Impact of e-Banking Services on Customer Awareness in Nepalese Commericial Banks

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ABSTRACT

The main purpose of this research is to examine the impact of e-banking services on customer awareness of Nepalese commercial banks. To achieve the objective, descriptive as well as explanatory research designs were used. Primary data were collected from both questionnaires and interview that were distributed among the customers of all commercial banks. The descriptive result of the study indicates that the composite mean value of customer awareness is highest where as the mean value of reliability is the least. Similarly, the most consistent variable is privacy/security. The correlation analysis shows the positive and significant relationship among all dependent and independent variables. Furthermore, in terms of the values of the R square of the results of the regression, e-banking services such as accessibility, reliability, convenience and privacy/security explain 96% of variation on customer awareness. This study concludes that the convenience and privacy/security have significant positive effect on customer awareness of Nepalese commercial banks. More over the researcher recommend that the commercial banks should pay more attention to improve the overall level of customer awareness on accessibility and reliability.

Key words: e-banking, customer awareness, accessibility, reliability, convenience, privacy, commercial banks

INTRODUCTION

E-banking is the use of electronic means to deliver banking services, mainly through the Internet. The term is also used to refer to ATMs, telephone banking, use of plastic money, mobile phone banking and electronic funds transfers. Electronic Banking offers different online services like balance enquiry, request for cheque books, recording stop payment instructions, balance transfer instructions, account opening and other form of transitional Banking services. With online banking, individuals can check their account balances and make payments without having to go to the banking halls. This is gradually creating a cashless society where consumers no longer have to pay for all their purchases with hard cash. For example: bank customers can pay for airline tickets and subscribe to initial public offerings by transferring the money directly from their accounts, or pay for various goods and services along with utilities payments by electronic transfers of credit to the sellers account. E-Banking has made banking transactions easier around the World and it is fast gaining acceptance in Nepal. Virtually almost all Banks in Nepal have Electronic Banking. E- Banking greatest promise is timelier, more valuable information accessible to more people, at reduced cost of information access (DeYoung, 2005).

Information and communications technology (ICT) is a broad term that includes any simple or sophisticated communication devices or application like radio, television, cellular phone, computer and network hardware and software, satellite systems. And so on used in producing distribution, processing and transforming information *(Marcelle, 2001)*. ICT not only means mobile and televisions but it includes the system in our day to day use like transportation means, banking, shopping and many more technological progress is a considerable driving force behind economic growth, citizen engagement and job creation for countries of all development levels *(Hanna, 2010)*. Information and communication technologies (ICTs), in particular, are reshaping many aspects of the world's economics, governments and societies. In developed countries, public officials, businesses and citizens are working together to harness the transformative power of ICTs to make services more efficient, catalyze economic development and strengthen social networks. ICT helps countries connect and control anything easily and efficiently. Globally now the strength of the countries are not just measured in the means of their military strength but also in their ICT advancement. Defining ICT as an integral part of development United National has also been

actively promoting ICT for development (ICT4D) as a means to bridge divide *(Steyn & Jonanson, 2011)*.

ICT is the technology of computers, telecommunication and other devices that integrate data, equipment, personal and problem solving method in planning and controlling businesses activities. Information technology provides the means for collecting, storing, encoding, processing, analyzing, transmitting, receiving and printing text, audio and video information. ICT has empowered top management of banks of Nepal to gain greater visibility and control. It also provides a wide range of financial options and greater convenience with borderless approach. Besides, it has opened the banking services and products beyond local market, especially for Nepalese residing abroad to have banking relationship with their banks in Nepal. At present context, Nepalese banks are ready to provide world-class service to their customers. Revolution in information and technological innovations and its use in banking activities have led credence to transformation of manual system banking operations to technology based banking all over the world and in recent years information and communication technology (ICT) have been recognized as heart of banking sector while for a robust economy banking sector is playing a significant role *(Sadekin & Mukta, 2021)*.

