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A Comprehensive Model for Measuring Customer Satisfaction of E-Banking Services in Bangladesh

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Abstract

The provision of financial services via electronic delivery systems is commonly referred to as electronic banking (e-banking). From the very beginning, e-banking has played an important role in the economic development of many countries and has made a significant contribution to customer satisfaction. The aim of this study is to propose a comprehensive model for measuring customer satisfaction with e-banking services in Bangladesh. The study is based on selected peer-reviewed articles from 9 bibliographic databases. The results show that customer satisfaction is influenced by service quality, customer experience and customer satisfaction. The study concludes that it is a comprehensive model for measuring customer satisfaction with e-banking services in Bangladesh.

Keywords: Customer experience, Customer satisfaction and Bangladesh, Service quality.
JEL Classification:

1. Introduction

The banking industry significantly influences the development and prosperity of a nation's economy and society (Pradnyadewi, & Giantari, 2022; Rajasulochana, & Khizerulla, 2022). It benefits the GDP and aids in the creation of wealth. It offers protection and safety and acts as a source of financial services (Rahman et al., 2017). The importance of banking has increased due to scientific and technological breakthroughs.

Modern banking systems provide clients from all backgrounds with better services, pricing, and protection despite specific challenges and possible threats (Rahman et al., 2017). The banking sector in Bangladesh has advanced tremendously in response to the fast-evolving modern world (Rajasulochana, & Khizerulla, 2022). The sector has been dedicated to fostering fairness, social integrity, growth, and development since its creation in 1971 and has grown to be a substantial contributor to the national economy. The market includes a variety of bank types, which are divided into four categories based on ownership: state-owned commercial banks (SCBs), state-owned development financial institutions (DFIs), private commercial banks (PCBs), and international commercial banks (FCBs) (Bangladesh Bank, 2023, 2022, & 2021).

There are currently 61 scheduled banks operating in Bangladesh, which include six state-owned commercial banks (SCBs), three specialized banks (SDBs), forty-three private commercial banks (PCBs), and nine foreign commercial banks (FCBs) (Bangladesh Bank, 2023 & 2022). Traditional and modern banks maintain their existing customers and explore new business prospects (Rahman et al., 2017). The development of the financial services sector, particularly banking, is heavily influenced by technological advances.

While the banking sector in Bangladesh is adopting technology at a slower pace than other countries, it has been making progress (Pradnyadewi, & Giantari, 2022; Rajasulochana, & Khizerulla, 2022). The emergence of private banks in the mid-1990s in Bangladesh brought about significant changes as these banks had a solid IT infrastructure. The key aspect of a bank's marketing strategy today is the use of technology to provide clients with channels to manage their accounts and communicate with their bank. The advancements in technology have allowed financial services and products to be operated and managed remotely. Both traditional financial service providers and newcomers are exploring untapped potential in the market (Pradnyadewi, & Giantari, 2022; Rahman et al., 2017).

2. Review of Literature

2.1. E-Banking

Electronic banking encompasses a range of transactional services such as telephone banking, credit and debit card usage, and Automated Teller Machines (ATMs). Moreover, it includes electronic funds transfer (EFT), directly transferring funds from one account to another. In contrast, e-banking is a banking system where all transactions are conducted through the Internet, according to Carranza et al. (2021). As per Rajasulochana and Khizerulla (2022), e-banking is a personal banking service available on the Internet and secured with bank identifiers. It can be accessed from anywhere and at any time, allowing for easy and secure payment to Finnish and foreign recipients.

E-banking is a means of electronic communication between banks and customers, which facilitates the preparation, management, and monitoring of financial transactions (Pradnyadewi, & Giantari, 2022). E-banking takes several forms, including PC banking, Internet banking, telebanking, and mobile banking, as described by Munir and Rahman (2016).

Based on the work of Nsouli and Schaechter (2002), the relationship between e-commerce and e-banking is illustrated in Figure 1's flow chart.

