

Impacts of Internet Banking on Customer Satisfactions in Rawalpindi & Islamabad

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Abstract

It presents how e-banking affects customer satisfaction in verified traditional banking administration, its relationship with age, occupation and education, its effect on branch visits, customer's understanding of e-banking, possibilities and difficulties, etc. of electronic banking. -banking. This article attempted to view all of the above out of 200 successfully completed and returned questionnaires from e-banking customers. In this study, tables, graphs, standard deviations, normality tests, and correlations were used to examine whether customers visit branches when e-banking is important and the qualitative relationship between segments and e-banking according to regression analysis. The test was carried out. Clarify the factors that determine customer satisfaction in e-banking. The findings inferred that the majority of e-banking customers are younger people, well-informed, paid and personalized agents, financial professionals, and women who are not effectively using e-banking assistance and there is also a link between e-banking and the segment. Electronic banking has further developed customer satisfaction, reduced the frequency of bank lobbies for bank administration, reduced the permanence of the space, and made it an ideal opportunity for customers. E-banking customers, bank customer satisfaction has expanded as a result of becoming e-banking customers, educated customers to control the evolution of records, and is likely to grow bank management electronics in the country.

Key-words: Qualitative Relationship, Customer Satisfactions, e-banking.

1. Introduction

1.1 Background

The development of advanced IT-based banking innovations began in the 1960s, and it was during Kondratieff's fourth rise that the IT and microelectronics sectors began to expand (Freeman et al 1988). The PCs expressed themselves in an instant to build a formidable mix of exchanges. These unique opportunities and changes have had an intrinsic impact on the association and the association created by bank professors. Over time with PCs, they began to attack the relief sector, leaving their routines based on mundane and extraordinary work. That was the beginning of a new plastics standard, "the first examples of innovation in information", and banking was a major support sector that received new information advancements in a comprehensive way (de Wit et al 1990).

Delivering benefits like a buyer and ensuring the possibility of using it when and where customers want it has been an essential and important approach in the banking sector for the past two decades. In some cases, data science initiatives have displaced bank staff and have become a key and important topic in reducing the number of jobs (Lehti et al 1996).

As a result, e-banking innovations have become irreplaceable by working with customers to require web entries to the registry at any time. Fitzsimmons and Fitzsimmons (1997) not only presented a number of powerful and advanced elements of IT management, but also removed outdated section restrictions, improved efficiency, and suggested age to pay. Management's paybacks through the existence of products and rational decisions on various transport channels through the use of IT applications have emerged as indispensable functions to satisfy customers (Heskett, J.T et al 1997).

1.2 Rationale

With the rapid development of web design, online banking offers online, web and internet management scenarios, resulting in a company's greed for web-based reading, online selling, and web sharing. However, regardless of the data provided by internet banking, it enjoyed numerous advantages such as faster exchanges, speed and lower cost of use (Kalakota et al 1997). Nevertheless, there is a genuine encounter with clients that do not receive such control due to vulnerabilities and security concerns (Kuisma et al 2007; Littler and Melanthiou, 2006).

We discovered the importance of testing in Pakistan when a national bank or a Pakistani state bank, together with banks around the world, asked all commercial banks to adopt this latest

innovation. Drawing on applicable articles and precise ramifications of previous research, we will focus on the factors that influence Internet banking options and their impact on customer satisfaction in Pakistan. The essence of this document is to present the results of a survey that examines the perception of customer value on the use of mobile banking and Internet management. The center will examine the positive and negative opinions of customers on the use of the Internet, mobile banking and ATMs and the use of these three innovations provided by banks in Pakistan.

1.3 Problem Statement

The online services provided by the banks are varying from bank to bank. Most of the routine banking services e.g. online transfer, ATM facility, funds transfer facility through ATM, account balances, utility bill payment, mini bank statement, transfer of money to the linked accounts with the same bank and transfer of money to other bank accounts etc. are all available through internet banking, mobile banking, and ATM banking. The purpose of this study was to find out the internet banking services and its different dimensions that have positive or negative impact on customer satisfaction. Questionnaires will be used to collect data and to obtain the results. The statement of problem is to analyze the impact of the above described factors e.g. internet banking, automated teller machine and mobile banking on customer satisfaction.

