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Internet Banking Tools and Client Satisfaction with Nepalese Commercial Banks

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ABSTRACT

The principal aim of this research endeavor was to assess the influence of Internet tools on client satisfaction within the commercial banking sector in Surkhet. The independent variables, namely Internet banking (IB), mobile banking (MB), automated teller machine (ATM), and point of sales (POS), were selected for this investigation, with client satisfaction designated as the dependent variable. Employing a descriptive research design and quantitative data, the study utilized a convenience sampling technique and administered a structured questionnaire to collect relevant data from respondents. The sample comprised 101 Internet banking users selected from the pool of Internet banking users in Surkhet. In the process of data analysis, various statistical measures, including frequency, mean, standard deviation, univariate, bivariate, and multivariate regression, were employed. The study's findings revealed a noteworthy positive impact of Internet banking tools on client satisfaction. This implies that commercial banks' integration and utilization of Internet banking tools in Surkhet are associated with a statistically significant improvement in client satisfaction.

1. INTRODUCTION

A bank is an institution that deals in money and credit instruments (Acharya, 2020). From the first bank established in 1937 (Banstola, 2008) to 1990, all banking transactions were carried out manually within the four boundaries of the buildings. Himalaya Bank Limited started an ATM service in 1995 (Khatri & Upadhyay, 2014), the milestone of internet banking in Nepal. After that, Kumari Bank Limited launched Internet banking in 2002 (Ranabhat et al., 2022), formally initiating Internet banking in Nepal. Additionally, The Royal Nepal Academy for Science and Technology (RONAST) was one of the first

organizations in Nepal to use the Internet. After that, the establishment of ISP in 1994, the Mercantile Office System, started email service for commercial purposes (Banstola, 2008). Similarly, the Nepal Government passed the Electronic Transactions Act in 2008. All these scenario developments were responsible for today's Internet banking development.

Internet banking is one of the latest applications that integrate all services of traditional banks via digitized technology (Nguyen et al.).In this sense, Internet banking is the automated provision of traditional and new banking products and services to clients directly via electronic and interactive communication channels. Financial institutions, customers, individuals, and businesses can access the Internet to access accounts, transact business, and obtain information about financial services and products (Salhieh et al., 2011). Besides that, electronic banking is a fast-developing technology that uses the Internet to deliver banking products and services. With the growth of the World Wide Web, electronic banking has changed the atmosphere. Due to the advent of the Internet, banks have become valuable resources for their customers and transactions, increasing efficiency and speeding up transactions (Veena & Suheel, 2016).

The financial sector is experiencing a revolution through e-services. Electronic banking is replacing the traditional financial system. The banking industry is moving from the cash economy to the plastic card economy. Banks have had to adapt to technological advances in the electronic age due to intense competition among themselves and external pressures. It offers numerous electronic channels as an alternative to banking services, such as Internet banking, mobile banking, ATM services, electronic fund transfers, credit cards, debit cards, and electronic clearing services. Online banking, e-banking, or Internet banking are all terms that are sometimes used to describe this service(Veena & Suheel, 2016).

Mobile/SMS banking, phone banking, electronic fund transfers, PC banking, ATMs, POS (credit and debit card) banking, Interactive TV, and branchless banking are all included in Internet banking. Potential customer benefits include more options, competition, better value for money, excellent knowledge, better tools for managing and evaluating information, and faster service. Through the ability to re-engineer numerous business processes, remove entry barriers, drastically reduce costs, improve cross-border sales potential, and engage in Internet marketing, e-banking allows banks to promote product innovation and delivery (Simon, 2016).

The proliferation of online banking tools is witnessing a daily upsurge, with the banking industry continually introducing concomitant innovations. iven the ever-present nature of global networking, the utilization of these banking services has become an unavoidable aspect of contemporary financial transactions. This study endeavors to evaluate the impact of online banking tools on customer satisfaction within this context. To facilitate this assessment, automated teller machines (ATMs), point of sale (POS) systems, internet banking, and mobile banking have been identified as pivotal elements for determining client satisfaction.

