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**FACTORS INFLUENCING CUSTOMER SATISFACTION IN E-BANKING SERVICES  
IN PAKISTAN: EVIDENCE BASED ON RELIABILITY, PRIVACY & CONVENIENCE**

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KEYWORDS	ABSTRACT
E-Banking Services, Privacy, Convenience, Reliability, Customer Satisfaction, Online Banking	<p>The current research aims to investigate the impact of key services factors on customer satisfaction in online banking in Pakistan. In this regard, three key factors including convenience, privacy and reliability were tested. The data was collected through a questionnaire-based survey. The target population was users of the E-banking services in Pakistan and a total of 320 responses received out of which 300 surveys that were used for the final analysis after screening. The results provide significant information that are thus helpful in reaching the conclusion. Based on analysis, we found a significant positive relationship between e-banking services (reliability, privacy &amp; convenience) and customer satisfaction. The results further show that modern e-banking is positively correlated with customer satisfaction and Pakistani customers are very satisfied with the online banking services. In this connection, the results of current study suggest that banks should focus upon privacy protection of their customers and convenience of use while designing the online banking services.</p> <p style="text-align: center;">  <span style="color: red;">2022 Journal of Social Research Development</span> </p>
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## INTRODUCTION

Today, banks provide financial services to customers in different ways, especially through Internet, which is called electronic banking. Electronic banking is diversifying the banking industry. The process of providing banking products and services from bank to customers using electronic media is called e-banking. Oliver (1980) developed a theory in which he examined that consumer satisfaction with goods and services stems from users' cognitive experiences in which they associate product or service performance to compare the service expectations. Currently, the bank has an unlimited number of branches and customers can

conveniently go to any bank branch for the cash withdrawal, check deposit or other bank-related activities (Ismail & Alawamleh, 2017). The e-banking is an online banking method through which anyone can conduct the transactions anywhere. This is a very cheap way of providing banking services. Also, customer satisfaction is important for any organization and can differentiate the organization's products from the rest to create the competitive advantage. In this regard, improving customer satisfaction helps to obtain a higher market share, so when an organization provides the satisfactory services, customers will develop loyalty to the organization.

Satisfaction varies from person to person, depending on level of need and benefit from the service. Physiological factors are also related to customer satisfaction, such as rate of return and types of benefits offered by the bank. Customer satisfaction is a key concept in banking (Asiyanbi & Ishola, 2018). Electronic banking is a variety of delivery methods: such as telephone, mobile phone, Internet and personal computer. It is useful to avoid paying utility bills at any nearby bank branches. It is fastest and most useful form of information technology (Kumar & Megharaja, 2021). In Pakistan, banks are distributed in diverse forms such as central bank, commercial bank and Islamic bank. Hence, banking industry is vital to the economy of this country customer satisfaction is a measure of how well a company meets customer hopes by providing products and services (Saleem & Rashid, 2011). In order to capture a significant portion of the market, most banks have their own successful banking websites. Customers can use Internet Banking to conduct transactions quickly and easily on bank's website.

The online banking reduces operating costs. With Internet access, electronic banking has progressed worldwide. Over time, the electronic banking has evolved at a very rapid pace, with new technological features being added every day. In the past, expansion of banking information and new communication capabilities has affected banks' customer service. According to causality, communication factors can influence the online banking customers and improve the banking service quality (Khatoun, Zhengliang & Hussain, 2020). Therefore, electronic banking plays a vital role in any country in world. Few studies have been done in Pakistan to evaluate impact of online banking and its outcomes in Pakistan. Toor, Hunain, Hussain, Ali and Shahid (2016) conducted a survey design study in Pakistan to examine the relationship between online banking and customer service using only SERVQUAL model. In this study, an attempt was made to focus on the privacy and convenience of e-banking and the reliability of e-banking services in Pakistan. Consequently, in this study, we intend to study the impact of the online banking in Pakistan from the perspective of convenience, privacy and reliability.

### **Research Objective**

1. Determine whether the reliability of the e-banking system is affected by customer satisfaction.

2. Evaluate the impact of convenience in e-banking system on customer satisfaction during monetary transactions.
3. To recommend the Privacy policy of e-banking services is affected by the customer satisfaction.