Internet banking, sometimes called as online banking is an outgrowth of PC banking. Internet banking uses the internet as the delivery channel by which to conduct banking activity, for example, transferring fund, paying bills, viewing checking and saving account balances, paying mortgages and purchasing financial instrument and certificate of deposits. An internet-banking customer accesses his or her accounts from a browse-software that runs internet banking programs resident on the banks World Wide Web server not on the user's PC. Net banker defines a 'net internet bank' as on that provides account balance and some transactional capabilities to retail customers over the World Wide Web. Internet banks are also known as virtual, cyber, net, interactive or Web banks. The bank updates accounts and records of transaction almost instantly on the internet. This focus of banking comes with both benefits and scans. Banks needs to enhanced security measures to ensure the safety and privacy of internet transactions but also it is said that internet provides a secure medium for transferring funds electronically between bank account and also for making banking transactions over the internet. By this system, all banking activities that were conventionally done by visiting a bank can now be done through a computer with internet access *(Shaji & Mathews, 2020)*.

Internet technology holds the potential to fundamentally change banks and the banking industry. An extreme view speculates that the internet will destroy old models of how bank services are developed and delivered *(DeYoung, 2005)*. The widespread availability of internet banking is expected to affect the mixture of financial services produced by banks, the manner in which banks produce these services and resulting financial performances of these banks. Whether or not this extreme view proves correct and whether banks take advantage of this new technology will depend on their assessment of the profitability of such a delivery system for their services. In addition, industry analysis outlining the potential impact of internet banking on cost saving, revenue growth and risk profile of the banks have also generated considerable interest and speculation about the impact of the internet on banking industry *(Bander & Dennis, 2016)*.

Banking through internet has emerged as a strategic resource for achieving higher efficiency, control of operations and reduction of cost by replacing paper based and labor intensive method with automated processes thus leading to higher productivity and profitability. However, to data researchers have produced little evidence regarding these potential changes. Nonetheless, recent empirical studies indicate that internet banking is not having an independent effect on banking probability *(Amruth, 2018)*.

Among the different channels of internet banking is increasingly becoming popular because of convenience and flexibility. Under internet banking customers perform their banking activities electronically over the internet through their personal computer or laptop at time convenient to them, without having to be restricted to regular branch operating hours. Internet banking reduces not only operational cost to the bank but also leads to higher levels of customer satisfaction and retention. Internet banking is an innovative distribution channel that offers less waiting time and a higher spatial convenience that traditional branch banking with significantly lower cost structure than traditional delivery channel *(Amin, 2016)*.

After the establishment of first bank, banking sector as well as bank customer have to wait nearly about 65 year for internet banking, and the Kumari Bank ltd. was the first start the internet banking in Nepal in 2002 *(Mishra, 2008)*. After ten years of introduction of internet banking, it is still not popular in Nepal, people still rely on traditional way of banking. Although the major cities like Kathmandu, Pokhara, Biratnagar have good internet facilities and majority of the bank provides the internet banking in urban cities but still internet banking is in its early stage and is not utilized by most of the bank customers. Study shows that there are about 200,000 internet users in Nepal, out of which 50% user are inside Kathmandu valley. However only about 3000 (1.5%) internet

user is using internet banking *(Banstola, 2007).*

Among the BFIs, the number commercial bank customers using mobile banking services stands at 1.43 million. Mobile banking services covered under this product include account enquiry, fund transfer, and recharge phones, changing of passwords and bills payment *(Siu & Mou, 2015).*

Internet banking also uses the electronic card infrastructure for executing payment instruction and for final settlement of goods and service over the internet between the merchant and the customer, currently the most common internet payment are for consumer bills and purchase of air ticket through the website of the merchants *(Lin & Chia, 2017).*

Using an ATM, customer can access their bank deposit or credit accounts in order to make a variety of financial transactions such as cash withdrawals, check balances, or credit mobile phones.

While the strategy may complement an existing bank branch network for giving customer a range of channels through which they can access financial services, branchless banking can be used as a separate channel strategy that entirely forgoes bank branches *(Zhengwei, 2012).*

The types of financial transactions which customers may transact through telephone banking include obtaining account balances and list of latest transactions, electronic bill payment, and fund transfer between a customer and another's accounts. Service rendered through telephones banking include account balance funds transfer, change of pin, and recharges phones and bills payment *(Konalingam & Ratnam, 2017).*

Information Technology (IT) or E-business or E-commerce is not about routine information management or automation, it is about using these unique tools to create opportunities, create new market, new processes and growth or increase the creation of e-wealth *(Malhotra & Singh, 2019).*

Customer's awareness is one of the most important elements to build up trust on e-banking. Low educated people are afraid of doing e-banking operation. Problems or difficulties are directly related with customers trust. If customers trust is reduced if they face difficulties to do an e-transaction.