2. STATEMENT OF THE PROBLEM

The pervasive adoption of Internet banking has exhibited significant growth. According to a Nepal Rastra Bank report, various banks and financial institutions have issued a substantial 7229202 ATM cards. The total count of ATMs stood at 4106, with mobile banking users witnessing a noteworthy increase of 35.46% to reach 11,306,797 and internet banking users experiencing a rise of 12.41% to reach 1,031,227 (Nepal Rastra Bank, 2020). This data underscores the ongoing need to expand individuals' inclusivity within Internet banking networks.

The expansion of Internet banking services in Nepal has encountered various challenges and impediments. Notable hurdles to the proliferation of Internet banking in Nepal encompass deficiencies in infrastructure and services, insufficient comprehension of Internet banking offerings, apprehensions regarding security, and intermittent power outages (Khatri & Upadhyay, 2014). Consequently, the primary objective of this study is to scrutinize the impact of online banking technologies on client satisfaction in Surkhet, Nepal, amid these contextual challenges and emerging trends.

3. LITERATURE REVIEW

The research conducted by Ranabhat *et al.* (2022) aimed to investigate Internet banking awareness, usage, and the factors influencing Internet banking in Pokhara Metropolitan, Nepal. The study revealed that Internet banking is significantly influenced by awareness, accessibility, security, and bank support. Additionally, it highlighted the capability of customers to access financial services through intelligent electronic devices facilitated by electronic banking systems. Moreover, a study by Okechi and Kepeghom (2013) on electronic banking usage reported that users of various electronic banking channels exhibited varying utilization levels. Specifically, users of ATMs constituted 22.7%, point of sale (POS) users accounted for 6.4%; internet banking users represented 7.3%; mobile banking users comprised 10.5%; mobile money users were 8.7%; master card users constituted 11.0%; and users of web merchants were observed at 5.5%. These findings underscore the diverse preferences and usage patterns among individuals engaging in electronic banking services.

Contemporary reliance on digital banking has become ubiquitous. The study's findings indicate a prevailing preference among respondents for digital banking over traditional banking methods. Many users engage in digital banking activities primarily through their mobile phones. The contentment of users is derived from the perceived advantages of digital banking, encompassing convenience, accessibility, instantaneous fund transfers, and other associated features (Pavithra & Geetha, 2021). In contrast, Veena and Suheel (2016) expounded on various factors influencing customers' decisions to adopt e-banking services, noting the availability of round-the-clock e-banking services as one such determinant. Additionally, respondents in this study agreed on the superior privacy protection, transaction security, and lower adoption costs associated with e-banking compared to traditional banking services. These findings underscore the contemporary shift towards digital banking, driven by convenience and the perceived enhancement of security and efficiency.

Omar et al. (2011) investigated Pakistani customers' perceptions, preferences, issues, and recommendations regarding online banking. The survey revealed a notable inclination among consumers toward Internet banking (IB) services instead of traditional branch banking. This preference was attributed to the perceived dependability, affordability, speed, security, safety, and ease of use of Internet banking. However, the simultaneous findings highlighted specific challenges influencing customers' decisions to adopt Internet banking services, including security concerns, a lack of trust and awareness, and issues related to automated teller machines (ATMs).

Additionally, the study explored the realm of mobile banking, defined as the use of mobile applications by bank customers to conduct financial transactions like checking balances, paying bills, and transferring money. The prevalent use of mobile banking was attributed to its ease of operation, comfort, and convenience. Despite the expressed willingness of customers in Chhattisgarh to embrace various mobile banking services, the research identified technology-related problems and security concerns as significant obstacles. Customers articulated the need for improved technical knowledge and enhanced information

structures to address issues like network problems and optimize the utilization of these services (Nirala & Pandey, 2015).