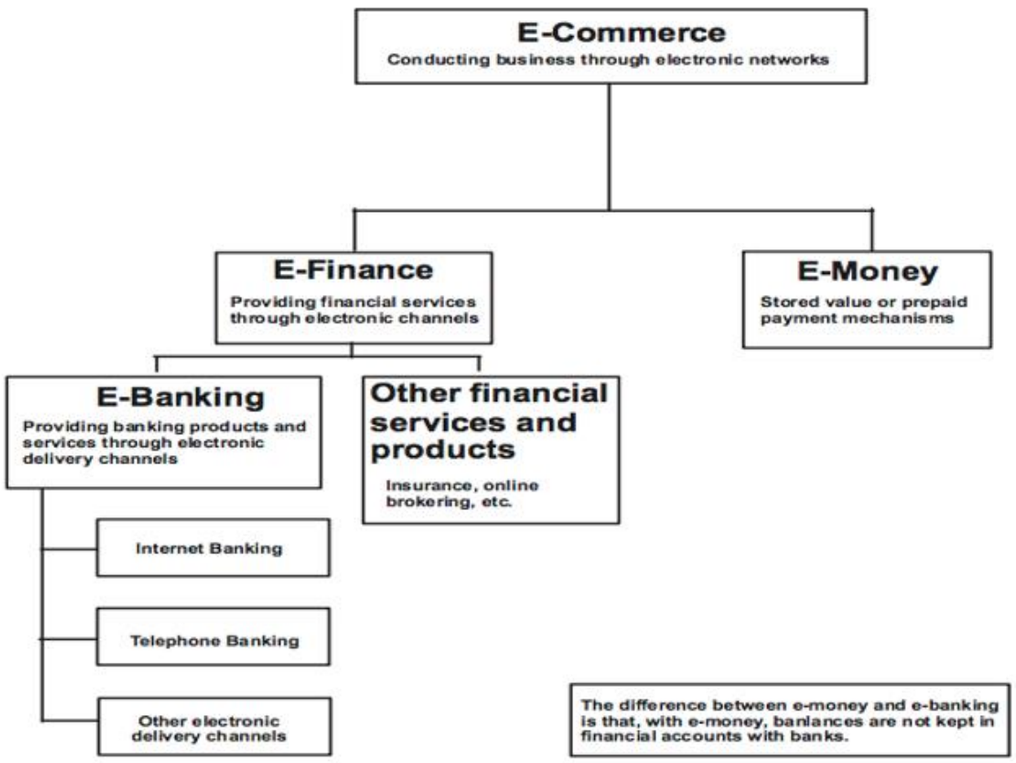

Figure 1.

2.2. Automated Teller Machines (ATMS)

An electronic device (e-device) is an unattended machine connected to a data system and placed in public areas. It is similar to an automated teller machine (ATM) and enables bank customers to access various financial services, such as cash withdrawals, without the help of human bank tellers. Common names for this device include "cash machines" and "money machines." Customers who use ATMs can check the balances in their accounts, transfer money between accounts, deposit cash or checks, top up their mobile phones, and even purchase postage stamps.

Customers use a plastic card with a magnetic stripe or a smart card with a chip containing their account number to access an ATM. Once the card is inserted, the customers must enter a personal identification number (PIN) consisting of four or more digits to confirm their identity. If the PIN is entered incorrectly multiple times, the ATM may retain the card as a security measure to prevent unauthorized access to the account. In situations where the ATM owner is not the card issuer, captured cards may be destroyed due to difficulties in confirming the identity of non-customers.

2.3. Tele Banking

Customers can now complete banking-related tasks like financial transactions from anywhere, at any time, thanks to the introduction of telebanking services on the Internet. Customers can use an interactive voice response (IVR) system to access their accounts by calling a provided telebanking number and selecting options from a user-friendly menu. Most customer calls are successful when enough hunting lines are available.

2.4. Smart Card

A smart card looks like a credit or debit card but has an 8-bit microprocessor, which replaces the magnetic stripe on regular cards. The microprocessor is located under a contact pad on one side of the card and works to improve the security of the card. When communicating with a card reader or host computer, the microprocessor acts as a gatekeeper to the card's data. These chips have the ability to facilitate various types of transactions, including credit and debit purchases, as well as reloadable stored account value purchases. Compared to magnetic-stripe cards, smart cards have greater memory and processing capabilities, enabling multiple applications to be stored on a single card. Additionally, smart cards can contain identification information, reducing the need for individuals to carry multiple cards in their wallets.

2.5. Credit Card

Credit cards offer a way to borrow money to make purchases. Unlike debit cards, credit cards are not connected to the user's bank account. The capacity to pay for the purchases later enables the cardholder to make purchases on credit.