1.4 Research Objectives

To evaluate and examine the impact of internet banking on customers satisfaction in Pakistani banking industry with particularly emphasis on Rawalpindi & Islamabad the two urban cities of Pakistan in comparison with the ordinary mortar and brick banking system. This research try to seeks and examine the dimensions and exacting outcome of the internet banking service quality in Pakistan. The objective of this research paper is to study and analyze that how the new technological developments in the banking sector of Pakistan and method satisfy the customers or not.

1.5 Significance of the Study

First, the study helps Pakistani commercial banks determine the impact of e-banking on customer satisfaction against a common block and mortar banking framework. Second, it helps to understand customer attitudes towards e-banking and what steps banks need to take to seize the

opportunity and how to overcome difficulties. The third survey can serve as a kind of perspective that other researchers should focus more on this or related areas, or fill it with reading material for the curious.

To conclude, this study will look at the problems of tomorrow for today's financiers to achieve planned customer satisfaction. Because it can be said that this support is an initial stage in the country. This study will also help to distinguish the most recent developments in the banking business. The effect of the most recent event conversion (computerization) on customer satisfaction. This study will also help uncover customer reactions to these latest changes or improvements in the banking industry. Whether they are trying to save your time and accommodation or not, you will be more confused. First, the study certainly helps Pakistani commercial banks to determine the impact of e-banking on customer satisfaction relative to traditional block and mortar banking frameworks. Second, it helps to understand customers' propensity for e-banking and what opportunities banks should take advantage of and how to overcome difficulties. The third survey can serve as a kind of perspective that other researchers should focus more on this or related areas, or fill it with reading material for the curious individual.

Last but not least this study will alert bankers for tomorrow's problems in order to get the intended customers satisfaction as this service can be said it is at infant stage in the country. This study will also help to identify the role of the latest development made in the banking industry. Means what is the impact of these latest developments (computerization) on the customer satisfaction. This study will also helpful to find out the response of the clients how they perceive these latest changes or developments in the banking sector. Whether it attempts to save their time and as well convenience for them or it will be going to be more complicated.

2. Literature Review

2.1 Theoretical Background

There has been talk of the relationship between Internet banking and customer satisfaction despite the lack of close and personal communication with bank employees. Customers using Internet banking are expected to work with confidential data on the site (Jun and CAI 2001). Instinctively, we expect the nature of communication between our clients and professional cooperatives (eg banks) to be emphatically relevant. Previous reviews have distinguished the general importance and key elements of Internet banking. Jayawardhena 2004) specifically promoted a series of measures that can be used to quantify the quality of customer service in electronic banking through five measures:

access, site interface, trust, consideration and trustworthiness. The more customers identify with the quality of online support through the Internet banking climate, the more likely they are to have a remarkable quality of online support overall. We found a positive relationship between the quality of online customer service and the overall quality of Internet banking management. Therefore, on the basis of literature following hypothesis is constructed:

H1. Internet Banking has positively related to customer satisfaction.

The relationship between ATMs and customer satisfaction means better market needs in terms of administrative speed and competition. Banks have adopted smart electronic and mechanical frameworks for their customers, such as bank management through automated teller machine (ATM) organizations. (Komal 2009), ATM management is prepared to improve work and customer satisfaction in terms of adaptability over time and added value, and accelerate large exchanges. The traditional administration could not handle it effectively and conveniently.

These machines allow customers to store and withdraw cash at branches at a more favorable time and place than during banking hours (Muhammad 2010). When ATMs were first introduced, ATMs were meant to reduce unnecessary traffic in bank lobbies so that customers could quickly withdraw cash and benefit their lives on some level. Mechanical advancements such as CDM ATMs have further improved the satisfaction these machines provide. These are the types of machines that physically accept cash to exchange cash online, starting from one city and moving to the next. In this way, our subsequent hypothesis, the Automatic Teller Machine (ATM), also strongly influences customer satisfaction.