PN and Gurusamy (2019) investigated how customers in Chennai perceive online banking. According to empirical findings, young individuals perceive the quality of Internet banking services as higher than that of older people. Compared to other income and occupation groups, those who earn more money and have satisfying jobs see the quality of online banking services as more significant. Customers of public sector banks who started using Internet banking before demonetization have a higher opinion of the service's quality than those who began using it after demonetization.

4. OBJECTIVE OF THE STUDY

The primary aim of this study was to assess the influence of Internet banking tools on client satisfaction in commercial banks in Surkhet. Furthermore, the specific objectives were to:

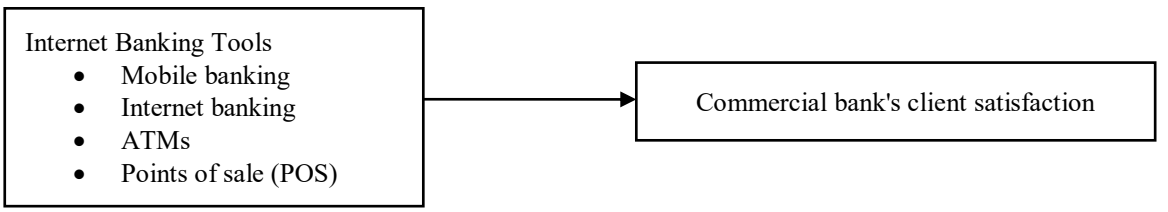
- analyze the impact of mobile banking on client satisfaction with commercial banks in Surkhet.
- evaluate the impact of Internet banking on client satisfaction with commercial banks in Surkhet.
- investigate the impact of ATM services on clients' satisfaction with commercial banks in Surkhet.
- examine the impact of point-of-sale services on clients' satisfaction with commercial banks in Surkhet.

5. CONCEPTUAL FRAMEWORK OF THE STUDY

Various factors influence client satisfaction with commercial banks. However, this study specifically investigates the impact of Surkhet Commercial Bank's Internet banking service on customer satisfaction. For this study, the independent variables include mobile banking, online banking, ATMs, and points of sale (POS) (Simon, 2016), while the dependent variable is the client satisfaction of the commercial bank. The relationship between the independent and dependent variables is illustrated in the figure below.

Figure 1

Conceptual Framework of the Study



Mobile Banking (MB): The term "mobile banking," or "M-banking," refers to the process of checking account balances, making payments, applying for credit, and completing other banking tasks via a mobile phone or personal digital assistant (PDA) (Okechi & Kepeghom, 2013).

Internet Banking (IB): Customers of banks and financial institutions can conduct a range of economic activities with the help of the internet, often known as online or web banking or internet banking. Most routine banking tasks can now be completed by customers online without having to visit a bank location. It may be done wherever we want at home, at work, or on the go (Ranabhat et al., 2022).

Automated Teller Machine (ATM): Automated teller machines (ATMs) are computerized, electronic devices that enable consumers of financial institutions to access their bank accounts, order or make cash withdrawals, and check account balances without the assistance of a human bank representative (Senthilkumar, 2018).

Point of Sale (Pos): This electronic device is utilized for processing and confirming credit card transactions. They need a quick dial-up time, minimal power consumption, and dependable performance and are typically connected by highly reliable telephone wiring connections. A computer, monitor, cash drawer, receipt printer, customer display, barcode scanner, and many retail POS systems also come with a debit/credit card reader are all standard components of a retail POS system (Okechi & Kepeghom, 2013).

6. HYPOTHESES OF THE STUDY

In the context of this study, null hypotheses have been devised to scrutinize the influence of Internet banking tools on the satisfaction of clients within commercial banks.

H_{01}: Mobile banking may not statistically impact client satisfaction within commercial banks in the context of Surkhet.

H_{02}: Online banking may not statistically impact client satisfaction within commercial banks in the context of Surkhet.