Neha (2020) investigated the *Customer Satisfaction on E–banking Service Quality in Public and Private Sector Banks*. This research paper aims to focuses on what customer think about the services of Public and Private sector banks. In this study, the primary data was collected from 236 respondents through a structured questionnaire. The main objective of this paper is to study the significant impact of Gender and Age on customer satisfaction towards E-Banking service quality. The scope of study has been kept limited to customers who belong to Jalandhar City. The primary data was collected for the purpose of study of customer satisfaction towards E-Banking service quality in Public and Private Sector Banks. For this study, descriptive statistics is used and Independent t-test is applied through SPSS. This study proves that on the 5% level of significance, the null hypothesis is accepted. There is no significant impact of Age, Gender and choice of public and private sector bank on the factors ease of use, conservation of time, convenience, security, accuracy, reliability, responsiveness, online request handling, frequent and overall efficiency.

Shaji and Mathews (2020) studied the *Awareness of Electronic Banking Services among Rural Women of Nelamangala, Bangalore, India.* The study seeks to examine the extent to which rural women are aware of electronic banking services. In this study analysis of the responses was made by using statistical tools such as: simple percentage analysis and weighted rank method. The current research was based on the usage of electronic banking services among rural women customers. It was an effort to examine the customers' awareness level and satisfaction level, and also helped to check whether there is any difference in the satisfaction level of the customers. As far as the awareness level is concerned highly educated customers have more awareness, and awareness levels among the younger respondents are greater compared to older respondents. So, effective measures need to take to enhance the awareness level of the customers of all age groups. In the present study, it was evident that rural women customers need more support and guidance to adapt fully to the electronic banking services offered by banks as only 15% of the rural women respondents have a good understanding of the various e-banking services.

Nyiranzabamwita and Harelimana (2019) analyzed the *Effect of Electronic Banking on Customer Services Delivery in Commercial Banks in Rwanda.* The aim of the study was to assess how electronic banking affected customer delivery channels in Rwanda commercial banks. The specific objectives include assessing the effectiveness of e-banking, analyzing the factors affecting the customer delivery system, and also finding out the affiliation that exists between customer service delivery and e-banking in the bank of Kigali. Study participants included 1215 employee and about 350000 bank clients. The total number was 351215 study participants. The sample size was 400, which included both the staff and clients. And to achieve the target objective the study applied multiple regression analysis. The study revealed that customer service delivery in Bank of Kigali was explained by the probability of 0.0374 for internet banking; by the probability of 0.0004 for mobile banking; by probability of

0.0010 for electronic tax and that are respectively expected to 3.74% & 0.04% & 0.1% and of probabilities which are less than 10%. If we consider the simple regression theory, there is a probability of less than 10% by each electronic banking factor, which represents functional fitness variability. The R^2 is 0.969, whereas the Adjusted R^2 is 0.965, which indicates estimated model goodness. Up to 96.9% of the long-run appreciation in customer service delivery is influenced by changes in internet banking; mobile banking; electronic tax as implemented by the organization. Hence, the study revealed of essential affiliation between electronic banking and the observed factors, and the customer delivery channel in Bank of Kigali. The study recommended on sensitization of clients on the utilization and advantages of electronic banking services through having public awareness programs that boost their knowledge of the service.

