

# **IMPACT OF E-BANKING SERVICES ON CUSTOMER AWARENESS IN NEPALESE COMMERCIAL BANKS**

**A Dissertation Submitted to the Office of the Dean, Faculty of Management  
In partial fulfillment of requirements for the master's degree**

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## CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of Dissertation entitled "**Impact of E-banking Services on Customer Awareness in Nepalese Commercial Banks**". The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the Dissertation.

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**Mr. Shambhu Gaire**

**June, 2025**

## REPORT OF RESEARCH COMMITTEE

Mr. Shambhu Gaire has defended research proposal entitled "**Impact of E-banking Services on Customer Awareness in Nepalese Commercial Banks**" successfully. The research committee has registered the Dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Sarita Maharjan submit the dissertation for evaluation and viva voce examination.

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## APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled "**Impact of E-banking Services on Customer Awareness in Nepalese Commercial Banks**" presented by Shambhu Gaire candidate for the degree of Master of Business Studies (MBS Semester) and conducted the viva voce examination of the candidate. We hereby certify that the Dissertation is acceptable for the award of degree.

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### Abbreviations

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|                |   |  |
|----------------|---|--|
| a              | : | Constants                                |
| A              | : | Accessibility                            |
| ANOVA          | : | Analysis of variance                     |
| b              | : | Regression coefficient                   |
| C              | : | Convenience                              |
| C.V            | : | Coefficient of variation                 |
| CA             | : | Customer awareness                       |
| E <sub>i</sub> | : | Error in term                            |
| N              | : | Number of observations in series X and Y |
| P              | : | Privacy                                  |
| R              | : | Reliability                              |
| r              | : | Correlation between X and Y              |

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## ABSTRACTS

*This study aims to evaluate how e-banking services impact Nepalese commercial banks' consumer awareness. The study takes descriptive and casual-comparative research design, with convenience sampling utilized as a non-probability sample technique. Structured questions and online surveys were utilized to collect data from 229 respondents. Data analysis is carried out using both descriptive and inferential methods. According to the findings, Customer awareness, accessibility, reliability, convenience, and privacy are major variable for e-banking service in Nepal.*

*There is Positive significant relationship between accessibility ( $r=.355, p <.001$ ) with customer awareness. Similarly, There is positive significant relationship between reliability ( $r=.184, P<.001$ ) with customer awareness. There is positive insignificant relationship between convenience ( $r=.091, p >.005$ ) with customer awareness. There is negative insignificant relationship between privacy ( $r=.091, p >.005$ ) with customer awareness.*

**Keywords:** A, R, C, P, AND CA

# CHAPTER-I

## INTRODUCTION

### **1.1. Background of the Study**

In the banking industry, in particular, competition is fierce. As obtaining market share and strong client retention rates becomes increasingly challenging in the digital age, banks will embrace any opportunity to do so. Consumers are shifting from traditional to digital channels, and the banking industry is achieving significant success with multichannel marketing. Internet banking is currently a feature that one might expect to find in a commercial bank, because it was the first digital channel to be used (Laven, 2014).

Customers could now bank faster, easier, and more independently than before the implementation. As a result, banks boost user loyalty and customer satisfaction, which are today the primary goals of all banks. Online banking, on the other hand, shows great promise. It would offer banks with a regular source of funding, lower operational expenses, and eventually improve bank performance. Nowadays, providing internet banking allows banks to do more than just compete for their clients' business; without it, they face the risk of losing it entirely or facing negative publicity (Colapinto, 2010).

With the emergence of electronic banking technology altering the dynamics of client satisfaction, the banking industry in Nepal is presently undergoing a significant paradigm shift. The introduction of electronic banking solutions represents a turning point in how customers view and engage with financial services in Nepal, where traditional banking practices have long been the norm. Customer satisfaction in the banking sector is a complex concept that depends on a number of factors, such as accessibility, service fees, employee conduct, and the quality of the products and services offered. Commercial banks encounter both challenges and possibilities as they adopt electronic banking in Nepal, where cash transactions have historically been common due to convenience and familiarity.

The use of electronic methods, mostly the Internet, to deliver financial services is known as e-banking. This term includes things like ATMs, phone banking, plastic money, mobile phone banking, and electronic financial transfers. Balance inquiries, check book requests, stop payment directions, balance transfer instructions, account

setup, and other transitional banking services are only a few of the online services offered by electronic banking. Without physically visiting a bank, people can use online banking to check their account balances and make payments. A cashless society is gradually being established as a result, where customers are no longer required to pay with cash for every purchase. For instance, bank customers can deposit money straight from their accounts to purchase airline tickets and participate in initial public offerings, or they can use electronic credit transfers to the seller's account to pay for various goods and services, include utility bills. Around the world, e-banking has made financial transactions easier, and it is rapidly becoming more and more popular in Nepal. Nearly every bank in Nepal provides online banking. Faster, more valuable information that is more widely accessible at a cheaper cost is the biggest promise of e-banking (DeYoung, 2005).

Online banking, also referred to as internet banking, is an extension of personal computer banking. Financial transactions like money transfers, bill payments, checking and savings account balances, mortgage payments, and the acquisition of financial instruments and certificates of deposit are all made possible through internet banking. Browser software, which runs internet banking programs on the bank's World Wide Web server instead of the user's PC, is how an internet-banking customer accesses their accounts. A bank that provides its retail clients with account balances and certain transactional features on the Internet is known as a "net internet bank." Many terms, including virtual, cyber, net, interactive, and Web banks, are used to describe internet banks. The bank uses the internet to update account and transaction data almost instantly. There are benefits and drawbacks to this banking specialization. Although it is asserted that the internet offers a safe way to conduct financial transactions and move money between bank accounts electronically, banks must strengthen security procedures to protect the privacy and safety of online transactions. With this method, any banking task that formerly required going to a bank may now be completed online using a computer (Shaji & Mathews, 2020).