H_{03}: ATM services may not significantly impact client satisfaction within commercial banks in the context of Surkhet.

H_{04}: Point of sale (POS) services may not significantly impact client satisfaction within commercial banks in the context of Surkhet.

7. RESEARCH METHODOLOGY

This study employed a meticulously designed descriptive research paradigm, characterized by the systematic application of quantitative methodologies, to discern the multifaceted impact of Internet banking tools on client satisfaction within the intricate milieu of commercial banking. A judicious adoption of a convenience sampling technique facilitated the meticulous selection of a demographically representative sample comprising 101 discerningly chosen Internet banking users in Surkhet. This subset was deliberately culled from the broader populace of Internet banking users, ensuring a nuanced and contextually relevant examination. Data procurement was executed through the scrupulous administration of a methodologically refined structured questionnaire, meticulously crafted to extract nuanced insights from respondents. The survey instrument sought to elucidate respondents' perceptions concerning various facets of Internet banking tools and their concomitant impact on satisfaction levels. The subsequent data analysis phase, integral to this empirical investigation, incorporated a comprehensive set of statistical measures, including fundamental descriptive statistics such as frequency, mean, and standard deviation. This approach aimed to enhance the analytical depth of the study. Moreover, inferential analytical techniques were thoughtfully applied, incorporating univariate, bivariate, and multivariate regression analyses. These methodological choices were deliberately made to not only discern but also quantitatively evaluate the potential influence of individual Internet banking tools on the holistic satisfaction experienced by clients within the commercial banking sector.

8. RESULTS AND DISCUSSION

The data were analyzed in three sections. The data underwent a comprehensive three-step analysis. Respondents' personal information was delineated in the initial section by applying frequency and percentage metrics. Subsequently, the second section featured a descriptive analysis employing mean and standard deviation to characterize the dependent and independent variables. Finally, the analytical framework was advanced by applying univariate, bivariate, and multivariate regression analyses, facilitating the establishment of intricate relationships between independent and dependent variables.

Personal Information of the Respondent

Respondents were asked using structured questionnaires to collect their demographic characteristics such as age, gender, and education of the respondent. This section includes an overview focused on the frequency and percentage of the demographic profiles of respondents.

Table 1

Demographic Profile of the Respondent

Age Groups	Frequency	Percent
20 -30 Years	67	66.34
31- 40 Years	26	25.74
41 and above Years	8	7.92
Total	**101**	**100.00**

Gender	Frequency	Percent
Male	40	39.60
Female	61	60.40
Total	**101**	**100.00**

Education Status	Frequency	Percent
Up to SEE	16	15.84
Plus Two	32	31.68
Bachelor	38	37.62
Master or above	15	14.85
Total	**101**	**100.00**

Source: Field survey, 2023

Table 1 covers the age status of the respondent. Out of the total respondents, 66.34 percent were aged 20-30, 25.74 percent were aged 31-40, and 7.92 percent were aged 41 and above. Similarly, concerning gender status, out of the total respondents, 39.60 percent were associated with males, and the rest, 60.40 percent, were associated with the female gender. In the same way, regarding educational status, 15.84 percent of respondents were up to SEE level, 31.68 percent were Plus two level, 37.62 percent were at bachelor level, and 14.85 percent were at master level.

Descriptive Analysis of the Constructs

This analysis has been done based on the constructs developed in the study's conceptual framework to assess the frequency, percentage mean, and standard deviation score of the respondent's level of agreement in terms of their items.

Internet Banking

Internet banking helps the client perform various banking activities using Internet services. The usefulness of Internet banking, transaction processing time, user-friendly features, uninterrupted transactions, and ease of handling Internet banking were included in the questionnaire.