## LITERATURE REVIEW

Through electronic banking, customers can easily inquire about all services of bank, and can make payments and check account balances at any time (Hürlimann, 2003; Miranda-Petronella, 2009). This research shows that electronic banking includes the telephone and computer banking systems (Batten & Kamil, 2010). Compared with the traditional banking system (Wang & Fu, 2009), the adoption of electronic banking has become a modern way to meet customer needs & attract customers). Customer satisfaction is measured valuable strategic aspect of an organization (Lee, Park., Kwon & Pobil, 2015). This study shows that satisfaction is the positive outcome of continued service use. Service quality has a positive and significant impact on customer satisfaction (Altit, 2015). The previous researchers also found positive relationship amid service quality and customer retention, as good service quality leads to customer satisfaction and customer satisfaction leads toward the customer retention (Saleem & Rashid, 2011). In this connection, customer satisfaction is a measure of how well a company meets customer expectations by providing products and services (Yon et al., 1995; Ngasha et al., 2003). Consequently, the concept of customer satisfaction is considered to be an important factor that attracts the attention of companies to adopt the today's technology.

In order to gain more market share, banks must differentiate themselves from other banks. If customers perceive no or little difference between existing service providers, customers will look for the new modern services offered by competitors (Feng et al., 2010). When a consumer's needs are actively met, it is called satisfaction. By using the electronic banking, banks can provide efficient services with low cost, less time and timely delivery (Edesina & Ayo, 2010). In terms of online banking, banks can achieve good results by providing well-developed websites, good internet connectivity and easy access to these websites (Goh et al., 2016). They also found that customer satisfaction with e-banking is based upon three factors: quality, security and privacy (Oruc & Tatar, 2016). If banks want to adopt online banking, they should provide basic information to diverse customers to improve customer awareness of online banking. Researchers have shown that European banks widely use electronic banking services and survive well (Takeddine & Sun, 2015). They surveyed two issues customers face when using electronic banking, namely internet speed and security. As per, (Williams & Dwivedi, 2016; Gbangou & Rusu, 2016), online banking is not widely used in developing countries.

The developing countries are adopting and increasing customer awareness about online banking. They also found that there are many factors affecting banks to provide e-banking

services, like lack of training, division of labor and inability to establish the strong internet connection (Bashir & Madahieh, 2015). Researchers have found and focused on the impact of electronic banking services on customer satisfaction. According to (Baghchi et al., 2015), we know that globally, many factors affect customers differently due to diverse traditions, laws and standards in different countries. Studies have shown that the society's adoption of new technologies depends on many factors such as social education development, social environment, and individual level preferences (Boateng et al., 2016). In this connection, the customer satisfaction with the electronic banking is affected by both negative and positive variables. They also showed that service quality and customer trust are also related to the adoption of e-banking services (Srivastive & Mittal, 2016). In this lining, e-banking has the significant impact upon the customer satisfaction (Ismail & Alwamaleh, 2016). Ferdous and Farooqi (2016) showed that the quality of e-banking services has a significant impact on customer satisfaction.

### **Reliability**

The reliability describes the appropriateness of advertised electronic banking services (Jun, Brown & Cai, 2001; Buys, 2005). The literature shows that the success of e-banking stems from reliability (Guinalú et al., 2008). The reliability plays an important role in the customer satisfaction with electronic banking (Yeung, 2003; Ekins & Polatoglu, 2001). In the literature, many studies by Jun and Kai (2001) and Xiang (2004). show the elements of e-banking and their impact on customer satisfaction. They show that the reliability of electronic banking is significantly related to customer satisfaction. They also found that customers enjoyed using online banking if they trusted the bank as a whole. There exists a positive correlation between the e-banking reliability, convenience and customer satisfaction (Asianbi & Ishola, 2018; Adai et al., 2015) in the diverse situations and contexts. Thus, the results of the study show that the reliability of electronic banking has the significant relationship with customer satisfaction. Therefore, based upon existing/previous literature, we propose the hypothesis (H1) as follows:

H1: The e-banking reliability has significant impact upon the customers satisfaction.

### **E-Banking Privacy**

In online banking system customers are not face bank directly, they perform all activities online by using e-banking services of bank. In online banking context, privacy is defined as losses from hackers for e-banking users by using internet (Lee, 2009). So that, peoples are more careful during online transaction especially when they perform monetary transaction online or through internet banking (Yoon, 2010). The electronic banking and customer satisfaction is the very sensitive type of banking, especially with information point of view because it needs a high level of privacy which is concern with customers (Vaithilingam & Nair, 2013). Studied about the experience of customers through online banking and found that all activities of e-commerce are done through the internet so internet is a important

network (Yoon, 2010). so that it required the high level of privacy in the e-banking required very high and the main dimensions of consumer-to websites (Ranganathan & Ganapathy, 2002). Now a days, there are many advancements are in the technology but security issues which are related to e-banking are key element of customer's concern. Consequently, we hypothesized that:

H2: The privacy in e-banking services have positive effect upon customer satisfaction.

