify and understand the perception of customers about e-banking because it provides the satisfaction level of the customer. The e-banking system can be improved by the help of the customer's perception (Madavan & Vethirajan, CUSTOMER SATISFACTION ON E-BANKING SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN PUDUCHERRY REGION - AN EMPIRICAL ANALYSIS, 2020).

### **1.1 BACKGROUND**

E-banking is the latest technology in the world. Some years ago, there was no e-banking in the banking industry. People used banking services physically. To transfer funds and use any service, people had to go to the branch of a bank and this type of service takes much more time to process. E-banking was introduced in the mid-1990s. E-banking expanded quickly in the world because it provides various advantages such as good security, efficiency, usefulness and other benefits. Now, everybody and every organization is using the electronic banking system and they are getting more benefits than physically visiting a branch of the bank.

The efficiency and service quality of e-banking has also improved and increased in the world due to the effect of information technology ( Uchechukwu & Stella , 2019). Information technology is going to further advance and it provides opportunities to electronic society to create and develop electronic products (H. K. T. & T.S.L.W. , 2020).

Electronic banking service has grown the size of clients by about 25% to 30% in the past few years (Hammoud, Bizri, & Baba, 2018). Some banks are still facing many problems in their operations and that is increasing the customers doubts (Raza, Umer, Qureshi, & Dahri, 2020).

E-banking is a new process to access personal bank accounts, pay bills, get information about the account and utilize any type of e-banking service and the aim of the organization is to convert all the bank's services into electronic services (N & S, 2018). According to the latest research (N & S, 2018), e-service quality should be expanded in the world conceptually and e-service quality requires consideration on all factors of the transaction, service delivery, customer services, and customer support as well.

Customers of e-services always expect innovation and creativity about e-services from service providers. The expectation of customers builds the pressure for service providers to provide better e-services. As a result, the e-banking industry faces such types of pressure by the customer and always tries to use capabilities and information and communication technology so that customers get satisfaction through e-banking services (Madavan & Vethirajan, THE IMPACT OF ELECTRONIC BANKING SERVICES ON THE PUBLIC AND

PRIVATE SECTOR BANKS IN PUDUCHERRY REGION, 2020)

### 1.2 PROBLEM STATEMENT

The purpose of this study is to examine what is the impact of electronic banking on customer satisfaction in Karachi. There are many problems in banking services whether it is online or physical. Some people and businesses are still using the physical services of banks but the majority of them are using electronic banking services. This comes as a surprise that in these modern times, some people and business are still using physical services of banks. Physical services of banks take a long time to process such as fund transfer, account information, cash withdrawal and other services whereas electronic banking provide services along with more efficiency, security and availability than physical banking services. Nevertheless, some people and businesses are still not fully satisfied with electronic banking and also face some problems as well. These problems include faults in automated teller machines (ATM), network issues, late SMS alerts, non-availability of cash, stuck ATM card in the machine, application and website processes being difficult, poor efficiency, security issues etc. Hence, in this research paper, I am going to investigate the satisfaction of customers via e-banking services.

Some previous studies examined the exclusion of some e-banking services such as applications of smartphones and robots. Additionally, many studies investigated how to measure e-banking service quality and impact and relationship of e-banking service and customer satisfaction (Hammoud, Bizri, & Baba, 2018). Therefore, in this research paper, I am going to investigate the impact of e-banking on customer satisfaction when customers are using banking services through smartphones, laptops, personal computers and different electronic devices with the help of the internet.

Information technology plays the most important role in e-banking systems and it is also improving the banking system day by day (Hammoud, Bizri, & Baba, 2018). E-banking is part of technology. The basic purpose of this study is to investigate whether e-banking- which is rapidly spreading in the world- is satisfying the customers and their needs or not. In recent years, banks are trying to transfer customers on an e-banking system by

providing some beneficial offers but the question arises of whether customer satisfaction can improve by providing some beneficial offers (Sleimi, Karam, & Qubbaj , 2018).