### **1.1.1 Overview of internet banking in Nepal**

Online banking, sometimes referred to as internet banking, virtual banking, online banking, or home banking, is a system that enables clients of a bank or other financial organization to conduct a range of financial operations through the bank's mobile application or website. Users have been using this method to access their bank

accounts more frequently since the early 2010s. Customers can obtain financial services either in place of or in addition to traditional branch banking through online banking, which frequently integrates with or is a part of a bank's core banking system. Because online banking eliminates the need for a physical branch network, it drastically lowers bank operating costs. Some clients also find it convenient because it eliminates the need to visit a bank office and enables them to do banking operations even when those branches are closed, such as on weekends and holidays or after regular business hours. Both personal and business banking services are available through internet banking, including electronic payments, account balance viewing, statement retrieval, recent transaction tracking, and money transfers between accounts. Some banks are "direct banks" or "neo banks," meaning they only use their online banking services and don't have any physical branches. They operate entirely online or online and over the phone.

## **1.2. Problem Statement**

This study's main objective is to ascertain how awareness affects consumers' perceptions of online banking. The degree of knowledge of the Technology Acceptance Model (TAM) elements as well as two other constructs, perceived security and perceived risk, was assessed in order to gauge the impact. It has been demonstrated that customer attitudes regarding perceived usefulness, perceived convenience of use, perceived security issues, and perceived danger are significantly influenced by customer awareness of e-banking. The purpose of the study is to determine whether customers' opinions regarding e-banking are correlated with their level of awareness, perceived ease of use, perceived value, perceived security and privacy, and perceived danger. The following research question is the focus of the study's investigation:

- a. What is the level of understanding of customers about e-banking?
- b. Is there any relationship among different variables?
- c. Is there any impact of e-banking on customer awareness?

### **1.3. Objective of the Study**

Measuring customer awareness of e-banking services at Nepalese commercial banks is the main goal of this study. The following specific goal must be met in order to meet the overall goal:

- a. To measure the understanding level of customer about e-banking.
- b. To examine the relationship among various accessibility, reliability, convenience, privacy and customer awareness.
- c. To identify the impact of e-banking on customer awareness.

### **1.4 Hypothesis Testing**

H1: There is a significant impact of accessibility on customer awareness.

H2: There is a significant impact of reliability on customer awareness.

H3: There is a significant impact of convenience on customer awareness.

H4: There is a significant impact of privacy customer awareness

### **1.5. Significance of the Study**

The study's main emphasis was on the commercial bank's customer awareness and service delivery. Our knowledge is increased by this research, which is also a useful resource for academics. Information and communication technologies used by the banking sector have an impact on service quality and bank profitability. Many banks are transitioning out of their old banking techniques and gradually introducing ICT into their service delivery procedures. This report is incredibly essential, especially for Nepal's banking sector. Understanding and being content with the internet enables bankers to address consumer problems and, ultimately, modify their e-banking services and solutions to match their needs. Additionally, this study report provides policymakers with recommendations for e-banking rules, regulations, and policies. This study could assist academic institutions as well as anyone interested in future relevant research. Commercial banks are growing popularity both locally and internationally as a result of their successful administration, competent services, and considerable economic impact. One of the main services offered by commercial banks is e-banking, which forms the basis of the organization. For a number of reasons, a review of commercial banks' online banking is required. This kind of study can be

carried out to assist the bank's numerous aims by offering the most helpful data for quality improvement decisions, as Nepalese commercial banks today offer their esteemed and valued clientele exceptional local, international, and specialty banking services. This study will help the majority of Nepalese people understand the many internet options available to them, as they are still mostly unaware of e-banking and online transactions. Nowadays, financial institutions that rely largely on technology to function are critical to the global economy. As a result, this study will provide critical new information to the bank's IT policymaker and act as a guide for other commercial banks adopting related initiatives. Scholars and students interested in learning more about the issue will benefit greatly from the research. The study's findings will benefit other banks by demonstrating how to improve their online banking services, which will improve the overall experience for prospective clients and increase revenue generation, hence increasing the bank's profit. It is hoped and anticipated that the investigation's results may be useful in dealing with other pressing challenges.

#### **1.6. Limitations of the Study**

- a. The study focuses on how 20 commercial banks' consumer awareness is affected by e-banking.
- b. Because this survey is restricted to Nawalpur and needs locations with focused responses, it may not accurately reflect how consumers generally see Nepal.
- c. More primary data was used in the data analysis phase, and the correctness of the data is dependent on how reliable the respondents' opinions are.
- d. The sampling method of the study is convenience. Thus, it may have some errors resulting from the sampling method.
- e. Out of 250 distributed questionnaires, but only 229 questionnaires were usable. So, the sample size only 229 which is not represents the whole customers.
- f. Among various factors of customer awareness only four factors (reliability accessibility, convenience and privacy) are considered for the study.
- g. Multiple regression analysis, correlation, and descriptive statistics were employed in this study's data analysis.

## **CHAPTER-II**

### **LITERATURE REVIEW**

This chapter seeks to evaluate relevant literature in order to get an academic grasp of the idea of customer awareness of the e-banking service. The literature focuses mostly on the aims and research questions. There have been reviews of various books on the subject. This chapter offers a theoretical and empirical review, as well as a research gap.

