

<https://doi.org/10.3126/dristikon.v13i1.56056>

Consumers' Attitudes and Behavioural Intentions on Internet Banking in Nepal

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Abstract

Banks and financial institutions have huge opportunities to capture high market share by satisfying customers' transforming attitudes and behaviour towards Internet banking. This paper examines customers' attitudes toward Internet banking and evaluates behavioural intentions regarding technology accessibility in Nepal. Based on the descriptive research design, 384 respondents were considered a sample for the survey. Information about customers' attitudes was gained by analyzing descriptive statistics. Mean, Standard deviation and cross-tab analysis were utilized to examine results. The result declared that 93% of Internet bank users felt it was more effective than traditional service, while the remaining users believed conventional banking was more efficient. It also found 51% of respondents used it for funds transfer and home banking via the Internet, and 71.6% of respondents agreed that online banking could access from anywhere. Organizing reports, scheduling payments, and transferring money from one account to another is extremely important. The output also indicates that 68 % of respondents were satisfied with Internet banking.

Keywords: behavioural intentions, consumers' attitudes, internet banking

Introduction

Background

Demand for innovative technologies in the service sector has been overgrown recently (Bashir & Madhavaiah, 2015; Karjaluo et al., 2005; Shanmugam et al., 2015). Bank and financial institutions are significant service sectors in Nepal. Internet banking services have a tremendous impact on the banking and financial services industries. Internet banking is becoming famous as a service delivery channel due to the low cost per transaction and a more extensive range of access options for the consumer base in this modern age. Information and communication technology have recently seen the most developments in every sector (Banstola, 2008; Ho & Yahya, 2015; Karjaluo et al., 2005; Sthapit & Shakya, 2010).

Internet banks are becoming increasingly well-liked due to the attitudes and perceptions that their services are superior to those provided by conventional banks. Currently, the Internet is

the banking channel with the fastest growth in the corporate and personal sectors (Singh et al., 2019). Banking is an information-intensive industry that relies on information technology to gather, process, and transmit information to all pertinent clients. Banks and financial institutions use the Internet as a strategic tool to change their operations, deliver their services, and compete with one another (Bashir & Madhavaiah, 2015; Ho & Yahya, 2015).

The advancement of information technology sectors has significantly changed the services of financial institutions overall and retail banking services in particular, not just in industrialized countries but also in developing nations like Nepal. The transformation in technology has led to the delivery of banking services to customers' changing needs, wants, demands, and preferences (Bashir & Madhavaiah, 2015). The banking function in the COVID-19 situation is very significant. However, an individual still needs banking services, even the most basic in-branch ones, as not all users would immediately switch to digital channels (Cherukur & Kumar, 2021).

The Nepalese financial sector has aggressively promoted electronic services in Nepal over the past couple of years, although utilization of these services has not risen at the same level. The data on the cash and digital payments available shows that Nepal is still a cash-fixated society. People favor cash as an alternative payment form for all types of transactions (Timilsina, 2020). In 2002, Nepal's Kumari Bank became the first financial institution to provide Internet banking to its customers. Nepal Rastra Bank formulated the Nepal electronic transaction and digital signature legislation in 2006 to control online financial transactions (NRB, 2021).

The use of the digital system, which relies on technology, cannot increase until consumers become accustomed to and at ease with the new method (Timilsina, 2020). Digital literacy has increased in Nepal due to the primary priority of Nepal Rastra Bank. The lower service quality of online banking, the lack of confidence and trust of customers, and expectations have not been met despite its rising use (Banstola, 2008; Gaire, 2018; Khatri & Upadhyaya-Dhungel, 2013; Timilsina, 2020). Therefore, this research raised a few questions as research problems.

Research Problems and Objectives

The bank's website is vital in determining Internet banking adoption rates. These must be cautiously developed to provide simple and convenient services to consumers. Prior research also proved that improving site performance and convenience in online transactions increases the positive attitudes toward Internet banking consumers. Therefore, the study addressed the following questions: What are the present statuses of Internet banking in Nepal? Do any differences between customers' attitudes toward Internet banking services? Are customers' attitudes affected by the level of technology accessibility?

Based on the research problems, this study aimed to assess the present status of customers' attitudes toward Internet banking in Nepal and to examine differences in customers' attitudes to Internet banking features. Further, this study evaluates the customers' attitudes toward technology accessibility.