2.6. Debit Card

Debit cards, sometimes called check cards, resemble ATM or credit cards but work like cash or personal checks. Unlike credit cards that allow delayed payment, debit cards enable immediate payment by deducting the money from your checking or savings account as soon as you use the card. They are widely accepted at retail stores, gas stations, restaurants, and supermarkets where the card's brand name or logo is displayed. Debit cards offer a convenient and cashless way to carry money without requiring cash or a cheque book.

2.7. E-Cheque

An electronic check (or "e-Cheque") has the same data and legal protections as a paper check. In remote transactions, it can replace paper checks. An e-Cheque is written by the cheque writer using an electronic device, much like traditional cheques, and is then electronically sent to the payee. When an electronic cheque is received, the payee can "deposit" it to get credit, and the payee's bank will then "clear" the electronic cheque to the paying bank. The paying bank will then confirm the e-Cheque and take the appropriate amount from the check writer's account.

2.8. SMS Banking

SMS or Short Message Service refers to the official term for text messaging. With SMS banking, customers can perform basic banking transactions by sending and receiving text messages to and from their bank accounts.

2.9. Point of Sale [POS]

The Point of Sale (POS) service is a cutting-edge electronic payment system that enables bank clients to pay for their purchases at any retailer. It supports POS transactions using an ATM or credit card.

3. Methodology of the Study

This review investigates customer satisfaction in E-banking from a multidisciplinary perspective. To that end, we chose publications that have undergone peer review journals from 9 bibliographic databases (ACM Digital Library, Emerald, IEEE Xplore, Sage journals online, Science Direct, Scopus, Taylor & Francis Online, Web of Science, and Wiley online library). Peer-reviewed journals were considered based on their knowledge validity and their highest impact on the research field (Deraz, H., & Iddris, F. 2019 & Podsakoff et al., 2005).

An archival research design is assigned to get information by using historical and non-historical content (Ventresca & Mohr, 2017). The data was collected from journal articles, websites, blogs, and visual and numerical artifacts. Archival research is a data collection that includes acquiring information from previous sources, company records, historical papers, websites, and blogs (Vogt, Gardner, & Haeffele, 2012).

The researchers use an "Introductory literature review" to analyze and explain the collected data. Meta-analysis and other scientific and systematic reviews have enriched the critics of different kinds of literature reviews. A consequence emerged from the proliferation of systematic reviews. The coordination among researchers increases the level of rigor, reliability, and objectivity effectively and efficiently. An introductory review is obtained from a limited number of published publications including the subject matter under investigation (Vogt et al., 2012). A certain keyword is assigned to perform an integrated search for relevant scholarly articles through various databases. The used databases in this research are collected from Scopus, web of Science, Google Scholar, DOAJ, and JSROR, even other relevant websites and online platforms.

3.1. History of E-Banking in the World

In the 1980s, internet banking emerged as an extension of telephone banking, and with the increasing availability of the internet in homes, banking and finance companies in Europe and the USA began developing the concept of "home banking." However, due to the limited use of computers and the internet at the time, telephone banking was more common. The first internet banking application was launched in the USA in 1996, and major banks like Citibank and Wells Fargo began offering the service to their customers in 2001. In Singapore, DPS Bank introduced internet banking services in 1997, followed by UOB and OCBC. In Turkey, internet banking started to gain traction in the 1990s, spurred by technological advancements both locally and globally.

3.2. E-Banking in Bangladesh

E-Banking services, on the other hand, have been around since 2001 in Bangladesh (Khan et al., 2021; Bashir et al., (2020); Rahman et al., 2017). Electronic Banking received incredible attention and significance from both the banking sector and its customers. In developed Asian countries like Hong Kong, Japan, Singapore, South Korea, and Taiwan, there has been a substantial increase of penetration of e-banking from 58 percent in 2011 to 92 percent in 2021.