#### **2.1 Theoretical Review**

There are many different perspectives on digital marketing, each of which outlines a different industrial model and philosophy. The data is especially pertinent to marketing theories that show how digital marketing is changing and impacting the banking sector. Below is a summary of some of these hypotheses, which include

##### **2.1.1. The Porter's five forces perspective**

The threat of new competitors, supplier and buyer negotiating power, the threat of substitute goods and services, and the level of competitive rivalry are the five main forces that are the focus of Porter's Five Forces model, a framework for assessing the competitive environment of an industry. Organizations can evaluate a sector's attractiveness and develop plans to strengthen their competitive position by comprehending these dynamics.

##### **2.1.1.1. The Technology Acceptance Model**

The Technology Acceptance Model is a hypothesis that predicts how people will accept and use new technology, with a focus on perceived utility (how much a user believes the technology will aid them) and perceived usability.

##### **2.1.1.2. Effectiveness of Digital Marketing Strategies**

Digital marketing tactics are often effective for business growth, especially in terms of reaching larger audiences, engaging customers, and monitoring outcomes. However, its impact varies depending on the channels used, the target demographic, and the quality of the content and messaging. For example, social media marketing may be quite efficient at increasing brand awareness and directly engaging with customers.

### **Market Penetration**

Approach because it makes use of a large portion of the company's current resources and experience in a growing industry, the market penetration technique is the least risky, according to Johnston and Scholes (2002). They also contend that merely holding onto market share will lead to growth and that prospects for expanding market share may arise if competitors reach capacity limits. Additionally, the strategy will probably need the least amount of funding for growth, although resources might need to be allocated to advertising in order to draw in and ultimately win over customers. Possible alternatives include advertising, sponsorship, temporary discounts, and exclusive promotions. The possibility of retaliation from rival businesses is the technique's most evident risk. This risk is particularly high if market share loss from competitors is the sole way to gain market share and if products may be effectively replaced.

### **Market Development Strategy**

The process of promoting current products to customers in connected markets is known as market development. These customers could be undiscovered regions, unexplored vertical sectors, or other fresh opportunities. To find potential new customer groups, expand its distribution network, and open new locations, the company searches for new geographic areas both domestically and internationally. By finding products that are interchangeable, it also seeks to decrease the market share of rivals.

### **Product Development Strategy**

New tactics for product development are employed when external factors point to market saturation, heightened competition, or other market risks, while internal factors indicate distribution weakness or product development strength. If internal features show that there are new markets for current things because of better distribution but poorer manufacturing or product development, a new market development plan may be created.

### **Diversification Strategy**

Diversification strategies can be divided into two categories: linked diversification and unconnected diversification. In addition to reducing the expenses of product and market changes, including adopting new technology, related diversification also helps

a business steer clear of possible internal conflict with its current rivals. Expanding into businesses that are unrelated to a company's current products in terms of technology or distribution methods, or whose growth is primarily motivated by financial considerations rather than industrial ones, is known as irrelevant diversification. The company is released from the constraints imposed by the market it has chosen to enter and expand into through unrelated diversification. Conglomerate or concentric diversification can be unrelated.

#### **2.1.1.3. E- banking's and Competitive Advantage**

Distinctiveness and market appeal are seen as the primary tactics for achieving functional agility. Given the service-oriented nature of the banking industry, human capital knowledge is critical. The degree of organizational linkages between banks and service providers (such as municipalities, taxation organizations, energy firms, etc.) is critical. This will aid in the provision of unique electronic services to banks, resulting in improved electronic banking services. Finally, banking business lines should be considered as an additional element. Improving electronic banking requires banks to improve their micro, private, and institutional services. Improving electronic banking goes hand in hand with improving banking services. As a result of implementing these tactics, banks can offer clients an electronic banking market, which boosts the profitability of bank services while lowering customer costs. Providing services via electronic banking can assist banking beneficiaries get additional benefits.

#### **2.1.1.4. E- banking's and customer satisfaction**

E-banking and customer service are inextricably intertwined, with e-banking influencing how banks provide and manage customer care. E-banking, which includes internet banking, mobile banking, and other digital channels, has altered customer service by making it more convenient, accessible, and efficient.

#### **2.1.1.5. E- banking's and Growth**

E-banking, which includes mobile and internet banking, is expanding rapidly due to increased adoption of digital payment solutions and demand for convenient, 24-hour banking access. This expansion is fueled by developments in mobile technology, increased internet usage, and a shift toward cashless economies.

### **2.1.1.6. Segmentation, Targeting, and Positioning**

As part of the marketing strategy known as segmentation, targeting, and positioning (STP), a broad target market is divided into smaller, more focused groupings. The most promising segments are then identified, and marketing efforts are directed toward them. By using this technique, businesses may communicate with their target audience in a more pertinent and focused way.

### **2.1.1.7. Consumer Behaviour Theories**

The study of how customers make purchasing decisions is known as customer behavior theory. Businesses and marketers can take advantage of these patterns by predicting how and when a customer will make a purchase. It is helpful to highlight proactive behavior manipulation techniques and to pinpoint the factors driving these choices. Understanding how and why consumers make purchases is the goal of the complex field of consumer behavior. To better understand and forecast consumer behavior, a number of theories and models have been developed. Some important theories regarding consumer behavior include the following:

#### **Theory of Planned Behaviour (TPB):**

This idea, which was developed by Icek Ajzen, holds that a person's purpose to engage in conduct is the most significant factor determining that behavior. In turn, intentions are influenced by three important factors: subjective norm, perceived behavioral control (the ease or difficulty of carrying out the behavior), and attitude toward the conduct.