### Convenience

Khazaei et al. (2014) studied about the e-banking services and customers satisfaction and found that there were the positive and significant relationship between convenience and customer satisfaction. Another research explored that convenience played the crucial role among banks to attaining their competitive edge over the market (Ahmad & Al-zubi, 2011). They found that convenience is an important element which helps banks to surviving well in the global market by using their competitive advantage upon the basis of convenience. Consequently, the concerned banks can gain the large market share by providing easy and convenient services. The literature shows that high level of convenience leads toward high level of customer satisfaction. Consequently, on the basis of available existing literature we hypnotized as:

H3: Convenience of e-banking services has significant impact on customer satisfaction.

### Theoretical Framework

The theoretical framework acts as a roadmap for researchers, keeping them on track. The researchers created a diagram that more clearly illustrates the variables (reliability, privacy, & convenience) used in this research attempt to make study more informative and easier to understand. To make the results more believable, researchers produced Figure 1 below, linking theory of resource allocation to this figure.

Figure 1 Research Model

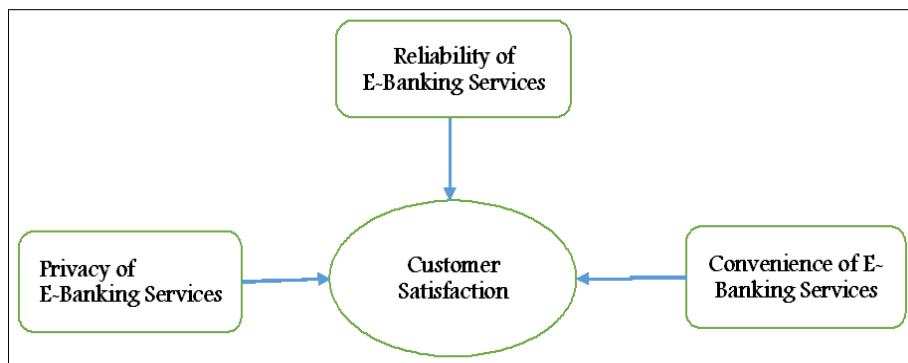


Figure 1 is research model of the study. In our model, e-banking services are independent variable and customer satisfaction is dependent variable. In this study, we have measured

impact of e-banking by using three other variables (reliability, privacy & convenience). In our model we have three hypotheses in H1 we have try to explored that whether there is any relation between the reliability of e-banking and customer satisfaction. In H2, we have explored what is relationship among privacy of online banking and customers satisfaction. In H3, we have explored that what type of relation exist among convenience online banking services and customer satisfaction.

**RESEARCH METHODOLOGY**

This research is quantitative type sine quantitative analysis has been used to measure and peruse the data (Maholtra, 2009). Moreover, according to Davis (2009) quantitative research involves primary and secondary data which should be statistically and numerically measured. Primary data was collected through questionnaire which was built on the basis of literature. The questionnaire contained 40 items which were relevant to the variables of the study. Respondents were to respond with respect to 5-point Likert scale. Data was collected from target population which was customers of different banks of Pakistan. Total 350 questionnaire were circulated online to members of target population. Out of these 350 questionnaires, 320 questionnaires were received back but 300 questionnaires were useable after screening. SPSS software has been used for the analysis. Pearson correlation and OLS (ordinary least square) regression have been utilized for the analysis of the data. Fowling is the equation for regression.

$$Y = \alpha + \beta_1X_1+ \beta_2X_2+ \beta_3X_3+ e$$

$$CSEB= \alpha + \beta_1RL + \beta_2PS+ \beta_3CN + e$$

Where, CSEB= Customer Satisfaction with E-Banking; PS= Privacy; CN=Convenience; RL= Reliability;  $\alpha$  = constant;  $\beta$ = Coefficients to estimate & e= error term

**RESULTS OF STUDY**

Table 1 Model Summary

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SEE	Change Statistics					DW
					R <sup>2</sup> Change	F Change	df1	df2	Sig. FC	
1	.742a	.550	.546	3.88069	.550	120.248	3	295	.000	1.898
a. Predictors: (Constant), Convenience, Reliability, Privacy										
b. Dependent Variable: Customer satisfaction										

Table 1 presents overall summary of the model which we have use in our study wherein adjusted R square is .55 which indicates that independent variables are 55% explained to our dependent variable. Consequently, the results of study shows that our model is good and significant at .000 level.