The number of internet banking customers in Bangladesh nearly tripled from March 2020 to November 2023. Amidst the global pandemic in March 2020, the country had 2.7 million internet banking customers, witnessing a remarkable 203% growth to reach 8.1 million by November 2023. (https://shorturl.at/ri8vH, 2024)

According to Business Standard (2022), there are currently 112.72 million internet users and 3.38 million e-banking customers in Bangladesh, representing 2.99% of internet users in the country. Despite e-banking being well-established in countries such as the US, UK, and Europe, e-banking is still in its early stages in Bangladesh as indicated in Table 1.1. However, there are few users who take advantage of e-banking due to concerns about personal account security, complicated online banking websites, poor website responsiveness, among other factors (Khan et al., 2021). Therefore, there is a growth potential in Bangladesh to adopt e-banking services, which will

make transactions smoother and easier for clients and contribute to greater individual and collective economic transactional sustainability.

In order to examine the acceptance, usage, and opposition of e-banking channels, certain theoretical models are considered more advantageous. These models are explained below.

3.3. Diffusion of Innovations (DOI)

Rogers's DOI theory is frequently utilized in research on information systems to elucidate users' acceptance of new technologies. DOI proposes that an innovation's adoption speed is influenced by its relative advantages, complexity, compatibility, trialability, and observability (Rogers, 1995, 2003). The first four factors are usually positively associated with adoption, while complexity is typically negatively associated with adoption. Complexity is comparable to the construct of perceived ease of use in the Technology Acceptance Model (TAM) and refers to how challenging an innovation is to operate and comprehend. For instance, in the early 1980s, the perceived complexity of home computers was a significant negative factor in their adoption rate. Eventually, home computers became more user-friendly, and their adoption rate gradually increased to around 30% of all households by 1994 (Rogers, 1995, 2003).

3.4. Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB)

Fishbein and Ajzen (1975) proposed the TRA theory, which suggests that an individual's behavior can be predicted based on their attitudes towards the behavior and subjective norms, which are influenced by behavioral intentions. Attitude towards behavior refers to an individual's emotions related to performing a behavior. In contrast, subjective norms refer to their perception of whether they should perform a behavior based on others' opinions. Scholars commonly use the TRA to understand user purposes in organizing information systems. Ajzen (1991) expanded the TRA theory to create the TPB, which considers the perceived control of behavior. If a behavior is under volitional control, the intention may manifest in the behavior itself. Non-motivational factors such as resource availability may also affect behavior. Several studies have applied the TRA or TPB to investigate consumer behavior in e-banking channels, sometimes combining them with other theoretical hypotheses from the e-banking literature, such as reliance on Internet banking solutions (Al-Somali, et al., 2009). Tan and Thompson (2000) identified factors influencing the adoption of Internet banking and extended Rogers's DOI framework by combining it with the TRA and TPB. Their research focused on how an individual's attitude and perceived behavioral control affect their intention to use Internet banking services.

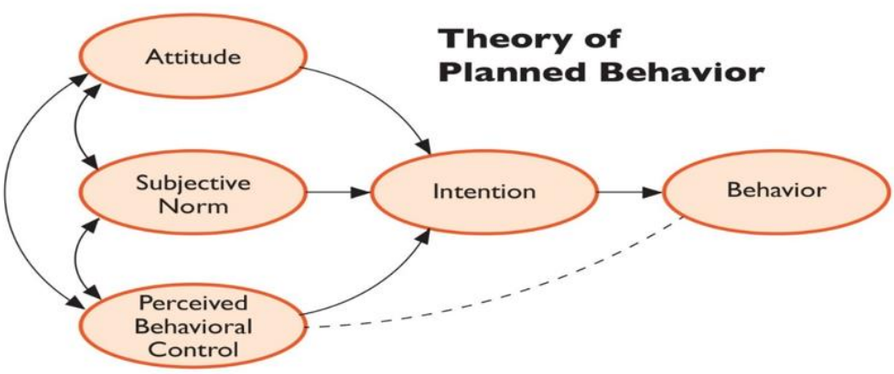

Figure 2. Planned behavior theory.

3.5. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), created by Davis in 1989, was designed to measure user acceptance of information systems and identifies the behavioral intentions of using the system. TAM is related to Fishbein and Ajzen's Theory of Reasoned Action (TRA) and Ajzen's Theory of Planned Behavior (TPB). TAM focuses on three internal variables that affect technology use: perceived usefulness (PU), perceived ease of use (PEU), and behavioral intention to use.