Research Framework
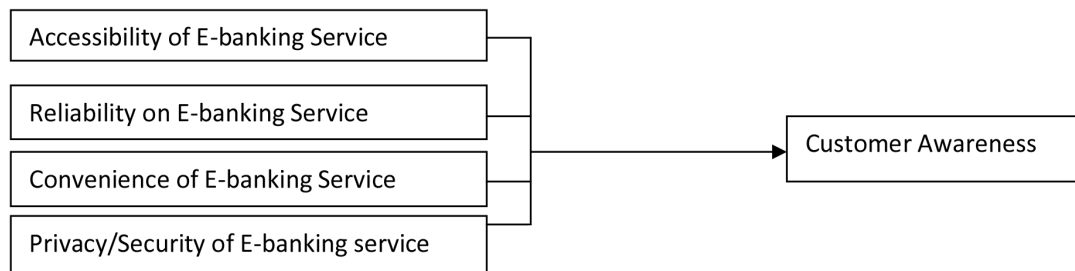
Figure: 1

The main focus of current study is to assess the influence of awareness on customers' attitude towards E-banking. For this purpose, the influence has been assessed by measuring the degree of awareness of constructs defined in Technology Acceptance Model (TAM) and of two new constructs perceived security and perceived risk. Customer awareness of E-banking has been considered significant to influence customers' attitude with respect to perceived ease of use, perceived usefulness, perceived security issues and the perceived risk. The study is expected to examine whether there is any significant relationship between the degree of awareness, perceived ease of use, perceived usefulness, perceived security and privacy, perceived risk and customers attitude towards E-banking. The study is seeking to find out the answer of the following research question:
- What is the level of understanding of customers about e-banking?
- Is there any relationship among different variables?
- Is there any impact of e-banking on customer awareness?

Objectives of the Study

The general objective of this study is to measure the customer awareness on e-banking services at Nepalese Commercial Banks. To achieve the general objective, the specific objectives are as follows:
- To measure the understanding level of customer about e-banking.
- To identify the relationship among various independent and dependent variables.
- To examine the impact of e-banking on customer awareness.

METHODOLOGY

This study is based on descriptive and causal correlation research designs. The population of this study includes all the customers of 27 commercial banks in Nepal at the end of July, 2021. Primary data were collected using a structured questionnaire technique through online. More than 2000 questionnaires were distributed to the customers through online for data collection. Among them, only 450 questionnaires were returned. The questionnaire includes demographic profiles, five points Likert Scale questions and some open-ended questions. Descriptive as well as inferential statistical tools are used for analyzing data and interpret them. Descriptive statistics tools such as mean and standard deviation used to describe result obtained and inferential statistics is used to show the relationship and impacts between dependent variables and independent variable. In inferential statistics, coefficients of correlation and multiple regression models are used. The collected data are processed, analysed and interpreted by using several tools like SPSS, Ms-excel.

RESULTS AND DISCUSSION
Results

Table: 1

Demographic profiles of customers Dimension	Frequency	Percent
Age (in years)		
Under 25	131	29.1
25-35	245	54.4
36-45	66	14.7
46 and above	8	1.8
Total	450	100
Gender		
Male	237	52.7
Female	212	47.1
Others	1	0.2
Total	450	100
Marital Status		
Unmarried	273	60.7
Married	177	39.3
Total	450	100
Academic Qualification		
Up to SLC	16	3.6
Plus 2	59	13.1
Bachelor	192	42.7
Master	176	39.1
Above master	7	1.6
Total	450	100
Occupation		
Government Service	56	12.4
Private Employee	186	41.3
Self Employed	68	15.1
Student	118	26.2
Others	22	4.9
Total	450	100
Source: Online Survey, 2021		

Table 1 shows the demographic profiles of respondents. Demographic characteristics are measured by gender, age, qualification, income level and type of employment. The percentages of male, female and other are 52.7, 47.1 and 0.2 percent respectively. Age is grouped into under 25, 25 to 35, 36 to 45 and 46 and above. The percentages are 29.1 percent, 54.4 percent, 14.7 percent and 1.8 percent respectively. Marital status of the respondents is grouped into two categories unmarried and married with the percentages of 60.7 and 39.3 respectively. Academic qualification is divided into four parts; up to SLC, +2, Bachelor Degree, Master Degree and above Master Degree with the percentages of 3.6, 13.1, 42.7, 39.1 and 1.6 respectively. Occupations are subdivided into government service, private employee, self employed, student and others. The percentages are 12.4, 41.3, 15.1, 26.2 and 4.9 respectively.