#### **Theory of Reasoned Action (TRA):**

An earlier iteration of the Theory of Planned Behavior is this one. It suggests that a person's intention to participate in an activity is influenced by both their attitude toward the activity and the subjective standard. Maslow's Needs Hierarchy: According to Abraham Maslow's thesis, persons have a hierarchy of wants that extends from more complicated demands like self-actualization to more fundamental physiological necessities like food and shelter. People use their purchases to try to satisfy unmet desires, and their behavior as consumers is influenced by where they are in this hierarchy.

**Cognitive Dissonance Theory:**

According to Leon Feininger's theory, cognitive dissonance is the discomfort people feel when their attitudes or beliefs do not align with their actions. By altering their beliefs or defending their actions, customers may attempt to lessen cognitive dissonance, which could affect their purchasing choices.

**Consumer Decision-Making Process:**

This model explains the steps a customer takes to decide what to buy. It typically entails determining the issue, gathering information, weighing your options, coming to a decision, and then going back and revisiting the purchase after it has been made.

**Diffusion of Innovation Theory:**

Everett Rogers came up with this theory, which describes how new items or inventions proliferate in a community. Based on their inclination to accept new items, people are categorized as innovators, early adopters, early majority, late majority, or laggards.

**Cultural Influence Theory:**

The impact of culture on consumer behavior is highlighted by this hypothesis. Norms, values, and beliefs are examples of cultural impacts on decision-making, product selection, and usage.

**Social Identity Theory:**

This theory examines how a person's self-concept and social identity affect their purchase choices. People frequently base their purchasing decisions on the social, ethnic, or cultural groups they belong to.

**2.1.2. Conceptual review****2.1.2.1. E-banking adoption**

The use of the internet to provide banking services, such as typical banking functions including bill payment, fund transfers to other accounts, and balance inquiries, is known as internet banking. By reducing fixed and operating expenses, internet banking enables banks to maintain their profitable growth. A bank may have to pay up to eleven times as much for a straightforward non-cash payment transaction at a branch as it would for the same transaction conducted online. In the key domains of

distribution, manufacturing, payment, and trading, internet banking has completely transformed banking. Additionally, because Internet banking is available around-the-clock and lets users peruse a vast array of goods and services, it enhances marketing and communication.

### **2.1.2.2. Status of E- Banking Adoption in Nepal**

E-banking use is on the rise in Nepal, with all "A" class financial institutions providing ATM, internet banking, and mobile banking options. While electronic communication and internet access are commonplace, the adoption of e-banking services has not increased proportionally. Internet banking, in particular, is still in its infancy and is not widely used by most clients.

#### **2.1.2. 1.1. Key Observations:**

##### **Widespread Availability:**

E-banking services, including ATMs, internet banking, and mobile banking, are offered by all of Nepal's main financial institutions.

##### **Early Stages of Adoption:**

While these services are available, their use is extremely limited, particularly for internet banking.

##### **Factors Influencing Adoption:**

According to research, perceived convenience of use and trust in the bank are important variables influencing customers' propensity to use internet banking.

##### **Security Concerns:**

Security and confidentiality concerns are a major barrier to the widespread adoption of some e-banking functions, such as inter-account financial transfers and online transactions.

##### **Infrastructure and Policy:**

The establishment of strong infrastructure and supportive legislation is critical for the continued growth of e-banking in Nepal.

**Customer Perception:**

The success of e-banking rests significantly on client perceptions and their preparedness to embrace these services.

**Government Initiatives:**

The Nepalese government recognizes the importance of online banking and has launched initiatives such as the Digital Lending Guidelines, Digital Nepal Framework, and Financial Literacy Framework to encourage its adoption.

**Mobile Banking Popularity:**

Mobile banking is becoming increasingly popular, although internet banking (computer-based) continues to confront obstacles.

**Basic Usage:**

While many people utilize basic e-banking services like balance inquiries and withdrawals, advanced capabilities such as inter-account transfers and online purchases are less popular.

**2.1.2. 1.2. Challenges:****Security Concerns:**

Customers are concerned about potential security breaches and fraud involving online banking transactions.

**Infrastructure:**

E-banking services require reliable internet connectivity and a robust technological infrastructure to perform properly.

**Policy and Legal Framework:**

A clear and supportive legislative and regulatory framework is required to promote the development and use of e-banking.

**Customer Education:**

Raising awareness about the advantages and effective use of e-banking services is critical for increased adoption.

**Initial Investment:**

Banks incur large initial and ongoing expenditures when establishing and maintaining e-banking systems and services.

**2.2. Empirical Review**

Kombo (2015) examined that customer satisfaction provides a platform for businesses to improve relationships with their customers, allowing them to fulfill their long-term goals. This study looks on the existing trend of customer satisfaction in the Kenyan banking business. A questionnaire study was done to 403 bank clients from Kenya's top five banks. The survey data was analyzed using the software SPSS 22.0. The findings of the investigation show that the total level of customer satisfaction is greater than 60%. The findings also show that the most essential element for customer satisfaction is the widespread availability of bank branches, whereas the most significant cause for consumer discontent is the high cost of products and services. Furthermore, the findings showed that both contentment and discontent have a partial influence on the number of banking products and banks with which clients choose to create accounts. The study also makes policy recommendations and identifies potential research areas.

Shah (2015) examined that electronic banking necessitates new techniques for attracting and retaining existing consumers, as corporate settings change, globalization occurs, and developments in information and communication technologies. Even if the banking sector is under a lot of pressure to adapt and invest in IT, these initiatives will fail if they don't adhere to investment guidelines. After a comparatively long period of implementation, the field studies and available sources attempt to pinpoint the primary forces behind and challenges faced by Nepal's electronic banking industry. This article discusses the hurdles to e-banking development in Nepal, including the influence of physical, legal, and security barriers, as well as management-banking constraints.