Literature Review

Internet banks are becoming increasingly well-liked due to the perception that their services are superior to conventional banks. The Internet is the banking channel with the quickest growth in the corporate and retail sectors. Juwaheer et al.(2012) examined the most influential factor of Internet banking services in Mauritius. Information related to research was collected through a survey instrument administered to 384 respondents visiting various banking institutions across the nine districts throughout Mauritius to ensure proper geographical coverage. The result found that perceived ease of use and usefulness directly influence Internet banking adoption in Mauritius.

The Internet banking system assists banks in gaining competitive advantages by raising the competence of their consumer and decreasing the costs associated with providing services. Shanmugam et al.(2015) researched to provide a thorough grasp of how customers perceive online banking. Data were obtained by a primary method of 25 interviews and focused on the qualitative research design. The findings showed that the most used features among UK internet banking users are bill paying and money transfers. The popularity of Internet banking in the UK is mainly influenced by security, which is more significant.

Banks and financial may help customers by creating safe procedures for Internet banking systems to win their trust. The online service channel needs to be well connected with other media to make it simple for users to communicate with people with a background in problem-solving and adopt strong customer attitudes. Ho & Yahya (2015) examined consumers' perception of Internet banking usage in Malaysia. Data were obtained from respondents who were employed by 20-year-olds and above in Penang, Malaysia, and had a bachelor's degree and above. The sample was conducted over one month. The surveys were distributed to the working people without the assistance of any other parties from previous research. These inquiries were on a five-point scale ranging from strongly agreed to five and strongly disapproved is one. The result showed that access, internet performance, security, and privacy positively impacted consumer's attitudes toward internet banking.

Bashir & Madhavaiah (2015) researched consumer attitudes and behavioral intentions toward Internet banking in India. The study aimed to examine how internet users intend to behave. Samples were collected from 697 respondents who were at least 18 years old, had at least one bank account, and were randomly sampled by a standardized questionnaire. The

research showed that perceived usefulness, ease of use, enjoyment, and trust predicted consumers' attitudes.

Saha (2016) explored the relationship between service quality and customer satisfaction by obtaining responses from 40 respondents by non-probability convenience sampling and analyzed by descriptive and inferential statistics in Bangladesh. The result showed that Internet banking was affected by ease of use, security/privacy, reliability, and responsiveness.

In India, Firdous (2017) investigated the effects of Internet banking quality on customer satisfaction in New Delhi. Samples were obtained from 194 Internet banking customers by Judgmental and convenience sampling and analyzed by descriptive and inferential methods. The result explained Efficiency, system availability, fulfillment, privacy, responsiveness, and contact individually contribute 70% to overall customer satisfaction.

Singh et al. (2019) examined the perceived benefits and users' perceptions of Internet banking of selected public and private sector banks in Punjab. Data were collected through 480 respondents by quota sampling using a structured questionnaire and analyzed using descriptive analysis techniques and an independent sample t-test. The results showed that public and private sector banks' overall Internet banking service quality was not significantly different regarding perceived usefulness, risk, cost, responsiveness, reliability, tangibility, communication, value, security, privacy, and accessibility.

Internet banking is the most effective and efficient way to support traditional and e-commerce enterprises. Naeem (2020) wanted to develop a conceptual model of social influence for Internet banking adoption (IBA) using social networking platforms (SNPs). The study used a social constructivism approach to understand customer experiences, thoughts, knowledge, awareness, and perceptions by obtaining responses from 2030 samples through purposive sampling techniques. The outcome showed social influence comprises customer recommendations, suggestions, ratings, reviews, experiences, and thoughts regarding the IBA of Islamic and conventional banks.

In Nepal, Timilsina (2020) discovered that security and trust had lower average mean scores than perceived utility and simplicity of use. According to respondents, one of the main reasons for this limited usage is EPS's accessibility. Most replies are unrelated by gender, age group, income level, and other factors. In addition, compared to perceived security and perceived trust, perceived usefulness and perceived simplicity of use had a more significant impact on the desire to embrace EPS in the future.

Lee & Lee (2020) examined the effects of fixed factors that influence service quality by usefulness, ease of use, system security, reliability, responsiveness, and empathy. A web survey of 645 general people and significant customers who use Internet banking systems analyzed data

using descriptive and structural equation modeling. General and VIP customers perceive service quality relevant to customer satisfaction in Korea differently.

