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### Factors affecting customer satisfaction of mobile banking in Nepalese commercial banks

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#### Abstract

This study investigates the factors affecting customer satisfaction of mobile banking in Nepalese commercial banks. Customer satisfaction is selected as dependent variable. The independent variables are service quality, system availability, security, ease to use and website features. The primary source of data is used to assess the opinions of the respondents regarding mobile banking and level of customer satisfaction in Nepalese commercial banks. The study is based on primary data of 15 Nepalese commercial bank, leading to a total of 120 observations. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of service quality, system availability, security, ease to use and website features on customer satisfaction in the context of Nepalese commercial banks.

The study showed that service quality has a positive impact on customer satisfaction. It indicates that better the quality of service, higher would be the customer satisfaction. Similarly, the result showed that system availability has a positive impact on customer satisfaction. It indicates that higher the availability of system, higher would be the customer satisfaction. Likewise, security has a positive impact on customer satisfaction. It indicates that higher the security, higher would be customer satisfaction. The result also showed that ease to use has a positive impact on customer satisfaction. It indicates that user friendly system leads to higher customer satisfaction. Similarly, website features has a positive impact on customer satisfaction. It indicates that better the website features, higher would be the customer satisfaction.

**Keywords:** Service quality, system availability, website features, ease to use, security, customer satisfaction and Nepalese commercial banks.

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#### 1. Introduction

One of the most effective methods of raising customer satisfaction has been recognized as providing excellent world-class customer service (Ohwo and Agusomu, 2018). Customer service is defined as everything a business does to enhance the value of its goods and services from the viewpoint of its clients. Total client happiness, which eventually leads to customer delight,

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is the goal of providing outstanding customer service. Customer joy, on the other hand, refers to continually going above and beyond the demands and expectations of the customer (Chiguvi *et al.*, 2017). Globally the financial sector is facing a lot of challenges due to Covid 19, wars, financial crisis, decreased of disposable income, fuel crisis and natural disasters. These challenges have intensified competition in the financial mainly to acquire, develop and retain customers. The best strategy is to provide excellent customer services and this has forced many banks to adopt electronic banking services. However, many banks across the globe, have adopted advanced banking technologies, it seems many banks in Africa are still facing some challenges of attracting the masses to fully utilize the e-banking platforms and systems in place due to low financial illiteracy, technology phobia, cyber bullying, and low knowledge on the use of e customer service banking platforms. This is the concern that has prompted this researcher to investigate the effectiveness of e-customer service platforms in the commercial banks (Chiguvi, 2023).

In the last few decades, the development of information and communication technology has strongly affected banking customer services in the financial sector. The change in this new technology has affected the banking industry more than the change in any other field (Kirakosyan and Danaiata, 2014).

Online banking is the act of conducting financial intermediation on the internet, it is that process whereby the customer is able to access, control and use his/her account over the internet (Balogun *et al.*, 2013). Mavri and Ioannou (2006) stated that mobile banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. According to Loonam and O'loughlin (2008), banking online is act of accessing your bank account and carrying out financial transactions through the internet on your smartphone, tablet or computer. Yee and Fazihæuden (2010) explained that internet banking allows bank customers with appropriate access to manage their finances with minimal inconvenience as it provides a fast and convenient way to undertake various banking transactions via the internet banking website from home, office or elsewhere. Dauda and Lee (2015) mentioned that online banking experiences enable consumers to access services at a time and a place that is convenient to them.

According to Hawkins and Mihaljek (2001), internet banking includes the system that enables financial institution customers, individuals or businesses,

access accounts, transact business, or obtain information on financial products and services on public or private network including internet. Unyathanakorn and Rompho (2014) indicated that today, an enormous variety of things can be done online depending on the user's goal, from access to information, entertainment and shopping to financial transactions that formerly required a visit to the bank. DeYoung (2001) concluded that internet banking is giving many facilities to customers not only withdrawals money but also any type of banking transaction within a second. Geebren *et al.* (2021) stated that mobile banking services has a significant positive impact on customer satisfaction and that mobile banking services mediates the relationships between service quality, structural assurance, and customer satisfaction. Adewoye (2013) confirmed that mobile banking improve banks service delivery in a form of transactional convenience, savings of time, quick transaction alert and save of service cost which has recuperate customer's relationship and satisfaction. Asfour and Haddad (2014) stated that there is a statically significant impact of the overall dimensions of mobile banking service on customer e-satisfaction and after performing a simple regression that privacy and accessibility are more influential comparing of the rest of the mobile banking dimensions. Kahandawa and Wijayanayake (2014) revealed that mobile banking services customer satisfaction is influenced by usefulness, ease of use, relative advantage, perception on risk and user lifestyle and current needs of customers.