### 1.3 RESEARCH QUESTIONS

- What is the impact of e-banking on customer satisfaction?
- How are e-banking services easily usable for customers?
- What is the effect on time while using e-banking services?
- What is the effect on the reliability of e-banking?
- How are e-banking services secure for customers?

### 1.4 RESEARCH OBJECTIVES

- To investigate the impact of e-banking on customer satisfaction.
- To identify the process of e-banking as easily usable.
- To investigate the efficiency of e-banking.
- To determine the reliability of e-banking.
- To measure the security level of e-banking services.

### 1.5 SIGNIFICANCE OF THE STUDY

The result of this study will provide the relationship between e-banking and customer satisfaction. When customers use e-banking to perform banking services, what advantages or disadvantages are there of using the e-banking process? It will be very helpful for those customers who are using physical banking services and online banking services.

### 1.6 STUDY VARIABLES

#### 1.6.1 Independent Variables

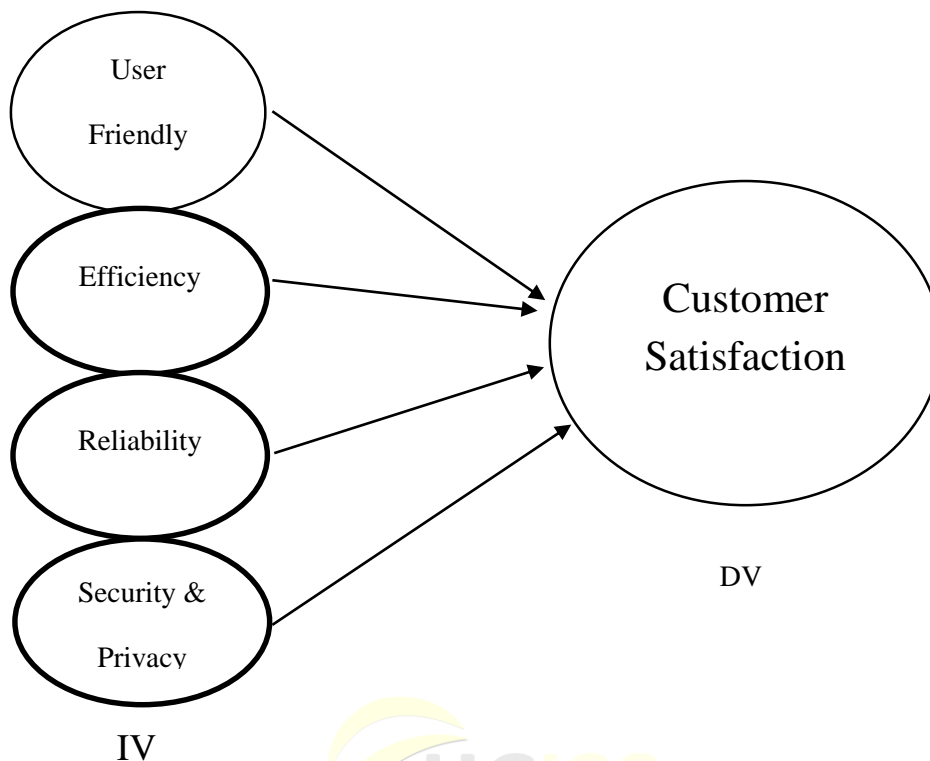
In this paper, there are four independent variables, which are effective on a dependent variable, and independent variables are given below:

- Efficiency
- User-friendly
- Security & Privacy
- Reliability

#### 1.6.2 Dependent Variable

Customer satisfaction is the dependent variable, which is effective by independent variables. The relationship of dependent and independent

variables provides the result about the impact of e-banking on customer satisfaction.