Areeba et al. (2016) examined that customer happiness is critical to the long-term existence of any firm in the globe. The purpose of this research is to look into how E-banking characteristics affect customer satisfaction in Pakistan. Five service quality aspects, reliability, responsiveness, assurance, tangibles, and empathy, were identified as predictors of customer satisfaction in E-banking based on the SERVQUAL model

and a literature analysis. A quantitative research design is used to carry out the investigation. A previously tested questionnaire was used to collect data from 264 e-banking users in different Pakistani cities. The results of the study showed a strong correlation between customer satisfaction and service quality attributes in Pakistani e-banking, with assurance, responsiveness, and dependability being given the highest weight among the five criteria examined. According to the study's findings, satisfied consumers are the result of high-quality e-banking services, and banks can obtain a competitive advantage by offering their clients better services in the current competitive landscape.

Worku et al. (2016) examined that In contrast to traditional brick-and-mortar banking services, the effect of electronic banking on customer satisfaction, its correlation with age, occupation, and education, its effect on branch visits, the degree to which customers comprehend e-banking, and the advantages and disadvantages of e-banking. The study conducted interviews with four branches of the two commercial banks that had launched e-banking services in Gondar city at the time of the study, as well as 402 accurately completed and returned surveys of e-banking customers, in an effort to find all of the aforementioned information. In order to ascertain whether customer visits to branches prior to and following e-banking are significant, the study employed tables, percentages, a regression analysis test to elucidate the factors influencing customers' satisfaction with e-banking, a chi-square independence test to ascertain the relationship between demographic characteristics and e-banking, and an independence t-test. The results of the study show that e-banking is only accessible to current and savings account holders, that businesspeople and women do not actively use it, and that the bulk of e-banking users are young, educated, salaried, and students. Customers are more satisfied after using e-banking; they can manage their account movements; they wait less time; fewer bank halls are used for banking services; some customers are not aware of the fees associated with using e-banking; and there is a high potential for e-banking services to be expanded in the city.

Shantha (2019) examined Internet banking is becoming increasingly important in the banking industry due to the quick development of technology. In order to strategically deliver their services to their clients, the bank made use of internet technologies. In order to enable bank customers to conduct their financial activities electronically through the banks' websites, Internet Banking was introduced. A customer's

interpretation of the experience shapes their perception. Investigating the variables affecting Sri Lankan consumers' perceptions of internet banking (IB) is the study's goal. Primary sources were used to gather data, and a standardized questionnaire was used. The researcher used the purposive sampling method to choose 405 clients with particular attention to the Bank of Ceylon headquarters. Descriptive analysis and partial least squares structural equation modeling (PLS SEM) were used to analyze the data. Based on the study's findings, there is enough data to draw the conclusion that bank services, pricing, and accessibility significantly improve customers' perceptions of online banking. However, consumers' perceptions of online banking are not significantly impacted by the awareness aspect. In Sri Lanka, internet use for banking purposes is at a primary level, primarily limited to monitoring account balances, in contrast to the worldwide environment. Therefore, banks place a higher priority on raising client awareness. One improvement strategy that banks can employ to raise consumer awareness is to increase the number of banking users who are aware of the advantages of Internet banking services, as well as the facilities and expertise for Internet banking apps. As a result, the study's findings will be crucial for banks as they create marketing and promotional plans to expand their Internet banking offerings.

Awan et al. (2020) examined the relationship between e-banking service quality and e-banking loyalty, as mediated by e-banking satisfaction. The study's data was collected using a tailored questionnaire issued by email and text message. The analysis included 976 replies from a local marketing company's database in Pakistan. The study's hypotheses were assessed using structural equation modeling. The findings revealed that website design and dependability were linked to increased e-banking loyalty, notably during COVID-19. E-banking was found to be a complete mediator of the association between e-banking satisfaction and privacy, security, and loyalty, but only a partial mediator of the indirect relationship between e-banking loyalty and website design. Policymakers can benefit from the study's conclusions as they strategically build e-banking systems and the associated consumer behavior. Because customers may behave similarly in the event of similar epidemics and natural disasters, such as the lockdown and social separation during COVID-19, the study can assist regulatory agencies in developing their safety roadmap.

Singh and Srivastava (2020) examined the government's promotion of cashless transactions and the widespread use of smartphones can be leveraged by the Indian banking industry to boost the uptake of online and mobile banking. This study aims to comprehend how current online banking consumers initially embraced mobile banking. The behavioral intention of Indian internet banking customers to use comparable services (like mobile banking) has not received much attention in research. To accomplish this, a theoretical model was developed by extending the technological acceptance model to include the adoption factors that influence online banking customers to migrate to mobile banking. These adoption elements include customer support, social impact, mobile self-efficacy, perceived security, and convenience of use. Customers' behavioral intention to use mobile banking is the dependent variable. The theoretical model was tested using sample data from 420 online banking users of different public, commercial, international, and cooperative banks in India using a partial least squares structural equation modeling approach. Customers' behavioral intention to utilize mobile banking was found to be significantly impacted by the adoption factors. The study's findings provide light on digital banking channels, contribute to the body of information on digital banking adoption, and inform banks and other financial institutions about the popularity of mobile banking in India.

Sudarsono et al. (2020) examined the effect of attitude, subjective norm, trust, perceived usefulness, and perceived ease of use on customers' propensity to utilize online banking at conventional and Islamic banks in Indonesia before and during the COVID-19 pandemic. The research model is built on the technology acceptance model and the theory of planned behavior. This survey included 213 respondents from Islamic banks and 410 respondents from conventional banks throughout 25 Indonesian provinces. The data was analyzed using partial least squares regression and the structural equation model technique. The results of the data analysis lend support to a variety of literature-based theories. Prior to the Covid-19 outbreak, the studies showed that AT and SN had an impact on IAIB in Islamic banks. In contrast, AT, PU, SN, and TR all have an effect on IAIB in traditional banks. The Covid-19 model depicts how the AT, PU, IB, SN, and client TR influence IAIB in both conventional and Islamic banks. The study discovered that the PEU variable had no

discernible effect on the intention of Islamic and conventional bank customers to use Internet banking.