Table 2
Descriptive Statistics of the Constructs

Code	Statements	N	Mean	SD
	Internet Banking (IB)			
IB1	Internet banking service is beneficial.	101	3.802	0.583
IB2	I can quickly finish my bank transactions.	101	3.604	0.788
IB3	I can finish my transactions anytime.	101	3.990	0.728
IB4	The bank's website does not freeze during transactions.	101	3.604	1.175
IB5	Internet banking service is easy to use.	101	3.960	1.009
	Automated Teller Machine (ATM)			
ATM1	ATM service is available 24/7 hours	101	3.782	0.559
ATM2	No transaction error in service.	101	3.604	0.838
ATM3	ATM is more secure than a cheque.	101	3.980	0.905
ATM4	ATM service is easily accessible.	101	4.158	0.771
ATM5	The bank sends messages of every transaction to alert.	101	4.248	0.713
ATM6	Charges for ATMs are satisfactory.	101	4.050	0.740
ATM7	ATM service is user-friendly.	101	4.099	0.794
	Mobile Banking (MB)			
MB1	Mobile banking is better compared to physical service.	101	3.782	0.522
MB2	Most banking transactions can be performed using MB.	101	3.891	0.488
MB3	MB services are available anytime and anywhere.	101	3.861	0.788
MB4	Mobile banking is clear and understandable.	101	4.040	0.894
MB5	Transactions are finished on time.	101	3.871	1.026
MB6	No need to stand in line at the bank.	101	4.000	1.010
	Point of Sale (POS)			
POS1	Bank never gives information about users to others.	101	3.842	0.612
POS2	No need to carry cash in your pocket.	101	3.733	0.646
POS3	Point of sale service is useful in any transaction.	101	3.960	1.019
POS4	We can use this service anytime and anywhere.	101	4.109	0.915
POS5	Less time is required to connect to the webpage/ application.	101	3.950	1.043
	Client Satisfaction (CS)			
SAT1	I am satisfied with the E-banking services.	101	3.782	0.701
SAT2	Mistakes in the transaction are corrected in a timely.	101	3.842	0.689
SAT3	Employee behavior imparts confidence to users.	101	3.921	0.808
SAT4	Employees are knowledgeable enough to answer users' questions.	101	4.079	0.935
SAT5	Would you recommend other people to use the IB service?	101	4.030	0.995

Source: Field survey, 2023

Table 2 describes the meaning and SD of each item. The average mean of each item is more than 3. It means all the item's mean scores exceed the average value. Similarly, the SD of each item shows the deviation between the items.

Table 3
Result of Univariate Analysis

Model	Intercept	IB	ATM	MB	POS	Adj R^2	F -test	P Value
1	14.898	0.251						
	(6.876)**	(2.219)**				0.38	4.925	0.029
2	7.576		0.433					
	(3.279)*		(5.269)*			0.21	27.76	0.000
3	6.348			0.567				
	(2.986)*			(6.312)*		0.28	39.844	0.000
4	16.245				0.174			
	(8.183)				(1.740)	0.20	3.029	0.085

Note: N=101; ** represents the 5 percent level significance, * represents the 1 percent level significance, and the figure in the parentheses is a t-values

Table 3 shows the results of univariate analyses on the impact of Internet banking tools on client satisfaction of Nepalese commercial banks. The four primary Internet banking tools, i.e., Internet Banking (IB), Automatic teller machine (ATM), Mobile banking, and point of sale, have been taken as an independent variable, and client satisfaction has been taken as the dependent variable. The result depicted that Internet banking, ATM, and mobile banking significantly impact client satisfaction. However, the point of sale has no statistically significant impact on the client satisfaction of commercial banks.