TRA proposes that behavioral intention is determined by a person's attitude, belief, intention, and behavior, and it assumes that behavior is under the conscious control of the person. However, this theory may not accurately predict behavior in situations where people have no conscious control or where information is limited. The TPB extends the TRA by including the perceived behavioral control to account for the perceived difficulty of carrying out a behavior.

TAM, which is based on TRA, is a model that focuses on people's attitudes and behaviors toward technology. The TAM has three main components: PU, PEU, and use of computer. Although the TAM has been modified by researchers, it has remained relatively unchanged. The TAM has been examined in many studies, and some researchers have found it beneficial, while others have concluded that it needs to be integrated into a broader context.

Several studies have found that the TAM aspects, such as usefulness, user-friendliness, and attitude, directly impact the use of e-banking. Harasis, & Rasli (2016) surveyed 304 participants and recommended an extended TAM that examines the impact of system usability and satisfaction on users' intention to continue using e-banking services. The results showed that users' intention to continue using e-banking is influenced by satisfaction, PU, and compatibility.

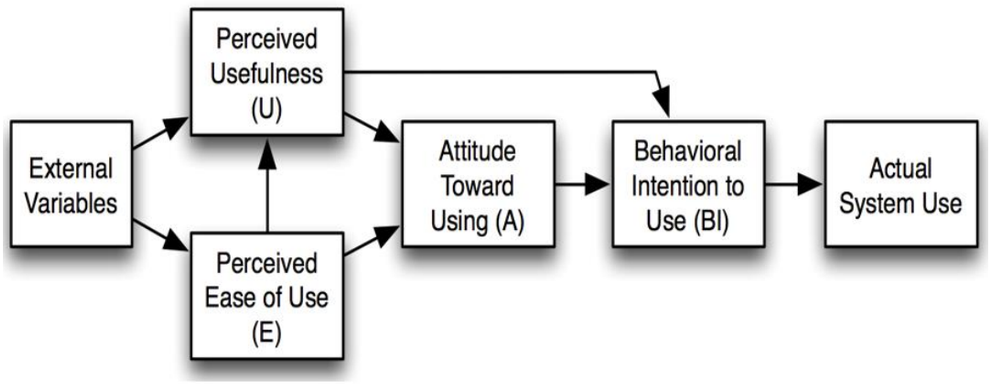

Figure 3. Theory of technology acceptance model.

3.6. Technology Resistance Theory (TRT)

The Technology Resistance Theory (TRT) is a theory that concentrates on the reasons why individuals avoid using a particular technology instead of just analyzing the factors that promote technology adoption. Traditional acceptance theories have emphasized the personal benefits and advantages of using technology in everyday activities. However, recent research in Information Systems (IS) has emphasized the significance of comprehending the obstacles that restrict technology adoption (Cenfetelli and Schwarz, 2011). The ITU (Inhibitors of Technology Usage) model, suggested by Cenfetelli and Schwarz (2011), describes the inhibitors of technology as users' perceptions of a system's features that lead to a decision not to use it. Inhibitors solely prevent use, unlike enablers. Durkin et al. (2008) studied enabling and inhibiting factors influencing e-banking customer behavior. Their research indicated that the absence of face-to-face interaction, reassurance about security, and trust would negatively impact consumer usage of e-banking portals. This theory examines diverse factors that influence customer satisfaction, with particular attention to the barriers that hinder technology adoption.

3.7. Measurement Model and Dimensions Measured

Table 1.