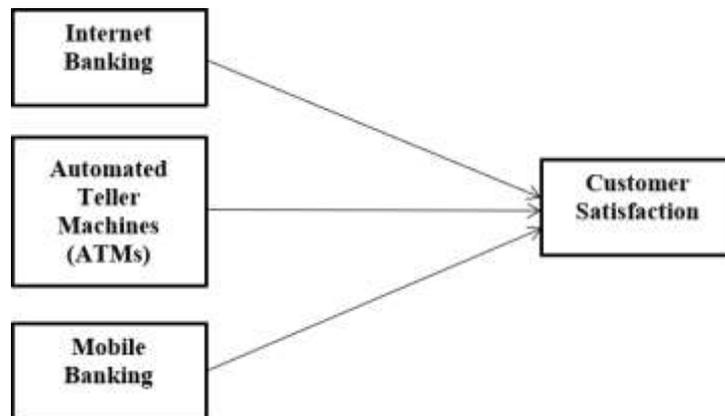
H2. Automated teller machine (ATM) service has positively related to customer satisfactions.

The link between customer satisfaction and mobile banking (m-trade) is dynamic. In any case, some research has determined how shopper confidence in the mobile business has evolved over time. Since the beginning of this decade, the mobile facility has received wide consideration from both academics and experts (Dahlberg et al 2006).

Researchers (Zmijewska and Lawrence 2005) conceptualized achievement variables and correctly classified client approvals (Dahlberg et al 2003). They analyzed a unique empowerment development (Zmijewska 2005) that takes into account the problematic characteristics of the mobile installation (m-installation) as opposed to the means of the next installment (Ondrus and Pigneur 2005). They classify this as an emerging business from a values-based perspective (Pousttchi 2008). Consequently, as previous research has shown, the third hypothesis has a further decisive effect on customer satisfaction. As such, the hypothesis is as follows:

H3. Mobile banking (m-commerce) has positively related to customer satisfaction.

2.2 Conceptual Framework



3. Research Methodology

3.1 Research Design

In this paper researchers compare the end result there will be need of presentation of data in a variety of forms e.g. tables, graphs and diagrams therefore study is descriptive. Secondly, researches display results and pass the information through which the conclusion is drawn and decisions was made to accept or to reject the hypothesis.

3.2 Population of the Study

The sum of the entire component termed as a population. Aggregate of the members of the selected population known as population size. The population of this study will be customers using internet, ATM's and Android Cell phones engaged in various sectors of Pakistan i.e Rawalpindi/Islamabad.

3.3 Sampling Techniques

In this paper quantitative probability sampling technique will be used for the collection of data. By using this technique a questionnaire having thirty three (33) questions designed were personally delivered among the chosen samples of the customers to get quantitative/analytical data. Data will be analyzed through data measurement tool i.e. SPSS.

3.4 Sample Size

Sampling size is a number included in the sample selecting the sampling size. In this research sample size is 250 questionnaires. Two hundred fifty hard copies have distributed among different sector of employees who use internet, ATM's and Android cell phones.

3.5 Research Instrument

This research will mostly base on the primary data. That will be gathered from the questionnaires. The respondents to the questionnaire, which distributed among the clients of the banks, will be selected randomly. There will also need some secondary data to carry out this research like the researcher had gone through the literature.

There have three Independent variables (Mobile banking, Internet banking & automated teller machine (ATM) which effects on an dependent variable (Customer satisfaction) Similarly these all variables calculated through a five point scale (Strongly disagree=1, Disagree=2, Indifferent=3, Agree=4, Strongly Agree=5).

3.6 Statistical Tools

To obtain the accurate answer, there will be used differently statistical tools. The statistical tools, which utilize in this study, are reliability analysis, descriptive statistics, Correlation and multiple Regression analysis.

4. Data Analysis and Interpretations

4.1 Reliability Analysis

Reliability defines the overall consistency of measure.

Table 4.1 - Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.889	.890	33

The value of standardized Alpha (Cronbach's alpha) of our study is **0.890** see table 4.1 derived on the basis of 33 question from which nine question were about mobile banking, nine about

internet banking, nine were about ATM banking while six were about customer satisfaction which is also the dependent variable. This value shows that the questioner which was distributed among the respondents was very much valid and has not any discrepancies and people did not feel any difficulty in this questioner.

