

Role of Digital Banking Services in Enhancing Customer Trust: A Case of Kathmandu Valley

Suvash Thakur*

Abstract

This study examines the role of digital banking services in enhancing customer trust: A case of Kathmandu Valley. Customer trust is the dependent variable. The selected independent variables are transaction security, service quality, user experience, privacy protection, and ease of use. The primary sources of data are used to assess the opinions of respondents regarding transaction security, service quality, user experience, privacy protection, ease of use, and customer trust. The study is based on the primary data of 144 respondents. To achieve the purpose of the study, a structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of the role of digital banking services in enhancing customer trust: A case of Kathmandu Valley.

The study showed a positive impact of transaction security on customer trust. It indicates that high standard transaction security-based system leads to increase the customer trust. Similarly, the study showed a positive impact of service quality on customer trust. It indicates that better service quality of mobile banking leads to increase the customer trust. Likewise, the study showed a positive impact of user experience on customer trust. It indicates that effective user experience mechanism leads to increase the customer trust. Further, the study also showed a positive impact of privacy protection on customer trust. It indicates that better the privacy protection, higher would be the customer trust. Moreover, the study showed a positive impact of ease of use on customer trust. It indicates that adaptive ease of use leads to increase the customer trust.

Keywords: transaction security, service quality, user experience, privacy protection, ease of use, customer trust

1. Introduction

Digital banking plays a crucial role in modern finance by providing convenient and efficient financial services through electronic channels. It enables users to access, manage, and transfer funds online, fostering financial inclusion and reducing reliance on traditional banking methods. Digital banking also enhances security measures, offers real-time transaction monitoring, and facilitates seamless integration with other digital tools, contributing to a more interconnected and accessible financial landscape. Using Internet banking technology to serve consumers has become a tool for achieving competitive advantage in the industry by making banks more efficient (Mann and Sahni, 2012). Internet banking is a promising alternative delivery channel that offers benefits to both banks and consumers. Banks get benefits like lower transactional costs, efficiency, retaining a profitable consumer base, and extending the market area. Consumers also get distinct benefits from Internet banking like convenience, availability, accessibility, and time and cost savings (Shanbaug, 2013). Modern mobile banking apps enable customers to use non-financial services. However, due to the lack of awareness and knowledge, these services have not been fully utilized by customers.

* Mr. Thakur is a Freelance Researcher, Kathmandu, Nepal.

Banks need to understand that making huge investments in technology is not enough unless most bank customers adopt it for banking transactions (Shaikh *et al.*, 2020). Similarly, Shaikh and Karjaluoto (2016) stated that digital banking is much more than an innovative banking channel and a convincing marketing strategy. The term digitization has brought a significant change in how banks understand and satisfy their customers' needs. Efforts have been made by the banks to persuade customers to adopt digital banking channels such as intensive digital marketing campaigns to educate customers about modern channels, but still, the adoption rate is not as expected (Patel and Patel, 2018).

Shankar and Datta (2018) stated that if consumers receive quality interactive services through e-banking sites, customers will reuse these platforms to take advantage of banking services and recommend others to use them. Focusing on e-banking loyalty is important for banks to maintain relationships with consumers and attract potential customers (Amin, 2016). Therefore, banks must develop marketing strategies to provide superior value to customers so that they are loyal to e-banking services (Kotler and Kevin, 2016). Trust is important for customer-bank relationships and for customer relationships in general, for several reasons. Trust facilitates transactions with customers. Modern banking services, born and developed based on the advances in science and technology, with their superior features, offer more convenience to customers (Giao, 2019). Likewise, Puriwat and Tripopsakul (2017) revealed that banks must emphasize strategies to improve the perception of the usefulness of mobile banking by considering these factors. Further, Krisnanto (2018) stated that the lack of facilities in digital banking, namely, small banks still use digital banking as an alternative to attract customers, the front-page display is too confusing, often unstable, and security is not guaranteed. Salem *et al.* (2019) examined the factors affecting Palestinian customers' use of online banking services. The study found that the use of online banking services is influenced, respectively, by technological leadership, e-trust, e-loyalty, customers' value for online personalization, customers' concern for privacy, and propensity for technology adoption.