Table 4
Result of Bivariate Analysis

Model	Intercept	IB	ATM	MB	POS	Adj R^2	F -test
1	8.075	(.079)	0.468				
	(3.300)	(.637)**	(4.693)**			0.206	14
2	6.695	(0.038)		0.583			
	(2.835)	(0.344)**		(5.752)**		0.273	19.804
3	14.181	0.202			0.084		
	(5.943)	(1.535)**			(0.725)**	0.033	2.714
4	5.005		0.157	0.438			
	(2.153)		(1.395)**	(3.387)*		0.29	21.086
5	8.083		0.634		(0.313)		
	(3.580)		(5.642)**		(2.549)**	0.253	17.899
6	7.102			0.610	(0.089)		
	(3.118)			(6.044)**	(0.927)**	0.279	20.323

Note: N=101; ** represents the 5 percent level significance, * represents the 1 percent level significance, and the figure in the parentheses is a t-values

The result of Table 4 depicts six different bivariate models of regression analysis. When IB and ATM, IB and MB, IB and POS, ATM and MB, ATM and POS, and MB and POSare jointly regressed with client satisfaction, the result significantly impacts client satisfaction.

Table 5
Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	.582[a]	.339	.311	2.73100

Note: a. Predictors: (Constant), POS, MB, IB, ATM

The above table shows the results of multivariate analyses. Here, the adjusted R^2 is 0.339. That means 33.9 per cent of client satisfaction changes are explained by point of sale, mobile banking, internet banking, and automated teller machines. However, the other 66.1 percent variation is explained by other factors that need to be recognized in the study.

Table 6
Result of ANOVA of Multiple Regression Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	366.866	4	91.717	12.297	.000[b]
	Residual	716.005	96	7.458		
	Total	1082.871	100			

Note: a. Dependent Variable = CS

b. Predictors: (Constant), POS, MB, IB, ATM

The result of ANOVA in the above table revealed that (the F-test) is 12.297, and the P value of the development is .000, which is less than the .05 significance level. Therefore, the null hypothesis is rejected at a 5% significance level.

Table 7
Coefficient of Multivariate Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.962	2.385		2.500	.014
	IB	.062	.119	.054	.521	.604
	ATM	.367	.143	.398	2.574	.012
	MB	.412	.128	.389	3.211	.002
	POS	.259	.121	.256	2.136	.035

Note: a. Dependent Variable: CS

Table 7 presents the unstandardized coefficient Beta t value and P value. The P value of ATM, mobile banking, and point of sale (POS) has less than a 5% significance level. Therefore, it indicates that ATMs, mobile banking, and POS significantly impact client satisfaction. The unstandardized coefficient value indicates that one unit increase in ATM, mobile banking, and POS leads to 0.367, .412, and .259, respectively, in client satisfaction. Similarly, internet banking has no statistically significant impact on client satisfaction.

9. CONCLUSION AND RECOMMENDATION

In summary, this study assessed the impact of various Internet banking tools on client satisfaction. The independent variables encompassed the four principal Internet banking tools: Internet Banking (IB), Automatic Teller Machine (ATM), Mobile banking (MB), and Point of Sale (POS). Univariate analysis revealed that Internet banking, ATM, and mobile banking significantly influence client satisfaction, while the point of sale does not exhibit a statistically significant impact. Furthermore, the bivariate regression analysis jointly considered pairs of Internet banking, ATM, mobile banking, and point of sale with client satisfaction. The results demonstrated a significant collective impact on client satisfaction for all pairs. The multivariate regression analysis, employing ANOVA, yielded an F-test value of 12.297, with a corresponding P-value of .000, surpassing the .05 significance level. This implies that, at a 5% significance level, all the variables (Internet banking, ATM, mobile banking, and point of sale) exhibit statistically significant associations with client satisfaction. The study's findings show that Internet banking tools play a significant role in shaping and improving customer satisfaction in commercial banks.

The study suggests prioritizing enhancements in Internet banking services, optimizing ATM and mobile banking technologies, reevaluating and improving point-of-sale offerings, adopting an integrated approach for a comprehensive impact, and maintaining continuous monitoring and adaptation to evolving client satisfaction. These recommendations aim to ensure sustained client satisfaction in commercial banks through technological and service advancements.

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