Descriptive analysis

Table 2

Composite means and standard deviation of dependent and independent Variables		
Statements	Mean	Std. Deviation
Accessibility of e-banking service	3.669	0.938
Reliability on e-banking service	3.715	0.908
Convenience of e-banking service	3.778	0.909
Privacy/Security of e-banking service	3.910	0.869
Customer awareness on e-banking service	3.956	0.964
Total	450	
Source: Online Survey, 2021		

Table 2 shows the summary of all the variables of the study through composite means and standard deviations. The highest composite average of customer awareness is 3.956 with standard deviation is 0.964. Among the factor of e-banking service "Accessibility of e-banking service", "Reliability on e-banking service", "Convenience of e-banking service" and "Privacy/Security of e-banking service" have mean value 3.669, 3.715, 3.778 and 3.910 with standard deviation of 0.938, 0.908, 0.909 and 0.869 respectively. Among them, privacy is most consistent variable.

Correlation Analysis

A Pearson correlation was run to establish how the variables were related to each other. In this section the study established the statistical relationship between independent factor (accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service and privacy/security of e-banking service) with dependent factor (level of customer awareness).

Table 3

Karl Pearson's Correlation Coefficient

	Level of Customer Awareness		
	Pearson Correlation	Sig. (2-tailed)	N
Level of Customer Awareness	1		450
Accessibility of E-banking Service	.941**	.000	450
Reliability on E-banking Service	.957**	.000	450
Convenience of E-banking Service	.966**	.000	450
Privacy/Security of E-banking Service	.977**	.000	450

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

Source: Online Survey, 2021

Table 3 shows the relationship between the level of customer awareness and accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service and privacy/security of e-banking service. All variables are positively correlated at 1 percent level of significance. There is significant positive relationship between accessibility of e-banking service (r=.941, sig= .000), reliability on e-banking service (r=.957, sig= .000), convenience of e-banking service (r=.966, sig= .000) and privacy/security of e-banking service (r=.977, sig= .000) with customer awareness. Table intended to determine the correlation between factors of e-banking service as implemented by all independent variables with customer awareness.

Regression Analysis

In this study multiple regressions were conducted in order to examine the relationship between accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service and privacy/security of e-banking service with level of customer awareness. Here, the regression between the factors of e-banking

service and customer awareness in the form of stepwise is analyzed.

It has been used to test the relationship between independent variables and customer awareness.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \ldots\ldots\varepsilon_i$$

Where, Y = Customer awareness on e-banking service,

β_0 = Constant parameter

$\beta_1, \beta_2, \beta_3$ and β_4 are the parameters to be estimated

X1 = Accessibility of e-banking service

X2 = Reliability on e-banking service

X3 = Convenience of e-banking service

X4 = Privacy/Security of e-banking service

Table 4

Regression model of Impact of e-banking services on customer awareness.

Model	Unstandardized Coefficients		Standardized Coefficients		
1	B	Std. Error	Beta	t	Sig.
(Constant)	-0.274	0.047		-5.876	0.000
Accessibility of e-banking service (X1)	-0.042	0.068	-0.041	-0.618	0.537
Reliability on e-banking service (X2)	-0.206	0.109	-0.194	-1.886	0.060
Convenience of e-banking service (X3)	0.360	0.094	0.34	3.824	0.000
Privacy/Security of e-banking service (X4)	0.968	0.062	0.872	15.549	0.000
R^2=0.96 F= 2464					

a. Dependent Variable: Customer awareness on e-banking service

Source: Online Survey, 2021

It is observed that the explanatory power of the R^2 is 0.96 indicating that 96 percent variation in the level of customer awareness is explained by variation of the independent variables included in this model. The F statistic of this model is also statistically significant at 1 percent. It is hypothesized that the signs of all independents variables are positive and significant. The sign of accessibility and reliability observe with a negative impact on customer awareness on e-banking service which is just the opposite as per priori. The signs of convenience and privacy observe with a positive impact on customer awareness which is just the in favor of as per priori. It is found that other variables keeping constant, one percent point increase in privacy/security leads to 0.968 percent on the level of awareness of customers. Similarly, it is noted that one percent point increase in convenience increases by 0.360 percent on the level of satisfaction of customers if other variables keeping constant. Out of four independent variables used in above regression model, only two independent variables i.e. convenience and privacy/security are significant at 1 percent level of significance.

Discussion

The finding of this study shows that there was a positive significant relationship between all the variables of service quality and overall customer awareness. The finding for the sampled banks in Nepal confirms the empirical work of Parasuraman et al (1985).. The issue of time as discussed in the literature by Ledingham (1984) shows that time savings were essential to individuals who used electronic banking and shopping.