Zhou *et al.* (2021) examined the factors affecting service quality and loyalty intention in mobile banking. The study found that SEM analysis directly or indirectly highlights the importance of interface design, system quality, security assurance, and service quality in mobile banking loyalty intention. Further, Sasono *et al.* (2022) investigated the impact of e-service quality and satisfaction on customer loyalty: Empirical evidence from internet banking users in Indonesia. The study revealed that e-service quality has a positive and significant influence on e-satisfaction. Similarly, Sarkar *et al.* (2020) analyzed the customer satisfaction in the digital era: Evidence from Islamic banking. The study revealed that perceived usefulness, perceived ease of use, system quality, information quality, service quality, user interface and perceived risk have positive and significant relationship with trust in m-commerce. Eren (2021) investigated the determinants of customer satisfaction in chatbot use: evidence from a banking application in Turkey. The study revealed that perceived performance has a positive impact on the confirmation of customer expectations, but customer expectations do not significantly impact on confirmation of customer expectations. Similarly, Esmacili *et al.* (2021) examined the customer loyalty in mobile banking: Evaluation of perceived risk, relative advantages, and usability factors. The study revealed that relative advantages, satisfaction, and trust have most significant impact on customer loyalty. Likewise, Baicu *et al.* (2020) examined the impact of COVID-19 on consumer behavior in retail banking.

Evidence from Romania. The study found that the variable concerning the perception of the COVID-19 pandemic effect on consumers' lifestyle has a direct and positive influence on the attitude toward internet and mobile banking services, mediated by other variables like the safety of the internet and mobile banking use and trust in the bank.

In the context of Nepal, Gautam and Sah (2023) examined online banking service practices and impact on e-customer satisfaction and e-customer loyalty in the developing country of South Asia. The study revealed that efficiency of the website and e-customer service are highly influential dimensions of online banking service practices, followed by user-friendliness, security and privacy, and the organization's site. Similarly, Shrestha *et al.* (2020) examined the consumer's attitude toward internet banking services in an underdeveloped country: The case of Pokhara, Nepal. The study revealed that knowledge on the current scenario of internet banking and helps banks in cost saving, mass customization, product innovation, improved marketing, and communication. Likewise, Giri and Shakya (2019) examined the e-government use in Nepal: Issues of database management and data security. The study revealed that using antivirus on computers, passwords on files and computer systems, data and information backups, firewalls, encryption, and decryption technology are the data security tools. Further, Sthapit and Bajracharya (2019) investigated the customer perception towards the adoption of e-banking services in Kathmandu: A survey of business school students. The study found that customer perception of usefulness, ease of use, and risks have positive but an insignificant impact on adoption and use of e-banking services.

Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted. Hence, this study deals with the role of digital banking services in enhancing customer trust: A case of Kathmandu Valley.

The major objective of the study is to examine the role of digital banking services in enhancing customer trust: A case of Kathmandu Valley. Specifically, it examines the relationship of transaction security, service quality, user experience, privacy protection, and ease of use with customer trust.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 144 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on transaction security, service quality, user experience, privacy protection, ease of use, and customer trust. This study is based on descriptive as well as causal comparative research designs.

The model

The model estimated in this study assumes that customer trust depends upon digital banking. The dependent variable selected for the study is customer trust. Similarly, the selected independent variables are transaction security, service quality, user experience,

privacy protection, and ease of use. Therefore, the model takes the following form:

Customer trust = f (transaction security, service quality, user experience, privacy protection, ease of use).