Accordingly, customer satisfaction in internet banking is extremely important to attract more customers as well as to maintain existing customers. Sri Lanka is a developing country. As a developing country, the development of the banking sector is very important. And policymakers have paid very little attention to internet banking. It is very important to study what factors affect customer satisfaction with internet banking to expand banking activities and facilities. Customer satisfaction is defined as a result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance (Lin, 2003). Customer satisfaction has great significance for the future of an institution and it is seen as a basis for securing market position and achieving other objectives of the institution (Perng, 2007). According to Alomaim *et al.* (2003), customer's satisfaction evaluates overall customer expectation bringing positive influence to take product again and again. Mburu (2014) stated that customer satisfaction results from either the quality of banking services (product), quality of service, engagement of the customer and price factors. Customer satisfaction has become an important aspect of measuring performance, particularly for the banking and finance

industry (Khondaker and Mir, 2011).

Parasuraman *et al.* (1985) stated that service quality has been increasingly recognized as a critical factor in the success of any business, he also identified the determinants of service quality. Banks that master service quality can gain a competitive advantage in terms of higher revenue, customer loyalty and customer retention (Kumar *et al.*, 2009). E-banking provides higher degree of availability of system that enables customers to access internet bank at all times and places (Polatoglu and Ekin, 2001). Premlatha (2015) found that there is a positive relationship between system availability and customer's satisfaction in private sector banks. Customers now demand new levels of convenience and flexibility in addition to powerful and easy to use financial management tools, products, and services that traditional retail banking cannot offer (Yiu *et al.*, 2007).

According to Miyazaki and Krishnamurthy (2002), security relates to the website guarantees of the internet banking and it can give customers more confidence about their financial and personal transaction. Cox and Dale (2001) defined the security as technical security of the network against the hackers and swindling. Safety and security play an important role to protect encrypted data for internet service (Kolsaker and Payne, 2002). According to Talapatra *et al.* (2022), security refers to freedom from danger, risk, or doubt during the service process. Security service includes trust, privacy, and believability, truthfulness, building customer confidence, freedom from danger about money losses, fraud, and password theft and hacking.

Davis (1989) defined ease to use as the degree to which a person believes that using a particular service would be free of effort. Dabholkar (1996) argued that most persons are concerned about ease to use in order to save effort but also to reduce social risk. Ease to use is a person's subjective perception of the effortlessness of a computer system, which affects the perceived usefulness (Rigopoulos and Askounis, 2007). Marliyah *et al.* (2021) found that the positive effect of e-service quality on satisfaction and its impact on customer loyalty of mobile banking users. Furthermore, website features are very important to satisfy customers in website, features are related with design, content, speed, fees and charge (Liu and Arnett, 2000). Laukkanen *et al.* (2008) stated that consumer resistance to internet banking, especially among those who are not fully familiar with the world of internet, is mainly attributed to technical issues such as design, content and complexity not only of the website but also the ways and means of using

the site itself. Sophisticated website design and crowded content discourage customers from using the website (Pikkarainen *et al.*, 2006). Jham (2016) found the customer satisfaction with E-Banking on exploring the mediating role of trust. Complexity or poorness of the website design and content might deter visitors from using the services provided via such websites (Gerrard and Cunningham, 2003). Moreover, Kordnaeij *et al.* (2013) opined that there is a significant relationship between customer satisfaction and convenience, system availability, security, web design and speed. Clemes *et al.* (2012) noted that a user-friendly website, marketing communications, and internet familiarity have a positive impact on customers' decisions to adopt internet banking.

In the context of Nepal, banking is a customer-oriented services industry and Nepalese bank have started realizing that business depends upon client service and satisfaction of the customer (Banstola, 2007). Pradhananga (2014) argued that through the satisfied customers, a bank can easily measure the effectiveness of the business, its potential and position in the industries and the areas that are needed to polish and improve. In addition, Upadhyay (2017) found that related dimensional service quality and tangible dimensional service quality have no significant impact on customer satisfaction respectively. Gnawali (2016) found that tangibility, reliability, responsiveness and assurance are significantly and positively correlated with customer satisfaction. Shakya (2016) stated that customers' satisfaction, ease of use, usefulness, security, responsiveness and efficiency are positively related to return on assets and return on equity.

The above discussion reveals that the empirical evidences vary greatly across the studies concerning the factors affecting customer satisfaction in online banking. 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.