## 2.LITERATURE REVIEW

According to the latest research (Musa, Habib, & Muhammad, 2018), the major issues and challenges of the implementation of e-banking in Nigeria and Bangladesh are that e-banking is not safe and secure and there is less quantity of customers who are satisfied with the quality of e-banking. The purpose of this study is to investigate about the impact of e-banking services on customer satisfaction in selected bank branches, which are located in Ibadan metropolis, Oyo state in Nigeria. The finding of this study shows the high impact of e-banking services in which usage of e-banking products are ATM services 98%, internet banking 85% and electronic transfer 97% (Asiyanbi & Ishola, 2018). This study (Hammoud, Bizri, & Baba, 2018) identified that there is a significant impact of security and privacy, responsiveness and communication, ease of use, efficiency, and reliability on customer satisfaction, which increases customer satisfaction and the banking industry focuses to improve the e-banking quality so that customer satisfaction also improves as well.

According to one report (Khatoon, Zhengliang, & Hussain, 2020), the result of the study shows that security and privacy, responsiveness, communication, efficiency, and reliability are all factors that affect positively and significantly customer purchasing intentions. It adds that customer purchasing intentions are going to increase by customer satisfaction with the utilization of e-banking services. This paper examined the impact of internet banking service quality on customer satisfaction and customer loyalty as well and all dimensions of this paper significantly affect customer satisfaction and customer loyalty positively. This study also showed that quality of service is a very important part of internet banking and customers operate and interact with internet banking effectively (Raza, Umer, Qureshi, & Dahri, 2020).

This research paper analysed the impact of e-banking on commercial banks only. Results showed that e-banking services play both roles as positive and negative for customers. Benefits of e-banking for the customer include ease of use,

convenience and security level but there are also negative impacts of e-banking; customers are not completely satisfied because of electronic fraud. E-banking also improves the banking industry such as e-banking increasing the numbers of banking customers and profits of banks as well (Nyoni, 2020). According to a report (Sleimi, Karam, & Qubbaj, 2018), there is a strong and positive relationship between e-banking services and customer satisfaction because customers are satisfied with all these factors (responsiveness, reliability, empathy, and insurance) in Arab Bank. This study investigated the impact of e-banking on customer satisfaction and data collected from clients of the Jordan banking sector: results showed that the five factors (convenience, cost, ease of use, personalization and customization, security) affect positively the customer satisfaction but it is only the privacy factor that hampers customer satisfaction in Jordan's banking sector (Altobishi, Erboz, & Podruzisik, 2018).

This paper examined that level of security and friendly use of e-banking services are not good and positive. There is a negative effect of security and ease of use and there must be solutions for these issues (Salihu, Metin, Hajrizi, & Ahmeti, 2019). According to a report (Li, Lu, Hou, Cui, & Darbandi, 2021), there are four factors (cloud services, security, e-learning, and service quality) that increase the satisfaction of customers. These four factors improve customer satisfaction while using internet banking services. The purpose of this is to investigate the impact of e-banking on consumer behaviour and results showed that e-banking is the element which is helping to provide the best services to the customers and also improve their satisfaction level. It is important that the banking industry should improve the e-banking services because new generation customers encourage the use of e-banking services (SRINIVASAN & ANSARI, 2019). This paper established to understand these factors such as customer satisfaction, e-banking, employees' perception, convenience, pricing, tangibles, complaints, sharia compliance, and bank image. These factors can affect customer satisfaction and bank performance. Sharia compliance, complaints, pricing, and convenience are important factors for customer satisfaction and all factors affect significantly customer satisfaction and then customer satisfaction affects significantly on

performance. All factors contribute to improve the satisfaction of customers and improvement of customer satisfaction can improve the performance (M. Anouze, Alamro, & Awwad, 2018).