4.2 Descriptive Statistics

Descriptive statistics most often used to examine central tendency of the data. Where data fall tend to measure by the mean, median, mode and dispersion (variability) of the data and how the data spread out and measured by the variance and its square root. The standard deviation of the data showed the dispersion of data from its mean.

	Mean	Std. Deviation	N
Mobile Banking	3.1349	.67809	200
Internet Banking	3.1920	.80370	200
ATM Banking	3.8330	.65018	200
Customer Satisfaction	2.4672	.54634	200

The descriptive shown in the table 4.4 indicate that mean of mobile banking is 3.13 with standard deviation of 0.68 respectively. The mean score of internet banking is 3.19 with standard deviation of 0.80 respectively. The mean score of ATM banking is 3.83 with standard deviation of 0.65 respectively. The mean score of customer satisfaction is 2.45 with a standard deviation of 0.55 respectively. Both mean values and standard deviations of all variables show that data is not too much dispersed from its mean.

4.3 Correlation Analysis

Correlation is computed which is known as the correlation coefficient, which ranges between -1 and +1. The table of correlation analysis is given below:

Table 4.3 - Correlations					
		Mobile Banking	Internet Banking	ATM Banking	Customer Satisfaction
Mobile Banking	Pearson Correlation	1	.315**	.205**	.258**
	Sig. (2-tailed)		.000	.004	.000
	N	200	200	200	200
Internet Banking	Pearson Correlation	.315**	1	.342**	.349**
	Sig. (2-tailed)	.000		.000	.000
	N	200	200	200	200
ATM Banking	Pearson Correlation	.205**	.342**	1	.447**
	Sig. (2-tailed)	.004	.000		.000
	N	200	200	200	200
Customer Satisfaction	Pearson Correlation	.258**	.349**	.447**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	200	200	200	200
**. Correlation is significant at the 0.01 level (2-tailed).					

Table 4.3 shows the Pearson correlation coefficients between various banking advances and customer satisfaction that were found with the SPSS. The results show that the development of banks such as Internet banking, mobile banking and ATM banking has a positive relationship with customer satisfaction in the Pakistani banking sector. Overall, mobile banking is weakly correlated with customer satisfaction as indicated by a specific correlation coefficient of .258 (sig <.01). So look at the table. That is why we believe that mobile banking is about customer satisfaction.

Another innovative internet banking also showed a strong but significant correlation with customer satisfaction provided by an individual correlation coefficient of .345 (sig <.01), recognizing the H1 theory in which we propose a positive relationship with customer satisfaction. See the chart that leads you to do it. The third and last innovative bank in ATMs also showed a positive and significant correlation confidence of .447 (sig <.01), see the table on customer satisfaction that led us to accept the H2 theory. There is also a significant and positive relationship between customer satisfaction and customer satisfaction, as evidenced by a correlation coefficient of 1 (sig ≤.01) (see table). Consequently, we recognize that customer satisfaction has a significant and positive impact on customer satisfaction.

4.4 Regression Analysis

The regression analysis is employed with SPSS and main results are gathered in below mentioned table.

Table 4.4

S.No	Dependent Variable	Independed Variable	F-stat	Sig. P	Adjusted R ²	Standredized Beta
			70.510	.012	.527	
1	Customer Satisfaction	Internet Banking		.038		.349
2	Customer Satisfaction	ATM Banking		.000		.447
3	Customer Satisfaction	Mobile Banking		.021		.258

Table 4.4 provides an overview of the models that represent customer satisfaction as components of mobile banking, Internet banking, and ATM banking. In this table, the F statistic has a value of 70.510 and a probability value of 0.012, indicating that the model is good. The modified value of R2 was 0.527, which means that all perceived autonomous factors resulted in a 52.7% change in customer satisfaction.