The main purpose of the study is to analyze the impact mobile banking on customer satisfaction in Nepalese commercial banks. Specifically, it examines the relationship of service quality, system availability, security, ease to use and website features on customer satisfaction in Nepalese commercial banks.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the

empirical results and the final section draws the conclusion.

## 2. Methodological aspects

This study is based on primary data. The data were gathered from 120 respondents through questionnaire. The study used convenience sampling technique to select the sample for the study. The respondents' view were collected on service quality, system availability, security, ease to use and website features and level of customer satisfaction in mobile banking in Nepalese commercial banks. The study is based on descriptive and causal comparative research designs. Table 1 shows the list of commercial banks selected for the study along with the number of respondents.

**Table 1: List of commercial banks selected for study along with the number of respondents**

S.N.	Name of banks	Observations
1	Century Bank Limited	5
2	Citizens Bank International Limited	9
3	Everest Bank Limited	14
4	Himalayan Bank Limited	9
5	Machhapuchehhre Bank Limited	9
6	Mega Bank Nepal Limited	4
7	Nabil Bank Limited	10
8	Nepal Bank Limited	10
9	Nepal Investment Bank Limited	13
10	Nepal SBI Bank Limited	4
11	NIC Asia Bank Limited	9
12	NMB Bank Limited	6
13	Prabhu Bank Limited	8
14	Sanima Bank Limited	3
15	Siddhartha Bank Limited	7
<b>Total number of observations</b>		<b>120</b>

Thus, the study is based on 120 respondents.

### *The model*

The model estimated in this study assumes that the customer satisfaction in mobile banking depends on service quality, system availability, security, ease to use and website features. Therefore, the model takes the following

form:

Customer satisfaction =  $f$  (service quality, system availability, security, ease to use and website features).

More specifically,

$$CS = \beta_0 + \beta_1 SQ + \beta_2 SA + \beta_3 S + \beta_4 EU + \beta_5 WF + \mathcal{E}$$

Where,

CS = Customer satisfaction

SQ = Service quality

SA = System availability

S = Security

EU = Ease to use

WF = Website features

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 “My online transaction with bank is always accurate”, “It is quick to complete a transaction through my bank’s online service” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.817$ ).

System availability 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 do not feel hesitate to give my personal information to online banking services”, “Online banking gives a prompt services to the users” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.714$ ).

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 time for a single operation throughout online banking is clearly communicated with the users”, “Bank provides security for transactions data through online banking facility” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.789$ ).

Ease to 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 “Online banking services are hassle free and easy to use”, “Instructions on modern online banking system are clear and easy to follow” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.734$ ).

Website features 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 “Bank provides easy logging on online portal through online banking facility”, “It is easy to find all the important information from the bank website” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.721$ ).

Customer satisfaction 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 am satisfied with online banking services available”, “I am satisfied with features available on website of the company” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.774$ ).

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

### *Service quality*

Sabir *et al.* (2014) defined term service quality as a global judgment or attitude relating to particular service, the customer’s overall impression of the relative inferiority or superiority of the organization and its services. Shanka (2012) argued that offering quality service has positive impact on overall customer satisfaction. Omar *et al.* (2015) claimed that there is a positive relationship between quality of service and customer satisfaction. Likewise, Kumbhar (2011) found that service quality, brand perception and perceived value have positive impact on customer’s satisfaction in online banking service. Balogun *et al.* (2013) claimed that quality service that are SMS alerts, E-mail alerts, and electronic opening of account are the major factors that influence customer satisfaction significantly in Nigerian banks. Siddiqi (2011) noted that service quality attributes are positively related to customer satisfaction. Based on it, this study develops the following hypothesis:

H<sub>1</sub>: There is a positive relationship between service quality and customers satisfaction in online banking.



### *System availability*

Kordnaeij *et al.* (2013) found a positive and significant relationship between customer satisfaction and convenience, system availability, security and web design. Similarly, Ahmad and Al-Zu'bi (2011) noted that adaption of e-banking (system availability, convenience, security, privacy) has a positive effect on customers' satisfaction. Rajasulochana and Khizerulla (2022) found that the internet banking service quality on all the dimensions have significant impact on the customer satisfaction of internet banking customers. Likewise, Jannat and Ahmed (2015) argued that system availability, responsiveness, convenience and cost effectiveness have a positive impact on customer satisfaction. Based on it, this study develops the following hypothesis:

H<sub>2</sub>: There is a positive relationship between system availability and customer's satisfaction in online banking.