Hossain et al., (2021) state that service fairness and excellence significantly impact customer satisfaction and loyalty. While the corporate image is connected to service satisfaction but not customer loyalty, social impact impacts customer loyalty but not service satisfaction. Sasono et al. (2021) also discovered the function of e-satisfaction in moderating the effects of the quality of an e-service on a customer's e-loyalty at an Indonesian private bank. The study's findings indicated that e-service quality significantly influenced e-customer loyalty and satisfaction. The impact of e-customer service on e-loyalty was highly favorable, and e-satisfaction greatly moderates the impact of e-service quality on e-loyalty.

Internet banking plays a vital role in supporting financial services to different sectors and individuals through the Internet. Gautam & Devkota (2021) aimed to evaluate various Internet banking services and the metrics offered by Nepali businesses. The study used a Google Form questionnaire distributed to participants via email. The performance of four respondent banks was examined using a sample of 27 banks (Nepal Rasta Bank, 2021) and varied 18 criteria. The comparative study compares various Internet banking services offered by commercial banks and their parameters, including transaction-intra and interbank, merchant tie-up, wallet support, utility payment, transaction cost, transaction limit, and IPS connectivity using bar chart analysis; the study declared comparing services using just one set of criteria was impossible.

Kim & Jindabot (2022) researched to learn more about how customer happiness in e-banking changes by looking at the effects of perceived risk, financial risk and performance risk, and perceived value. The research used convenience sampling to collect data from respondents in convenient settings (next to banks, markets, supermarkets, universities, and places of employment). The surveys were distributed to 700 respondents who had recently used mobile banking or internet banking at either commercial or retail banks in Cambodia. A structural equation model (SEM) analysis using 546 valid replies was used to produce the study's results. The findings showed that performance risk was the key factor influencing perceived value, although financial risk had little bearing on it.

Ranabhat et al.(2022) examined the factors that affect internet banking, their awareness, and usage in Pokhara Metropolitan, Nepal. Data were collected from 225 customers of commercial banks living in Pokhara and analyzed by quantitative approach and descriptive and analytical research design. The research discovered that most respondents were aware of and used the online banking services offered by banks, primarily to check their accounts and bank statements, top off their mobile phones, transfer money between accounts, and pay their utilities. Similarly, it reveals that the main benefits of using Internet banking are time savings, availability around-the-clock, simple banking transactions, quickness, and dependability.

In Ethiopia, Ayinaddis et al. (2023) explored the affect of e-banking service quality on customer satisfaction. Information was collected using a closed-ended structured questionnaire from 385 participants by convenience sampling. Descriptive, inferential statistics, and multinomial logistic regression were employed to analyze the quantitative data. The research found a significant effect of responsiveness, reliability, security and privacy, speed, and convenience on customer satisfaction. Similarly, customer satisfaction has a significant impact on customer loyalty.

The adoption of electronic banking services in this age is high. It promptly provides meaningful solutions to problems and services precisely as promised. It is always available, and quick delivery gives customers a better experience. The global development of Internet banking is still in its infancy. Numerous studies examined Internet banking use and its effects on satisfaction, value, and performance. However, most research neglected to consider many contributing aspects of Internet banking. Thus, this research deals with understanding customers' attitudes toward Internet banking.

Methods and Materials

The research was considered a descriptive research approach. The study's target population included all Internet banking users of commercial banks. Information for the research was obtained from 384 samples by stratified random sampling methods using structured questionnaires from all commercial banks. The study's Sample size was considered the ideal size by different researchers (Bhattacharjee, 2012; Cooper & Schindler, 2014; Sekaran & Bougie, 2016). A standardized questionnaire was used to manage Internet banking and consumer attitudes related to quantitative information. The respondent's demographics and Internet banking-related information were covered. SPSS (Statistical Package for the Social Sciences) software screened, analyzed, and evaluated data. Descriptive statistics covered frequency and cross-tab analysis statistical tools to understand customers' attitudes towards internet banking of commercial banks in Nepal.

Results and Discussion

Each of the research objectives examines to gain the results from various tests. The customer's gender, age group, profession, academic qualification, length of time using online banking services, significance and justification for operating benefits, and degree of satisfaction with the Internet banking service were all discussed in terms of demographics, as shown in the summary information, tables, and figures.

The research included the majority of respondents were male. The age group of the respondents between 15 to above 55 years was included in the research. Most respondents were young, between the age of 15 to 24. According to academic qualification, 37% had a bachelor's

degree holder internet banking users. The majority were private and government job employees of 47.1% of the study's sample. Most Internet banking users took services from commercial banks for more than 3 years. They used it up to 5 times daily basis. They enjoyed a lot with this technological support from commercial banks in Nepal.