Hossain (2021) examined a study of the financial performance of Bangladesh's state-owned commercial banks after they embraced e-banking. This study looks into the relationship between the financial success of Bangladesh's state-owned commercial banks and the frequency with which people use e-banking services. The panel data from the sample banks was examined using the pooled ordinary least squares (OLS) estimate. The empirical data reveal that adopting and using e-banking has a considerable negative impact on banks' profitability in terms of return on equity, return on assets, and net interest margin in the year of adoption. However, the data show that e-banking significantly increases return on assets in the year after debut.

Jahan and Shahria (2021) a research of factors influencing the happiness of Bangladeshi mobile bank clients was done from the perspective of younger users. The goal of this study was to establish which aspects have the most influence and how much of an impact they have on the loyalty and enjoyment of young mobile banking users. Out of 300 valid surveys, 279 were returned; the data was analyzed with the partial least squares structural equation model (PLS-SEM) to test the hypothesis and validate the model. This procedure made use of Smart PLS. Convenience and security had little to no effect on consumer satisfaction, according to the study's findings, while responsiveness, pricing, and relative advantage all had a substantial impact. They have little to do with loyalty, even though they are close.

Claude (2022) the influence of electronic banking on customer satisfaction in Rwanda was investigated, with the Bank of Rwanda's Kigali headquarters serving as an example. The primary purpose of the current study was to look at the effect of electronic banking on customer satisfaction in Rwanda, specifically at the Bank of Kigali. Validity and reliability were utilized in this study because they made it easier to maintain high reliability if the experiment could be repeated multiple times and produce consistent results. The quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS) software, version 23.0. The impact of electronic banking on customer satisfaction was evaluated using descriptive statistics and the coefficient of correlation. Regression analysis was performed to assess the linear relationship between the predictor and outcome variables. Descriptive statistics, however, were quite useful in giving a summary of the data from the study. The

investigation's findings demonstrated a stronger correlation between the independent and dependent variables. Similarly, the R square demonstrated the relationship between customer satisfaction and the sum of the variance of all dependent variables. The study concluded that technology, electronic transactions, and financial rules were directly related to consumer satisfaction.

Ghimire (2022) examined the factors that contribute to online banking acceptance. This study aims to offer important insights into the underlying factors driving this technological shift by looking at customers' perspectives. In the Kathmandu Valley, 398 bank clients completed a questionnaire survey. Advances in information technology and telecommunications are causing a significant change in the banking industry at the moment. Through the creation of new distribution channels and the improvement of banking value systems, these advancements are enabling revolutionary changes. These elements include lowering costs, speeding up service delivery, reaching a wider audience, and improving the general caliber of customer care. From the standpoint of the customer, online banking can save service costs and give consumers the flexibility to conveniently manage their accounts from anywhere at any time. According to the research findings, the most important factors influencing customers' adoption of online banking are security and trust. As a result, bank management should develop strategies to increase the overall quality of internet banking services by offering rapid and personalized financial services that meet worldwide standards, as well as promising online banking goods and designs.

Ranabhat et al. (2022) examined that the rise of the internet has revolutionized the operational patterns of many businesses, and the banking sector is no exception in recent years. This study aims to determine online banking awareness and usage in Nepal's Pokhara Metropolitan area. It also investigates whether factors influence the utilization of online banking in the research area. This study employed a quantitative approach with both an analytical and descriptive research strategy. This research is based on a purposively chosen survey of 225 Pokhara-based commercial bank customers. According to this survey, most participants are aware of and utilize banks' online banking services, mostly for checking their accounts and bank statements, adding money to their mobile devices, moving funds between accounts, and paying their utility bills. Similarly, it discovers that the main drivers of internet banking use are time savings, availability around-the-clock, and simplicity of financial

transactions, speed, and dependability. However, the main reasons why people don't use internet banking services are a lack of knowledge about it, a preference for traditional banking over online banking, and a lack of internet usage habits. According to the regression study, internet banking usage is significantly positively impacted by elements including awareness, access, security, and bank support. Pokhara Metropolitan has a high rate of internet banking usage. The use of internet banking in Nepal is also growing as a result of increased awareness, internet availability, secure online banking, and bank support.

Adhikari (2023) examined the impact of customer satisfaction on the quality of mobile banking services. The study's goal is to determine whether higher levels of customer satisfaction are directly related to improved service quality. This study's data was collected using a structured questionnaire with closed-ended questions, as part of a descriptive research approach. In Kapilvastu, Nepal, mobile banking users took part in the survey. The Mann-Whitney U test was employed in the statistical study to investigate the link between independent variables and satisfaction categories (satisfied and unsatisfied), while the Chi-square test was utilized to detect correlations between variables. Surprisingly, all of the correlations between the variables were statistically significant. The results of this study show that consumers are, in fact, more satisfied with mobile banking services while they are in Nepal. Apart from generating fresh benefits for both consumers and suppliers, the digital revolution in the banking industry also poses significant queries about how procedures are adjusted to adapt to these developments. This study highlights the beneficial effects of mobile banking services on customer satisfaction while illuminating the satisfaction levels of users in the Nepalese setting.