Measurement model	Dimensions measured
Kano's Model (Kano, 1984)	Must-be requirements, One-dimensional requirements, Attractive requirements, Reverse Quality
Perceived SQ Model (Grönroos, 1984)	Technical service quality, Functional service quality, corporate image
SERVQUAL (Parasuraman, Zeithaml and Barry, 1985; 1998)	Reliability, Responsiveness, Assurance, Empathy and Tangibles
SERVFERF (Cronin and Taylor, 1994)	Reliability, Responsiveness, Assurance, Empathy and Tangibles
E-commerce (Reichheld and Schefter, 2000)	Customer support, on-time delivery, compelling product presentations, convenient and reasonably priced shipping and handling, clear and trustworthy privacy
E-SQ and e-SERVQUAL (Zeithaml et al., 2000)	efficiency, reliability, fulfilment, privacy, responsiveness, compensation, and contact
E-Satisfaction (Abdulhadi, & Ahmad, (2021; Szymanski and Hise, 2000)	Convenience, Merchandising, Easiness, Information, Deign, Financial security
E-loyalty (Pambudi et al., 2021; Gommans et al., 2001)	Website and Technology, Value Proposition, Customer Service, Brand Building and Trust & Security
SITEQUAL (Das & Ravi, 2021; Yoo and Donthu, 2001)	Ease of use, aesthetic design, processing speed, and security
WebQual (Ashrafpour et al., 2022; Loiacono et al., 2002)	Information fit to task, interactivity, trust, responsiveness, design, intuitiveness, visual appeal, innovativeness, websites flow, integrated communication, business process and viable substitute, accessibility, speed, navigability and site content
E-Satisfaction (Anderson and Srinivasan, 2003)	convenience motivation, purchase size, inertia, trust and perceived value
E-S-QUAL and E-RecS-QUAL (Parasuraman, Zeithaml & Malhotra, 2005)	Efficiency Fulfilment, System availability, Privacy, Responsiveness, Compensation and Contact
Factors Affecting (Veybitha et al., 2021)	Ease of use, Usefulness, involvement, information factor, Convenience, technology, Community Factor, Entertainment Factors, Brand Name, Price Factor
BANKZOT (Nadiri, et al. 2009)	Desired, adequate, predicted and perceived service quality

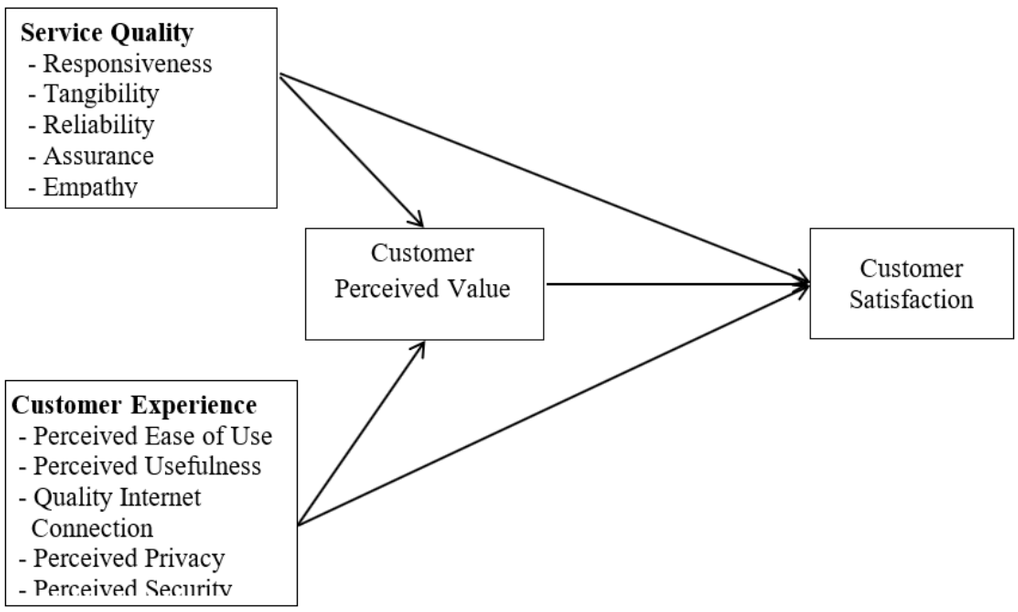

Figure 4. Measurement model by author.

3.8. Different Factors Affecting Customer Satisfaction

There is limited literature on the topic of customer satisfaction with electronic banking (E-banking) in Bangladesh. This section consolidates a few studies to explore the concept. Customer satisfaction is a measure of how well a customer's purchase of goods or services meets their expectations or emotional state. It is essential for businesses as it provides a quantifiable metric for further improvement and has been demonstrated to lead to customer loyalty in Bangladesh. While some researchers have questioned the role of service quality in customer satisfaction, recent studies have found a strong positive correlation between e-banking service quality and customer satisfaction in Bangladesh. A study conducted by Ayinaddis et al., (2023), Bashir et al., (2020) and Bashir et al., (2015) found that service quality, information quality, and system quality are the three basic types of e-banking service qualities. The study's results demonstrated a strong positive correlation between service quality and customer satisfaction, indicating that Bangladeshi banks should adopt more customer satisfaction-centric practices to maintain their profit margin.