This research identified that e-banking and customer satisfaction are strongly correlated and this research also showed that the result of e-banking on customer satisfaction are not different on the basis of gender and residential environment but the result is affected by the age factor because customers over 65 years old are not using e-banking in the proper way (Moraru & Duhnea, 2018). The banking industry adopted electronic service quality to provide e-banking services for customers. This paper identified that efficiency is the significant and strongest factor that has an effect on customer satisfaction (Madavan & Vethirajan, THE IMPACT OF ELECTRONIC BANKING SERVICES ON THE PUBLIC AND PRIVATE SECTOR BANKS IN PUDUCHERRY REGION, 2020). According to a report (H. K. T. & T.S.L.W., 2020), the result of this study suggests that internet and online banking, ATM banking, debit, and credit card improve the e-banking services and customer are satisfied with these services but mobile banking and telephone banking affect negatively and the researcher suggest that there is the need to investigate about the impact of e-banking practices on organizational performance.

Technology is rapidly changing the operations of the banking industry. Technology is also improving the banking system. E-banking is a critical factor for banks but e-banking is significantly improving customer satisfaction (Uchechukwu & Stella, 2019). The result of this paper showed that e-banking service quality has a positive effect on customer satisfaction and that commercial banks can improve customer satisfaction. Customer satisfaction and customer loyalty strongly correlate with each other if customer satisfaction will improve. Therefore, customer loyalty also improves (Nguyen, Pham, Tran, & T. pham, 2020).

## **2.1 HYPOTHESIS**

H<sub>1</sub>: There is a positive relationship between customer satisfaction and reliability.

H<sub>2</sub>: There is a positive relationship between customer satisfaction and user-friendly.

H<sub>3</sub>: There is a positive relationship between customer satisfaction and efficiency.

H<sub>4</sub>: There is a positive relationship between customer satisfaction and security & privacy.

### 3.METHODOLOGY

#### 3.1 Type of Research

According to this study, the quantitative methodology is perfect because the purpose of this research paper is to test the hypothesis and identify the relationship of variables.

#### 3.2 Data Collection Method

I am going to collect primary data and the quantitative methodology used in this study. This paper will be using convenience sampling that is part of non-probability sampling. Data will be collected from the customers of UBL, which are using the e-banking services of UBL.

#### 3.3 Population

The targeted population for data collection is customers of private bank that are using e-banking services. These customers will provide me data through questionnaires.

#### 3.4 Sample Size

The sample size of this paper is 160 customers of private bank who are using e-banking services. The focus is on private bank customers that are connected to any private bank branch in Karachi and are also using e-banking services to share their experience through a questionnaire about the impact of e-banking on customer satisfaction.

#### 3.5 Data Collection Tool

There are many data collection tools to collect data from respondents such as surveys, interviews, and questionnaires, etc. In this paper, I am going to use a questionnaire as a data collection tool because a questionnaire is part of quantitative methodology. The instruments of the questionnaire are adapted from previous studies because adapted instruments are tested. Questionnaires will be distributed to the customers of private bank through softcopy (email, WhatsApp, and other online systems) and hardcopy.

#### 3.6 Data Analysis Tool

There are many types of data analysis tools that are used to analyze data and get results. After the data collection process, I will use regression analysis: the statistical tool to identify the relationship of variables, and SPSS (Statistical Package for the social sciences) version 26 software will be used to analyze the data.

#### 3.7 Questionnaire Instruments

Following resources are exploited to adapt all items of questionnaires.

#### Adapting Resources

- Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. (Muslim Amin, 2015)
- The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence from the Lebanese Banking Sector. (Jamil Hammoud, Rima M. Bizri, and Ibrahim El Baba, 2018)
- Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. (Syed Ali Raza and Amna Umer, 2020)

## 4. RESULTS & INTERPRETATION

### 4.1 Descriptive Statistics

**Table No. 1 (Age & Gender)**

	Gender		Total
	Male	Female	
Age 18 To 24	15	11	26
25 To 34	46	24	70
35 To 44	41	13	54
45 To 54	8	2	10
55 and above	0	0	0
<b>Total</b>	<b>110</b>	<b>50</b>	<b>160</b>

Table No. 1 presents a demographic breakdown of the respondents by age and gender. This table indicates a gender distribution of 69% male and 31% female participants. Additionally, a substantial proportion of respondents (approximately 44%) fall within the age range of 25-34 years, indicating an attracted representation within this demographic.