Next, table 1 demonstrates the consumer attitude toward commercial bank internet banking systems.

Table 1

Consumers' Attitudes towards using Internet Banking Systems

Purpose/Important		Extremely Important	Very Important	Somewhat Important	Not Important at all	Total
Checking Account	Frequency	194	92	83	10	384
	%	50.5	24	21.6	2.6	100
Tax Payment	Frequency	75	63	180	27	384
	%	19.5	16.4	46.9	7	100
Trading of Share	Frequency	105	161	77	25	384
	%	27.3	41.9	20.1	6.5	100
Remittance of Money	Frequency	19	113	55	174	384
	%	4.9	29.4	14.3	45.3	100
Electronic Bill Pay	Frequency	83	194	85	14	384
	%	21.6	50.5	22.1	3.6	100
Transfer of Fund	Frequency	196	89	40	56	384
	%	51	23.2	10.4	14.6	100
Home Banking	Frequency	196	108	53	22	384
	%	51	28.1	13.8	5.7	100

Note. Field Survey, 2021.

Table 1 demonstrates that 50.5% of respondents believed Internet banking is crucial for searching for bank balances. However, 1.3% think it is not essential to check balance. Regarding tax payment through Internet banking majority, 46.9% determined a vital process, and very least 7% believe the process is somewhat essential for all. According to trading of shares through Internet banking, 41.9% of users thought it was necessary, and at least 4.2% were found to be unimportant. Regarding to the remittance factor, 45.3% of Internet banking customers found it somewhat important, and 6% felt useless service. 50.5% of respondents used it as very important for electronic payment, and 2.1% felt ineffective.

For funds transfer and home banking, internet banking 51% realized extremely important, but most minors was thought worthless processes. Banking customers use this service because it is essential for their attitudes. Tax payments, online stock trading, money remittances, and electronic bill payment are very important. Table 2 explains the behavioral intentions of

using Internet banking services. Gayan Nayanajith *et al.*(2019) also found the advantages of e-banking over traditional banking channels are ubiquity coverage, flexibility, interactivity, speed, and improved accessibility. Online transaction behavior and attitudes depend upon the internet service of the bank and financial institutions reported by different researchers (Amin, 2016; Maynard *et al.*, 2022; Saleem *et al.*, 2022).

Table 2

Behavioral Intensions of Using Internet Banking Service

Reason/Important			Extremely Important	Very Important	Important	Somewhat Important	Not Important at all	Total
No	Extra	Frequency	273	74	22	11	4	384
Fee		%	71.1	19.3	5.7	2.9	1	100
Access		Frequency	275	80	22	3	4	384
From		%	71.6	20.8	5.7	0.8	1	100
Anywhere								
Organized		Frequency	203	85	48	44	4	384
Report		%	52.9	22.1	12.5	11.5	1	100
Schedule		Frequency	184	85	48	63	4	384
Payment		%	47.9	22.1	12.5	16.4	1	100
Transfer		Frequency	122	7	111	136	8	384
Across		%	31.8	1.8	28.9	35.4	2.1	100
Account								

Note. Field Survey, 2021.

Table 2 explains about behavioral intensions of using internet banking services. According to Table 2, 71.6% of respondents agreed that online banking could access from anywhere and extremely important process. Banks and financial institutions did not charge extra fees; 71.1% thought online banking was essential. Above Table 2 also demonstrates that organizing reports with 52.9% is extremely important. It is necessary to schedule payment with 47.9%. It was also somewhat important to used for 31.8% customer to transfer money from one account to another.

Furthermore, figure 2 clarifies the customer satisfaction rate of Internet banking. Ghani *et al.* (2017) also report that customer service is the most crucial element in e-banking to encourage Internet banking. E-commerce customer satisfaction depends upon trust and loyalty in Saudi Arabia reported (Eid, 2011). Mahmood (2016) Internet enhanced customer satisfaction in Dhaka through e-commerce.