Additionally, the finding of this study goes in line with that of by Parasuraman, Zeithaml and Berry (1988). In their empirical work they argue that "if the expected quality of service and actual perceived performance is equal or near equal the customers can be satisfy, while a negative discrepancy between perceptions and expectations or 'performance-gap' lead to customer dissatisfaction, and positive discrepancy leads to consumer delight". This study found that customer of the various bank sampled viewed service quality to be equal to performance hence they were very satisfied with the services offered. This led to the results recorded in the study.

Furthering the discussion, the regression result of this study showed a positive relationship between all the service quality variable and customer awareness. This confirms the model used for the study. The model

indicates that there is a positive relationship between customer awarness and service quality. The degree of significance varied from variable to variable. The results show that with the exception of control and pleasure, all the other variables were significant at 5% significance level. The reason for this result was because customers of internet banking were of the indicated that they did not have control over internet banking activities. The control findings of this study runs contrarily to that of Bateson (1985) and Bowen (1986) who indicated that persons like self-service technologies because of the feel of control than the monetary savings. Since customers or individuals were thought of using the services because of other variables or dimension of service quality. The findings does not come as a surprise as authors like Dabholkar (1996) have indicated the perceive difficulty of defining the control variable makes it quiet troublesome to articulate its attribute hence its findings.

The issue of pleasure or enjoyment is also very important since it recorded an insignificant result. A further probe into this findings shows that customers were not interested in the fun aspect of internet banking but rather were interested in the utility that comes with internet baking hence the recorded results. This finding contradicts the findings by Davis et al. (1992) who stated that individuals assess more positively the fun generated by internet banking.

Sadekin & Mukta (2021) investigated the *Customers Trust on E-Banking System in Bangladesh*. The study was designed to investigate practices, impact, security, problems and prospects of e-banking in Bangladesh which are directly related with the trust on electronic banking. The result shows that customers trust depends basically on security measures, customers awareness, educational qualification, authentication of e-transaction, e-service quality of banks, bankers behavior etc which is consistent with the findings of this research. The findings have suggested that there was a strong correlation between the factors of e-banking service with customer awareness.

CONCLUSION AND IMPLICATIONS

The main objective of this research is to appraise in the customer awareness on e-banking services at Nepalese Commercial Banks. This study mainly aims at examining the e-banking factors and its impact on customer awareness. The results of correlation indicate that accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service and privacy/security of e-banking service were positively correlated with customer awareness in selected commercial banks. It is noted that there is a significant relationship between independent factor of e-banking and customer awareness.

The research indicates that there is a negative relationship between accessibility of e-banking service, reliability on e-banking service with customer awareness, whereas convenience of e-banking service and privacy/security of e-banking service with customer awareness has positive relationship. So, independent variables expect accessibility of e-banking service, reliability on e-banking service has statistically significant impact on customer awareness. The result implies the coefficients of the regression. According to the findings, independent variables were all significant in predicting the customer awareness of selected commercial banks since all the p values were less than 0.005.

Thus, the major conclusion of this study is that accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service, privacy/security of e-banking service have been found as significant factors of e-banking in determining the customer awareness in selected commercial banks. However, the significant negative relationship of customer awareness and reliability which are inconsistent with the theory and findings of most of the previous studies. Based on these results it can be concluded that accessibility of e-banking service, reliability on e-banking service, convenience of e-banking service, privacy/security of e-banking service are the significant factors of e-banking that affecting the customer awareness in selected commercial banks.

This study has important implication for both academics and Managers of the various banks visited. Given the insignificant valued obtained on the control and enjoyment of the use of internet banking services of the various banks it is essentially recommended that banks take a critical look at those variables since they can affect the profitability and the switching intent of the customers.

It is also recommended that Nepalese commercial banks invest in understanding the needs of customers of internet banking and try as much as possible to meet their various needs associated with the services provided by internet banking.

There is the need to educate majority of the banking population on internet banking. This was because most of the customers administered with the questionnaires rejected or refused to answer the questionnaire because they did not know of the services nor had minimal education of internet banking services.

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