**4.2 Regression Analysis**

Multiple regression model was applied to measure the hypothesis of the study.

**H<sub>1</sub>:** There is a positive relationship between customer satisfaction and reliability in the internet banking services of private banks in karachi.

**H<sub>2</sub>:** There is a positive relationship between customer satisfaction and user-friendly in the

internet banking services of private banks in karachi.

**H<sub>3</sub>:** There is a positive relationship between customer satisfaction and efficiency in the internet banking services of private banks in karachi.

**H<sub>4</sub>:** There is a positive relationship between customer satisfaction and security & privacy in the internet banking services of private banks in karachi.

**Table No. 2 (Hypothesis Testing)**

Hypothesis	Independent Variable	R Square	Coefficient Model			Result
			B	T	Sig.	
H1	User Friendly	0.589	0.190	3.616	0.000	Accepted
H2	Efficiency		0.239	4.157	0.000	Accepted
H3	Reliability		0.306	6.253	0.000	Accepted
H4	Security & Privacy		0.332	3.674	0.000	Accepted

Dependent Variable: Customer Satisfaction

As documented in table no. 2, R-Square value is 58.9%, which proposed that independents variables (user friendly, efficiency, reliability, and security & privacy) explain **58.9%** variation in the dependent variable (customer’s satisfaction).

Coefficient model defines, T-value of user-friendly is lowest (**3.616**), and P-value is **0.000**, which indicates that one-unit expansion of user-friendly (IV) will lead to an increase by **0.190** in customer satisfaction (DV). As a result of this, **H<sub>1</sub>** is significantly accepted.

Second IV (efficiency), which is also demonstrating a significant impact (P-value = **0.000**) on DV (customer satisfaction), indicates one-unit increment in efficiency (IV) affect positively as **0.239** increase in customer satisfaction (DV). Hence, **H<sub>2</sub>** is accepted.

T-value of reliability is highest (**6.253**) with P-value (**0.000**), a unit addition in IV (reliability) will be increasing DV (customer satisfaction) by **0.306**. Therefore, **H<sub>3</sub>** is accepted.

The last IV (security & privacy) is also provided a favourable and significant result as P-value is **0.000**, showing the outcome that escalation of one-unit supports to elevate DV (customer satisfaction) by **0.332**. Consequently, **H<sub>4</sub>** is accepted.

**5. CONCLUSION**

Everyone is connected with banks online or physically and in these modern times, e-banking is very useful and provides many important facilities.

However, there are some problems with e-banking services due to which some people still do not use it. Faults in automated teller machines, late SMS alerts, network issues, stuck cards in the ATM, non-availability of cash, poor efficiency, security issues and a difficult process in the mobile application and website are some of the major issues faced by customers. I identified the gaps that are there while investigating the impact of e-banking on customer satisfaction of private bank. I selected a specific bank here that is private bank. The objectives of this paper are to investigate user-friendly, efficiency, reliability, and security & privacy of private bank e-banking. I collected data from 160 respondents through online and physical questionnaires and then applied regression analysis through SPSS. Most respondents are using the internet 5 to 7 hours daily. Results explain that e-banking factors such as user-friendly, reliability, efficiency and security & privacy significantly affect customer satisfaction of UBL. If all four factors improve, customer satisfaction will improve as well. There is a significant relationship between independent variables and dependent variables.

**5.1 RECOMMENDATION**

This study examines the impact of e-banking on customer satisfaction of UBL. In this paper, my focus is on the customers of private bank but in the future, the researcher could consider other specific

banks to know about customer satisfaction with regards to e-banking. The researcher can also focus on customer satisfaction with e-banking during lockdown situations.

Businesses also require e-banking services to perform different processes in a short period of time like paying and receiving cash or bills. Therefore, there is also the need to investigate about the impact of e-banking services on business performance and organizational performance.

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