Table 2 presents correlation analysis of the variables. The results are assessed at the 0.01\*\* significant level. The reliability of online banking services has .715\*\*value with dependent



variable (customer satisfaction), which indicates that reliability level of the online banking services has a positive and momentous relationship with customers satisfaction. Results is support to our first hypothesis there is a significant relationship between online banking services (reliability) and customers satisfaction. Privacy of online banking has the value of .599\*\*with dependent variable (customer value). The value of .599\*\* indicates that there is momentous association among privacy of the online banking and customers satisfaction. These results are support to our H2, that there is a high level of privacy in services of e-banking. So, we accept our H2, that there is high level of privacy in banking. Convenience of e-banking services has value of .602\*\*which indicates that there is crucial association among convenience services of online banking customers satisfaction. Results support to our H3, that there is crucial relation among convenience service of the online banking and customers satisfaction.

Table 2 Correlation analysis

		Satisfaction	Reliability	Privacy	Convenience
Customer satisfaction	Pearson Correlation	1	.715**	.599**	.602**
	Sig. (2-tailed)		.000	.000	.000
	N	300	300	300	299
Reliability	Pearson Correlation	.715**	1	.661**	.661**
	Sig. (2-tailed)	.000		.000	.000
	N	300	300	300	299
Privacy	Pearson Correlation	.599**	.661**	1	.725**
	Sig. (2-tailed)	.000	.000		.000
	N	300	300	300	299
Convenience	Pearson Correlation	.602**	.661**	.725**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	299	299	299	299

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

Table 3 Coefficients of Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.287	1.100		2.987	.003
	Reliability	.514	.055	.518	9.317	.000
	Privacy	.132	.057	.141	2.322	.021
	Convenience	.146	.056	.158	2.614	.009

Dependent variable is customer satisfaction

The table 3 presents OLS (ordinary least square) regression results. The coefficient analysis presents the results of our independent variables with dependent variable. If we assess results on basis of significant value at 5% level then results shows that reliability, privacy and convenience of e-banking have a significant relationship with customers satisfaction

because all value are less than .05. if we assess results on the basis of t value, then t value of reliability, privacy and convenience is greater than 1.96 that also indicates that reliability, privacy and convenience have significant relationship with customer satisfaction. Beta value of reliability, privacy and convenience shows that there is a positive relationship between reliability, privacy and convenience of online banking and customers satisfaction. On the basis of the above-mentioned results of the coefficient analysis we developed the following regression equation:

$$\begin{aligned} \text{CSEB} &= \alpha + \beta_1\text{RL} + \beta_2\text{PS} + \beta_3\text{CN} + e \\ \text{CSEB} &= 3.287 + .514 + .132 + .146 + 1.268 \end{aligned}$$

Here, CSEB = customer satisfaction with E-banking. We are going to explain the effect of independent variable with dependent variable. So, the results are, RL = if one unit change in reliability of e-banking then it will lead to change in customer satisfaction by .514 units. This result supports to the findings of [Toor et al. \(2016\)](#). PS = if one unit change in privacy of e-banking services then it will lead to change in customer satisfaction by .132 units. CN = if one unit change in of the e-banking services then it will lead to change in the customer satisfaction by .146 units. Hence, all the hypotheses of the study have been accepted i.e., reliability, privacy and convenience of e-banking services have significant relationship with customer satisfaction.

## CONCLUSION

In Pakistan all types of the banks are surviving like, Islamic banks, conventional banks and microfinance banks. These banks have been adopted online banking in Pakistan. But the impact of online banking adoption on customer satisfaction has not attain much attention in given literature. Subsequently, this research study explored the e-banking services along with three factors which are the reliability, privacy and convenience in Pakistan. The study looked at how electronic banking affected consumer satisfaction across the country. Based on our research, we found the positive and significant relationship between online banking service factors (reliability, privacy, & convenience) and consumer satisfaction. In this regard, our findings illustrate that modern e-banking has a positive relationship with the customer satisfaction in Pakistan. Our findings confirm that the reliability, privacy and convenience positively affect the consumer satisfaction ([Addai et al., 2015](#)). Based on our research, we commend that banks should adopt strong privacy policies so that customers can use these services without fear of fraud and hacking. It is also recommended that the online banking services should be highly reliable, and convenient, so that everyone should use them and save their time.

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