H₁. Internet Banking is positively related to customer satisfaction

Table 4.4 shows the highly significant value of **.038** which shows positive relationship with the customer satisfaction as per our H₁ hence it proves that internet banking is positively related to customer satisfaction. The value of R square of the Internet banking is **.122** which entails that 12.2% of the variation in customer satisfaction is due to internet banking while other 87.8% due to some other factors and the value of standardized Beta is **.349** for by this model which is quite good.

H₂. ATM Banking is positively related to customer satisfaction

As the above table shows the highly significant value of **.000** which shows positive relationship with the customer satisfaction as per our H₂ hence it proves that ATM banking is positively related to customer satisfaction. The value of R square of the ATM banking is **.200** which entails that 20% of the variation in customer satisfaction is due to ATM banking while other 80% due to some other factors and the value of standardized Beta is **.447** for by this model which is quite good.

H₃. Mobile Banking is positively related to customer satisfaction

As the table shows the highly significant value of **.021** which shows positive relationship with the customer satisfaction as per our H₃ hence it proves that mobile banking is positively related to customer satisfaction. The value of R square of the Mobile banking is **.066** which entails that 6.6 % of the variation in customer satisfaction is due to mobile banking while other 93.4% due to some other factors and the value of standardized Beta is **.258** for by this model which is quite good.

The results show that all observed variables significantly positive impact on customer satisfaction. These results are in confirmation with the correlation analysis explained above. Regression analysis leads us to accept hypotheses of H₁, H₂ and H₃ postulating a significant and positive relationship of Mobile banking (P=.000), Internet banking (P=.000) and ATM Banking (P=.000) with customer satisfaction.

5. Findings and Conclusions

5.1 Findings

The main findings of the study are given below:

1. All variables including internet banking, mobile banking, ATM banking and customer satisfaction are positively correlated with each other.
2. Internet banking shows positive significant impact on customer satisfaction.
3. ATM banking has positive significant impact on customer satisfaction.
4. Similarly, Mobile banking significantly and positively affecting the customer satisfaction.

5.2 Conclusions

The current study reveals the status and impact of e-banking in Pakistan and its impact on customer satisfaction with banks. In addition, this survey reveals the aftermath of a panorama that has led to the equitable compromise of electronic banking in the nature of customers, as a result of information accumulated on an intrinsic scale. The results of the directed selection do not contradict the research conducted in the past regarding factors regarding the use of electronic banking and customer satisfaction. For example, the reliability of the system is perceived to be very strong, because if the framework is weakly valid, no one will have a hard time managing currency exchanges on the web. The variable 'Internet Banking and Automatic Teller Machine (ATM)' has been adopted in several studies. However, mobile banking has not been much focused as it is the most recent innovation since the development of Android mobile phones. In addition, it has a great impact on increasing customer inspiration and inherently affects effective e-banking execution and customer satisfaction.

The underlying reason for the study is to characterize the factors that are considered important to increase customer satisfaction in Pakistan. Previously, Pakistani monetary organizations used the Internet to show their essence and provide data on items and management offered by banks. In recent years, several banks have also started introducing Internet banking to serve customers, enhance their image as a friendly establishment, and allow them to conduct banking business while collaborating with customers. Without visiting the bank, research shows that clients who receive help take advantage of this to collect their bills, but are somewhat uncomfortable with the quality of their online service. The client showed interest in an individual's ideal response. A significant number of

clients cited criticism that not all public service administrations are registered as alternatives to Internet banking. Similarly, customers are aware, but not to a great extent. Although the mindfulness of clients using electronic financial management is very high, the use of the Internet or mobile banking is a recent trend and experience, and clients are hesitant to work openly in the new environment. In this context, they are really confused about implementing value-based behavior on the web. In any case, they recognize that the bank has credit from the system and has no problems managing the bank. Again, many customers are hesitant to use Internet banking because they are unsure about using it publicly.

Summing up the conversation, in this way, by adapting the findings to those made previously, it is ensured that the differentiating factors are not only reviewed as basic tools to confirm the effective implementation of electronic banking in Pakistan, but can also be raised to the same level. Customer satisfaction with electronic banking Therefore, Internet banking, ATM banking and mobile banking are critically linked to customer satisfaction, which is important to attract customers to everything that is offered in the Pakistani market.

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