Figure 1

Frequency Distribution by Satisfaction Rate of Internet Banking

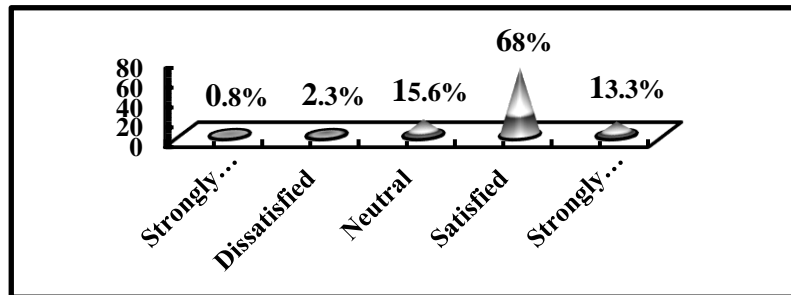


Figure 1 indicates that 68 % of respondents were pleased with Internet banking, and 13.3 % were delighted. However, 0.8 % of respondents were highly dissatisfied, 2.3 % were dissatisfied, and 15.6 % did not agree or disagree with the quality of Internet banking services. It indicated that most Internet banking customers were satisfied with it.

Figure 2

Frequency Distribution of Effectiveness of OBS

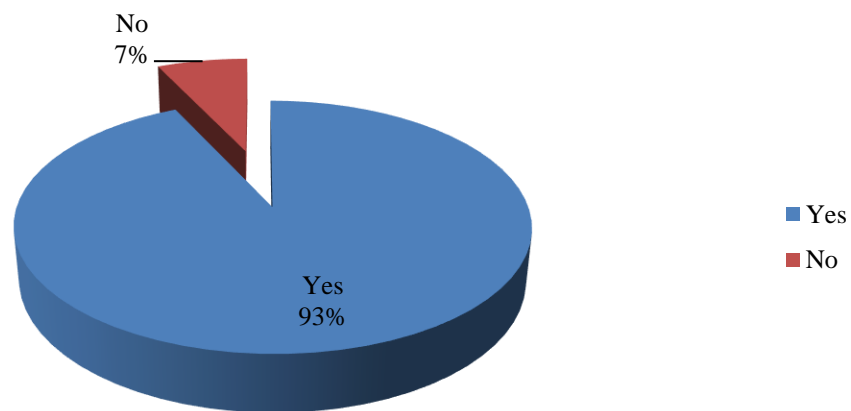


Figure 2 shows that 93 % of respondents believed that Internet banking was more efficient than physical banking, while the fewest respondents, with 7 %, disagreed that conventional banking was more effective. It explained the majority of respondents believed in e-banking than regular banking. According to Raman (2008), the society's perception and attitude toward internet banking is the main concern that needs to be improved to boost its acceptance in Malaysia.

Conclusion

Nepalese Commercial Bank offers seamless online banking services to its devoted customers by meeting their needs and allowing them to cut costs while preserving security. In order to build customers' trust, banks can help them by creating safe Internet banking practices and risk management procedures. The web-based service channel needs to be well connected with other channels so that customers can quickly communicate with people skilled at solving issues and, therefore, have strong customer orientations (Banstola, 2008; Khatri & Upadhyaya-Dhungel, 2013).

Consumers' intentions to use Internet banking are significantly influenced by their attitudes and beliefs. Therefore, banks might concentrate more on encouraging prospective customers to have favorable attitudes toward Internet banking. The various services that online banking offers are the most important aspects determining whether it is adopted and viewed as being useable by users (Bashir & Madhavaiah, 2015; Karjaluoto et al., 2002).

According to research on Internet banking, most respondents used it to check account information, make financial transactions, and do home banking. They used it for online stock trading, money transfers, and bill payment through credit cards. In their opinion, every financial activity in the twenty-first century must include online banking. Most responses concur that it can be accessed from any location and doesn't cost extra. Additionally, downloading bank statements and moving funds between accounts makes it simple. Customers' attitudes toward the success of online banking services indicate that internet banking is efficient, effective and economic than conventional banking. Therefore, customers were satisfied and had a favorable attitude towards Internet banking.

Implication

The findings from the commercial banks might not apply to other service organizations. Other financial institutions, such as development banks, finance companies, and others, build a broader understanding of the attitudes toward Internet banking.

Limitations of the Study

As this study was limited to only commercial banks, further research should be carried out by all categories of banks and financial institutions. The study mainly focused on consumer attitudes towards the quality of online banking services, with other physical service quality factors being disregarded. The study clarifies how customers' attitudes and behaviors evaluate the integrated online banking service's operational processes and highlights the critical points of view that evaluate internet service.

Acknowledgments

I would like to acknowledge the University Grants Commission, Sanothimi, Bhaktapur, Nepal, for supporting research to carry out the MPhil Thesis. I also express my sincere gratitude to my supervisor Prof. Dr. Dhruva Kumar Gautam, Faculty of Management, Tribhuvan University, Kirtipur, Kathmandu, for their valuable guidance, support, encouragement, and suggestions.

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