Chhetri (2023) examined that the relationship between internet banking and customer happiness is examined in *Electronic Banking and Its Effect on Customer happiness in Nepalese Commercial Banks*. Customers can perform real-time banking transactions electronically with internet banking, which is convenient and accessible. The study looks at internet banking customers of 20 commercial banks in Nepal using a descriptive and informal comparative research design, with a particular emphasis on Nepal Investment Bank Limited, Nabil Bank Limited, and Himalayan Bank Limited. For primary data collection, 150 respondents 50 from each bank were chosen using purposive sampling. According to the results, respondents expressed agreement on a

number of points, including website navigation, satisfying individual demands, and timely service delivery, indicating high levels of satisfaction with online banking services. Customer satisfaction is positively and significantly correlated with important aspects such as efficiency, personal need fulfillment, responsiveness, responsiveness, site organization, and user friendliness, according to correlation study. Results indicate that consumer happiness and online banking are strongly correlated. The significance of online banking in improving customer happiness and experience in Nepal's commercial banking industry is highlighted by these findings. Electronic banking and its effect on Nepalese commercial banks' client satisfaction.

Gautam and Sah (2023) examined that the link between online banking policies and e-customer loyalty and satisfaction. It also intends to investigate the mediating role of e-loyalty and e-satisfaction with online banking service practices. E-customer service, the organization's website, website efficiency, user-friendliness, security, and privacy are the five characteristics utilized in the study to assess the quality of online banking services (OBSQL) using the E-S-QUAL model. Its foundation is a quantitative research methodology that uses stratified random sampling to acquire primary data using a structured questionnaire. SPSS and AMOS were utilized to analyze 384 of the 475 useable questionnaires that were sent. An exploratory factor analysis was used to validate the quality characteristics of online banking services, and structural equation modeling was used to estimate the parameters and structure. The results showed that the organization's website, user-friendliness, security and privacy, and e-customer care were the most essential features of online banking service practices. The relationship between online banking services and e-customer loyalty is mediated by e-satisfaction, which is a crucial concern for bankers, users, and policymakers in terms of future development. E-customer satisfaction also has a substantial impact on e-customer loyalty. This study offers a framework for identifying how the caliber of online banking services influences the loyalty and contentment of electronic customers in South Asian emerging nations.

Khanal (2023) examined the effect of online banking on consumers' knowledge of Nepalese commercial banks. Both explanatory and descriptive study designs were employed to accomplish the goal. Customers of all commercial banks were given questionnaires and interviewed in order to gather primary data. The study's descriptive result shows that while the mean value of dependability is the lowest, the composite

mean value of customer awareness is the highest. In a similar vein, privacy/security is the most constant variable. All dependent and independent variables have a positive and significant link, according to the correlation analysis. Additionally, according to the regression's R square values, e-banking features including simplicity, accessibility, dependability, and privacy/security account for 96% of the variance in customer awareness. This study finds that customer awareness of Nepalese commercial banks is significantly improved by convenience and privacy/security. Furthermore, the researcher suggests that commercial banks focus more on raising client knowledge of accessibility and dependability in general.

Halim et al. (2023) examined how satisfied Malaysian university students were with online banking. Finding out which aspects of internet banking services Malaysian university students find most satisfying was the aim of this study. A cross-sectional methodology and a standardized questionnaire were utilized to collect data from 87 students in Selangor, Malaysia. The findings revealed a favorable relationship between consumer happiness and the perceived dependability, security, and utility of e-banking services. These findings imply that consumers are driven to banks with user-friendly web portals and speedier transaction times because they believe the system is valuable enough to continue utilizing. Customers also value the effectiveness of the website security system since they are concerned about the security of their personal information and financial transactions when using e-banking. Malaysian banking organizations would be better able to provide exceptional customer care. An effective website with the necessary settings and the most recent technological advancements if they have a better understanding of the factors influencing consumer satisfaction with e-banking services.

Nuseir et al. (2023) investigated the effect of digital marketing strategies on the consumer experience. The purpose of this research is to look at how modern digital marketing methods and technology are used in various marketing campaigns and scenarios. The study also examines how to improve customer experience tools through market segmentation in the digital age. The top customer experience enhancement technique is also decided by the voting. Finding the most important papers, gathering and evaluating information, and evaluating the quality of the selected publications are all part of a Systematic Literature Review (SLR), a research technique.

Adhikari (2024) examined that Even among Nepalese consumers; e-banking is one of the most quickly embraced technologies. Its many capabilities helped it quickly become the most widely used tool in Nepal, reaching a large number of customers and satisfying their needs. The quantity of things might have an impact on customer satisfaction. The primary purpose of this study is to determine how electronic banking influences customer satisfaction in Nepalese commercial banks. Primary sources of data, gathered via questionnaires, provide the foundation of this investigation. 112 complete replies from universities and colleges in the Pokhara Valley were obtained through an online questionnaire survey that was used to collect the data. The research design that was employed was both descriptive and causal. IBM SPSS software and several statistical techniques were used to evaluate and interpret the data that was gathered. Both inferential and descriptive statistics were applied. Convenience, cost, privacy, security, and response were regarded as independent variables, while consumer pleasure was seen as a dependent variable. The outcome highlights that the factors have a significant and positive association with one another. Furthermore, it is maintained that there is no meaningful connection between "privacy" and customer pleasure. Furthermore, it was discovered that there was a positive correlation between all of the independent and dependent variables. Accordingly, the study suggests that user satisfaction with e-banking systems is statistically significant when it comes to cost, security, responsiveness, and convenience, but not privacy.