More specifically,

$$CT = \beta_0 + \beta_1 TS + \beta_2 SQ + \beta_3 UE + \beta_4 PP + \beta_5 EU + e$$

Where,

CT = Customer trust

TS = Transaction security

SQ = Service quality

UE = User experience

PP = Privacy protection

EU = Ease of use

e = error term

Transaction security was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The security measures implemented by digital banking services make me trust the platform”, “I feel confident that my financial transactions are secure when using digital banking services” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.706$).

Service quality was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The overall quality of services provided by digital banking enhances my trust in the platform”, “Efficient customer support services contribute positively to my trust in digital banking” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.735$).

User experience was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “My overall user experience with digital banking positively influences my trust”, “Positive feedback and reviews from other users enhance my trust in digital banking” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.770$).

Privacy protection was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The privacy protection measures taken by digital banking services are sufficient for me to trust the platform”, “Quick response and resolution to privacy-related concerns positively impact my trust” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.779$).

Ease of use was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The ease of use of digital banking services contributes to my trust in the platform” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.771$).

Customer trust was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I trust digital banking services with my financial transactions”, “The ease of use of digital banking services contributes to my trust in the platform” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.760$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Customer trust

Al-Sharafi *et al.* (2018) investigated the impact of customer trust, perception of security and privacy on the acceptance of online banking services. The study showed that transaction security has a significant impact on customer trust. Similarly, Law (2007) examined the impact of perceived security on consumer trust in online banking. The study found that the security of transaction has a significant impact on customer trust. Likewise, Tham *et al.* (2017) analysed the internet and data security—understanding customer perception on trusting virtual banking security in Malaysia. The study revealed that there is a significant relationship between security transaction and customer trust in digital banking services. Further, Haque *et al.* (2009) investigated the electronic transaction of internet banking and its perception of Malaysian online customers. This study showed that protected transaction has a significant impact on consumers trust. In addition, Munoz-Leiva *et al.* (2010) found that there is a significant relationship between trust and security of digital banking. Similarly, Yousafzai *et al.* (2003) investigated a proposed model of e-trust for electronic banking. The study revealed that e-banking transaction leading to positive impact on customer trust of digital banking. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between transaction security and customer trust.

Service quality

Internet banking involves conducting bank transactions such as account enquiry, and printing. Torres-Moraga *et al.* (2013) examined the impact of service quality on customer trust and satisfaction in internet banking. The study revealed that service quality has a positive impact on customer trust. Similarly, Siagian *et al.* (2021) investigated the impact of digital service quality (BRIMO) on customer loyalty through customer trust and satisfaction on COVID-19 Situation. The study showed that quality digital services have positive and significant impact on customer loyalty and customer trust. Likewise, Indriastuti *et al.* (2022) analyzed the impact of e-service quality and e-trust on customer loyalty and mediating customer satisfaction of internet banking users. The study found that e-service quality has a positive and significant impact on customer trust in digital banking services. Further, Chhabra (2018) showed that service quality has a significance impact on e-trust in banking. In addition,

Nugraha (2021) investigated the internet banking service quality: building satisfaction and customer trust. The study revealed that service quality has a significant relationship toward internet banking trust. Moreover, Sasono *et al.* (2021) examined the impact of e-service quality and satisfaction on customer loyalty. The study found that e-service quality has a significant and positive impact on e-satisfaction and e-trust in digital banking services. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between service quality and customer trust.

User experience

Chauhan *et al.* (2022) found that there is a significant relationship between digital banking trust and user experience of customers of e-banking. Similarly, Mbama *et al.* (2018) examined the digital banking, customer experience and financial performance: UK bank managers' perceptions. The study revealed that there is a significant relationship amongst customer trust and user interface. Likewise, Liebana-Cabanillas *et al.* (2016) investigated the moderating impact of user experience on satisfaction with electronic banking: empirical evidence from the Spanish case. The study showed that there is a significance relationship between user satisfaction and customer trust. Further, Mbama *et al.* (2018) investigated the digital banking, customer experience and financial performance: UK bank managers' perceptions. The study revealed that there is a significant relationship among customer experience on customer trust in internet banking. In addition, Mufarih *et al.* (2020) investigated the factors influencing customers to use digital banking application in Yogyakarta, Indonesia. The study found that perceived usefulness of user has a significant impact on customer trust in digital banking. Similarly, Githuku and Kinyuru (2018) examined the digital banking and customer relationship in banking industry in Kenya. The study showed that user experience and customer satisfaction have positive and significant impact on customer trust towards digital banking services. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between user experience and customer trust.