Parasuraman (2005) researched to examine the connection between e-service quality and customer satisfaction. E-service quality was divided into two categories: core scale and recovery scale, based on the E-servqual model developed by Parasuraman et al., (2005) and Pradnyadewi & Giantari (2022). According to Anyasi & Otubu (2009), online banking has created a new banking environment and is necessary for banks to survive. The authors of Bashir et al., (2020), Ali et al., (2019) and Khan et al., (2021) emphasized the significance of security measures such as displaying trusted third-party logos, privacy statements, and details about the security of shopping mechanisms. Despite numerous security protocols, banks are still concerned about potential risks associated with Internet transactions, particularly credit card and check fraud, according to Ali et al., (2015) and Khan et al., (2021). The security of internet banking is something that banks cherish, but they also want their clients to feel safe using it. Users of internet banking must have faith in the security mechanisms in place.

According to Joseph et al., (2003), there are many different online transactions, including consumer payments, securities transactions, applications for loans and insurance, and applications for loans. While banks are interested in E-banking, according to Bashir et al. (2018) and Khan et al., (2021), they are also worried about the hazards associated with online transactions, notably the potential for check and credit card fraud. Banks concentrate on enhancing security solutions for the upcoming generation to avoid such losses. If customers are worried about the security of online banking, they could avoid it. Banks are certain that transactions made through online banking are safe, but they are also aware that the security measures they have in place affect how satisfied their clients are.

3.9. Customers' Perceived Value

Customers 'perceived value is the wealth of an organization that can attract in the mind of E-banking customers and presents the expected consequence of e-banking services. This perceived value plays the mediating role of service quality and customer experience for customer satisfaction. The relationship of perceived value is emphasized and supported by the following literature. Zeithaml (1988) noted that when customers compare the perceived benefits and costs of a particular product or service effectiveness, it is known as customer perceived value. Another scholar Ulaga and Chacour (2001) defined customer value as a customer's perceived preference over a product following an evaluation of its attributes. So, customer value can be identified by the demand of the customer instead of the product or services. Different authors have provided different definitions for customer perceived value. But all those definitions can be combined into two main categories. The first category such as that customer perceived value is the relationship between the benefits of the service and the cost that a customer expends to get the service. The second category status that customer perceived value can be considered as a multi-dimensional construct. But to predictor customer behavior, customer perceived value is very important. Because based on the customer's perceived behavior it is possible to predict the customers' loyalty to the company (Makanyeza et al.,2015).

3.10. Service Quality of E-Banking in Bangladesh

Service quality is the difference between customers' expectations and perceptions of a service. It can be measured by various dimensions, such as reliability, responsiveness, assurance, empathy, and tangibles. Service quality can also be influenced by the physical, interactive, and corporate aspects of the service delivery. Different services have different characteristics and require different approaches to ensure quality. E-banking is a service that

relies on human-internet interaction and information and communication technology to provide financial services to customers. E-banking service quality can affect customer satisfaction, as well as the competitive advantage of e-banking providers.

3.11. Customer Experience in Bangladesh E-Banking Service Delivery

Past research on customer behavior in various fields, including banking, has explored how demographic factors such as age, gender, income, and education level impact customer behavior. This study aims to enhance the Integrative Customer Experience Model in Bangladesh's E-Banking Service Delivery. The existing model has certain shortcomings, and this study intends to investigate further driver influences that affect the perception and attitude toward E-banking adoption in Bangladesh. Thus, the primary goal of this research is to develop a more extensive comprehensive model for customer experience and customer satisfaction with e-banking services in Bangladesh.

4. Conclusions

This study aims to identify gaps in the literature regarding the development of an integrated model for E-banking usage that incorporates customers' perceptions and opinions about E-banking. The proposed research model provides a holistic outlook on E-banking use, considering personality dimensions and interplay among various factors that present trade-offs and alternatives to processes that require human decision-making. The model includes pertinent variables such as users' age, gender, and computer expertise. This study has practical implications as it uncovers motivating factors and barriers to E-banking usage and assists stakeholders in the E-channel industry comprehend the complex interactions between various factors. The findings of this study can help bank managers and other stakeholders enhance their E-banking services.

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