### *Security*

According to Miyazaki and Krishnamurthy (2002), security relates to the website guarantees of the internet banking and it can give customers more confidence about their financial and personal transaction. Saleem and Rashid (2011) found that customer's concerns about security, authenticity and reliability of the technology have a positive impact on customer satisfaction. Prajapati (2014) claimed that there is a positive and significant relationship between ease to use, efficiency, security and customer satisfaction in Nepalese commercial banks. Nupur (2010) noted that reliability, responsiveness, security and assurance have more contribution to satisfy the customers of e-banking in Bangladesh. Subsorn and Limwiriyakul (2012) found that there was a distinct lack of internet banking security information provided on all the selected Thai banks' websites as compared to the selected Australian banks which provided better internet banking security information. Based on it, this study develops the following hypothesis:

H<sub>3</sub>: There is a positive relationship between security and customer's satisfaction in online banking.

### *Ease to use*

Raji *et al.* (2021) found that security, transactional speed, ease to use, reliability, and responsiveness have a positive and significant impact on customer satisfaction. Padachi *et al.* (2007) claimed that ease to use, trusty relationship and security have a significant relationship with customer satisfaction in online banking. Similarly, Al-Hajri (2008) noted that perceived

relative advantage, perceived organisational performance and perceived ease to use provide a greater customer satisfaction. Zavareh *et al.* (2012) showed that security/trust, site aesthetics, and ease of use of the internet banking services have positive effects on e-CS. In addition, Joshi (2015) found that ease to use, security, responsiveness and efficiency has a positive and significant impact on customer satisfaction. Based on it, this study develops the following hypothesis:

H<sub>4</sub>: There is a positive relation between ease to use and customer's satisfaction in online banking.

#### *Website features*

Website features are very important to satisfy customers in website, features are related with design, content, speed and fees and charge. Ming *et al.* (2012) noted that website trust influences the intention to continuous adoption of online financial services. Casalo *et al.* (2008) stated that higher levels of website usability might lead to higher levels of consumer's affective commitment to the website. Rasli *et al.* (2018) claimed that website design, information quality, and transaction and payment capability have direct and positive impact on customer satisfaction. Pikkarainen *et al.* (2004) identified that website quality design, website colours and graphics influences the customers to accept the internet banking in specific industry, and by comparing with internet banking, good content and attractive colours make customers more satisfied. Moreover, Jayawardhena and Foley (2000) revealed that web site features mainly speed, content and design, navigation, interactivity and security have a positive and significant impact on customer satisfaction. Yang and Fang (2004) found that ease to use and usefulness are important factors to satisfy customers in evaluating internet banking website features. Based on it, this study develops the following hypothesis:

H<sub>5</sub>: There is a positive relationship between website features and customer's satisfaction in online banking.

### **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 means and standard deviations have been computed and the results are presented in Table 1.

**Table 1: Kendall’s Tau correlation coefficients matrix**

*This table presents Kendall’s Tau correlation coefficients between dependent variable and independent variables. The correlation coefficients are based on 120 observations. The dependent variable is CS (customer satisfaction is defined as process of service complete and fulfil the customer expectations). The independent variables are SQ (Service quality defines as the customers judgment of excellence of the service provided in relation to the quality that was expected), SA (System availability define as a probability that a system is operating properly when it requested for use), S (Security identified factors within new target customer segment deciding on the use of service delivery channel), EU (Easiness to use is a key factor in recognizing the easiness in using online banking transactions ), WF (website features defines the different features available on website of the company to make the customer transactions easier).*

Variable	Mean	S.D	SQ	SA	S	EU	WF	CS
SQ	4.020	0.574	1					
SA	3.971	0.542	0.604**	1				
S	3.906	0.558	0.531**	0.648**	1			
EU	4.121	0.485	0.551**	0.661**	0.691**	1		
WF	4.011	0.506	0.575**	0.659**	0.624**	0.695**	1	
FACS	4.083	0.546	0.682**	0.604**	0.575**	0.712**	0.664**	1

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

Table 1 shows that service quality has positive relationship with customer satisfaction. It indicates that better service quality leads to increase in customer satisfaction. Likewise, system availability is positively correlated to the customer satisfaction. This indicates that higher the system availability, higher would be the customer satisfaction. Similarly, security is positively correlated to customer satisfaction. It implies that higher the level of security, higher would be the customer satisfaction. The study also reveals that easiness to use is positively related with customer satisfaction. It means that user friendly system leads to increases in customer satisfaction. Similarly, website features has a positive relation with the customer satisfaction. It indicates that better features of website leads to increase in customer satisfaction.