Privacy protection

Martinez-Navalon *et al.* (2023) revealed that privacy protection has a significant impact on customer trust. Similarly, Casalo *et al.* (2007) examined the role of security, privacy, usability, and reputation in the development of online banking. The study found that web site security and privacy have direct and significant impact on consumer trust in digital banking. Likewise, Al-Sharafi *et al.* (2016) investigated the impact of security and privacy perceptions on customers' trust to accept internet banking services. The study showed that data privacy has a positive impact on customer trust. Further, Lappeman *et al.* (2022) investigated the trust and digital privacy: willingness to disclose personal information to banking chatbot services. The study found that privacy concerns are found to have significantly negative relationship with customer trust in digital banking services. In addition, Zhang *et al.* (2020) analyzed the online customer trust in the context of the general data protection regulation (GDPR). The study found that privacy protection has a significant and positive impact on online customer trust. Moreover, Normalini and Ramayah (2017) investigated the trust in internet banking in Malaysia and the moderating influence of perceived impactiveness of biometrics technology on perceived privacy and security. The study revealed that consumers' privacy has a significant impact on the customer trust. Based on it, this study develops the

following hypothesis:

H₄: There is a positive relationship between privacy protection and customer trust.

Ease of use

Nguyen (2020) analyzed the factors affecting the intention to use digital banking in Vietnam. The study found that ease of use has a significant impact on customer trust. Similarly, Martinez-Navalon *et al.* (2023) revealed that easy to use mobile banking app has a significant impact on customer trust in digital banking. Likewise, Al-Sharafi *et al.* (2018) analyzed the impact of customer trust and perception of security and privacy on the acceptance of online banking services. The study showed that ease of use has a positive impact on customer trust. Further, Mufarih *et al.* (2020) investigated the factors influencing customers to use digital banking application in Yogyakarta, Indonesia. The study revealed that ease of use or simple to use of e-banking has a significant impact on customer trust. In addition, Prayudi *et al.* (2022) revealed that perceived ease of use has a positive impact on customer trust in digital banking. Similarly, Ezzi (2014) investigated a theoretical Model for Internet banking: beyond perceived usefulness and ease of use. The study found that ease of use has a positive impact on customer trust in digital banking services. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between ease of use and customer trust.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents the Kendall's Tau correlation coefficients between dependent and independent variables. The correlation coefficients are based on 144 observations. The dependent variable is CT (Customer trust in digital banking). The independent variables are TS (Transaction security), SQ (Service quality), UE (User experience), PP (Privacy protection) and EU (Ease of use).

Variables	Mean	S.D.	CT	TS	SQ	UE	PP	EU
CT	3.84	0.641	1					
TS	3.87	0.584	0.330**	1				
SQ	3.89	0.602	0.416**	0.307**	1			
UE	3.91	0.586	0.459**	0.249**	0.496**	1		
PP	3.92	0.619	0.358**	0.161*	0.280**	0.390**	1	
EU	3.98	0.611	0.500**	0.257**	0.339**	0.427**	0.454**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's Tau correlation coefficients of dependent and independent variables for the role of digital banking services in enhancing customer trust.

The correlation matrix shows that transaction security is positively correlated to customer trust. It indicates that high standard transaction security-based system leads to increase the customer trust. Similarly, service quality is positively correlated to customer trust. It indicates that better service quality of mobile banking leads to increase the customer trust. Likewise, user experience is positively correlated to customer trust. It indicates that effective user experience mechanism leads to increase the customer trust. Further, privacy protection is positively correlated to customer trust. It indicates that better the privacy protection, higher would be the customer trust. Moreover, ease of use is positively correlated to customer trust. It indicates that adaptive ease of use leads to increase the customer trust.

Regression analysis

Regression analysis is a statistical process for estimating the relationships among variables. The regression results were estimated where transaction security, service quality, user experience, privacy protection and ease of use are used as independent variables and customer trust is used as dependent variable. The regression results are presented in Table 2.

Table 2

Estimated regression results of transaction security, service quality, user experience, privacy protection and ease of use on customer trust

The results are based on 144 observations by using linear regression model. The model is $CT = \beta_0 + \beta_1 TS + \beta_2 SQ + \beta_3 UE + \beta_4 PP + \beta_5 EU + e$ where, the dependent variable is CT (Customer trust in digital banking). The independent variables are TS (Transaction security), SQ (Service quality), UE (User experience), PP (Privacy protection) and EU (Ease of use).

Model	Intercept	Regression coefficients of					Adj. R _{bar} ²	SEE	F-value
		TS	SQ	UE	PP	EU			
1	1.882 (5.842)**	0.387 (4.684)**					0.266	0.672	48.871
2	1.692 (4.972)**		0.587 (7.166)**				0.276	0.667	51.354
3	1.155 (3.863)**			0.516 (5.726)**			0.428	0.593	99.714
4	1.462 (4.556)**				0.644 (8.329)**		0.341	0.637	69.379
5	0.820 (2.753)**					0.803 (11.157)**	0.483	0.564	124.477
6	0.879 (2.437)*	0.387 (4.684)**	0.415 (4.903)**				0.376	0.620	40.749
7	0.332 (0.985)	0.293 (3.863)**	0.126 (1.380)	0.516 (5.726)**			0.498	0.555	44.736
8	0.047 (0.138)	0.189 (2.664)**	0.124 (1.418)	0.372 (3.874)**	0.644 (8.329)**		0.538	0.533	39.477
9	0.281 (0.862)	0.189 (2.664)**	0.107 (1.295)	0.257 (2.721)**	0.126 (1.486)	0.402 (4.208)**	0.592	0.501	39.246

Notes:

- Figures in parenthesis are t-values.
- The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.
- Customer trust is the dependent variable.

The regression results show that the beta coefficients for transaction security are positive with customer trust. It indicates that transaction security has a positive impact on customer trust. This finding is consistent with the findings of Al-Sharafi *et al.* (2018). Similarly, the beta coefficients for service quality are positive with customer trust. It indicates

that service quality has a positive impact on customer trust. This finding is consistent with the findings of Indriastuti *et al.* (2022). Likewise, the beta coefficients for user experience are positive with customer trust. It indicates that user experience has a positive impact on customer trust. This finding is consistent with the findings of Mbama *et al.* (2018). Similarly, the beta coefficients for privacy protection is positive with customer trust. It indicates that privacy protection has a positive impact on customer trust. This finding is consistent with the findings of Zhang *et al.* (2020). Additionally, the beta coefficients for ease of use are positive with customer trust. It indicates that ease of use has a positive impact on customer trust. This finding is consistent with the findings of Nguyen (2020).

4. Summary and conclusion

Digital banking plays a crucial role in modern finance by providing convenient and efficient financial services through electronic channels. It enables users to access, manage, and transfer funds online, fostering financial inclusion and reducing reliance on traditional banking methods. Digital banking also enhances security measures, offers real-time transaction monitoring, and facilitates seamless integration with other digital tools, contributing to a more interconnected and accessible financial landscape.

This study attempts to examine the role of digital banking services in enhancing customer trust of Kathmandu Valley. The study is based on primary data of 144 respondents.

The major conclusion of the study is that transaction security, service quality, user experience, privacy protection, and ease of use have positive impact on customer trust. The study also concludes that ease of use followed by user experience is the most significant factors that explain the role of digital banking in enhancing customer trust.

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