*Regression analysis*

Having analyzed the Kendall’s Tau correlation coefficients matrix, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of service quality, system availability, security, ease to use and website features on customer satisfaction in mobile banking in Nepalese context.

**Table 2: Estimated regression results of service quality, system availability,**

**security, ease to use and website features on customer satisfaction in mobile banking**

The results are based on 120 observations from different online banking of Nepal by using linear regression model. The model is  $CS = \beta_0 + \beta_1 SQ + \beta_2 SA + \beta_3 S + \beta_4 EU + \beta_5 WF + \epsilon$ , where the dependent variable is CS (customer satisfaction is defined as process of service complete and fulfil the customer expectations). The independent variables are SQ (Service quality defines as the customers judgment of excellence of the service provided in relation to the quality that was expected), SA (System availability define as a probability that a system is operating properly when it requested for use), S (Security identified factors within new target customer segment deciding on the use of service delivery channel), EU (Easiness to use is a key factor in recognizing the easiness in using online banking transactions ), WF (website features defines the different features available on website of the company to make the customer transactions easier).

Model	Intercept	Regression coefficients of					Adj. R <sup>2</sup>	SEE	F-value
		SQ	SA	S	EU	WF			
1	1.472 (5.658)**	0.649 (10.133)**					0.461	0.401	102.667
2	1.668 (5.631)**		0.608 (8.228)**				0.359	0.437	67.708
3	1.884 (6.476)**			0.563 (7.636)**			0.325	0.449	58.302
4	0.779 (2.577)**				0.802 (11)**		0.502	0.385	120.996
5	1.205 (4.013)**					0.717 (9.656)**	0.502	0.385	120.996
6	0.962 (3.418)**	0.476 (6.242)**	0.304 (3.774)**				0.515	0.380	64.224
7	0.771 (2.692)**	0.432 (5.636)**	0.197 (2.182)*	0.203 (2.460)*			0.535	0.372	46.683
8	0.211 (0.749)	0.371 (5.249)**	0.063 (0.734)	0.024 (0.292)	0.494 (5.070)**		0.617	0.338	48.895
9	0.100 (0.353)	0.342 (4.821)**	0.018 (0.206)	0.002 (0.028)	0.419 (4.126)**	0.204 (2.191)**	0.629	0.332	41.370

Notes:

- i. Figures in parenthesis are t-values
- ii. The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent levels respectively.
- iii. Customer satisfaction is the dependent variable.

Table 2 shows that the beta coefficients for service quality are positive with customer satisfaction. This indicates that service quality has a positive impact on customer satisfaction. This finding is similar to the findings of Shanka (2012). Likewise, the beta coefficients for system availability are positive with customer satisfaction. This indicates that system availability has a positive impact on customer satisfaction. This finding is consistent with the findings of Parasuraman *et al.* (1988). Likewise, the beta coefficients for security are positive with customer satisfaction. This implies that security has a positive impact on customer satisfaction. This finding is consistent

with the findings of Cox and Dale (2001). Additionally, the beta coefficients for easiness to use are positive with customer satisfaction. This means that easiness to use has a positive impact on customer satisfaction. The finding is consistent with the findings of Rasli *et al.* (2018). The beta coefficients for website features are positive with customer satisfaction. This indicates that website features has a positive impact on customer satisfaction. This finding is similar to the findings of Casalo *et al.* (2008).

#### **4. Summary and conclusion**

Mobile banking service have a direct influence on customer satisfaction, it is found that the speed of transactions of mobile banking, accessibility, affordability, adaptability, ease of use, and relative advantage have a significant impact on customer satisfaction. The factors affecting customer satisfaction with mobile banking services mainly depend on the mobile banking services used. Different banks have different technologies and service standards, thus affecting customer satisfaction levels, so the factors of the survey are also limited. In addition, the scope of respondents in the questionnaire is small, and the data analysis is also limited to some extent.

This study attempts to analyze the impact of service quality, system availability, security, ease to use and website features on customer satisfaction in Nepalese commercial banks. The study is based on secondary data of 15 banks with 120 observations.

The study showed that service quality, system availability, security, ease to use and website features have a positive impact on customer satisfaction in Nepalese commercial banks. Hence, the study concluded that mobile banking pertaining service quality, system availability, security, ease to use and website features leads to customer satisfaction. The study further confirmed that easiness to use followed by website features and the service quality are the most influencing factors in determining customer satisfaction in mobile banking in Nepalese commercial banks.

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