### Summary of Literature Review

**Table 2.1**

| S.N | Authors           | Objective  | Methodology          | Sample   | Findings  |
|-----|-------------------|--|----------------------|--|---|
| 1.  | Kombo, F. (2015). | To identify the current pattern of customer satisfaction in the Kenyan banking industry. | questionnaire survey | 403 bank customers of the top five banks in Kenya. | The results of the analysis demonstrate that the overall level of customer satisfaction is more than 60%. |
| 2.  | Shah, K. K.,      | examined that electronic   | studies conducted in | N/A  | This study examines the   |

- (2015) banking, and it the field difficulties to e-  
used and banking  
challenge in development in  
Nepal Nepal, including  
the impact of  
infrastructure  
barriers,  
regulatory and  
security barriers,  
and management-  
banking  
constraints.
3. Areeba T., To investigate Research design of 264 E-banking The discovery  
Mudassir H., the impact of E- the study is users as that service  
Talha H., banking quantitative respondents, quality in e-  
Shoaib A., & variables on from different banking leads to  
Adnan S., customer cities of satisfied  
(2016). satisfaction in Pakistan. consumers  
Pakistan. suggests that  
banks can gain a  
competitive edge  
by providing  
higher-quality  
services to their  
customers in  
today's emulous  
world.
4. Worku, G., examined that The study used 402 properly According to the  
Tilahun, A., impact tables, percentages, filled and study's findings,  
& Tafa, M. electronic chi-square returned the bulk of e-  
(2016). banking has on independency test questionnaires of banking users are  
customer e-banking young, educated,  
satisfaction in customers and salaried, and

- comparing with traditional brick and mortar banking service, interview with students; four branches businessmen and women do not actively utilize e-banking services.
5. Shantha, A. (2019). To explore the factors influencing on customer perception towards internet banking (IB) in Sri Lanka. Data were collected from primary sources and structured questionnaire was applied to collect data. Researcher selected 405 customers with special reference to Bank of Ceylon head office using purposive sampling method. Awareness factor has no significant effect on customer perception towards internet banking.
  6. Awan, A. E. M. K., & Al-Zu'bi, H. A. (2020). Investigated the relationship, through the mediating role of e banking satisfaction, between e-banking service quality and e-banking loyalty. The study made use of the information gathered by means of a customized questionnaire sent via text messages and emails. 976 replies from the database of a Pakistani local marketing company were included in the analysis. The study's findings can aid policymakers in the strategic development of e-banking systems and the related customer behavior.
  7. Singh, S., & Srivastava, R. K. (2020). This study is to understand the initial acceptance of mobile banking by existing online banking A partial least squares structural equation modeling analysis was used Sample data from 420 online banking customers of various public, private, foreign and co-operative The study found that the adoption factors had a significant impact on customers' behavioral intention to use

- users. banks in India. mobile banking.
8. Sudarsono, H., Nugrohowati, R. N. I., & Tumewang, Y. K. (2020). To examined Data was analyzed 213 respondents It was found that  
H., The effect of using partial least for Islamic the PEU variable  
Nugrohowati, covid-19 square (PLS) banks and 410 did not have a  
R. N. I., & pandemic on regression with the respondents for significant effect  
Tumewang, the adoption of Structural Equation conventional on the intention  
Y. K. (2020). internet Model (SEM) banks from 25 of customers of  
banking in method. provinces in Islamic banks and  
Indonesia: conventional  
Islamic bank banks to use  
and Internet banking.  
conventional  
bank.
  9. Hossain, M. I. (2021). The study The pooled ordinary N/A The empirical  
I. (2021). investigates the least square (OLS) data show that the  
relationship estimate was used to adoption and use  
between e- examine the panel of e banking has a  
banking usage data of the sample significant  
frequency and banks. negative impact  
the financial on bank  
performance of profitability in  
Bangladesh's terms of return on  
state-owned equity, return on  
commercial assets, and net  
banks. interest margin in  
the year of  
implementation.
  10. Jahan, N., & Shahria, G. (2022). Investigated The data was 279 of the 300 Findings showed  
Shahria, G. elements analyzed using the valid surveys that while relative  
(2022). affecting partial least squares were returned; advantage, cost,  
Bangladeshi structural equation and  
mobile bank model (PLS-SEM) to responsiveness all

- customers' validate the model significantly  
satisfaction: a and test the impacted  
research from hypothesis. customer  
the viewpoint satisfaction,  
of younger convenience and  
users. security had little  
to no impact.
11. Claude, M. J. (2022). Examining how electronic banking affects consumer satisfaction in Rwanda more especially, at the Bank of Kigali was the main objective of the current study. The quantitative data was examined using the computer program Statistical Package for Social Sciences (SPSS) at version 23.0. N/A The study's findings revealed a higher relationship between the dependent and independent factors. Similarly, the R square demonstrated the relationship between customer contentment and total variance of all dependent variables.
12. Ghimire, B. (2022). Examined the elements that lead to the adoption of internet banking. A questionnaire among 398 banking customers in the Kathmandu Valley Bank managers should devise ways to improve the overall service quality of online banking services by providing personalized and timely financial

services that contribute to reaching international standards through promising internet banking products and design.

13. Ranabhat, D., Poudel, H. & Ranabhat, M. (2022). this study is to determine the internet banking awareness and usage in Pokhara Metropolitan. A quantitative approach has been employed in this study using descriptive and analytical research design. 225 customers of commercial banks living in Pokhara. The regression study reveals that characteristics such as awareness, accessibility, security, and bank assistance have a considerable beneficial impact on internet banking usage. Internet banking is popular in Pokhara Metropolitan.
14. Adhikari, U. (2023). Examined the impact of mobile banking service quality on customer. Data for this study were collected through a descriptive research approach, using a structured. The survey was conducted among mobile banking users in Kapilvastu, Nepal. The findings of this paper demonstrate that in the context of Nepal, customers

- satisfaction. questionnaire with Nepal. indeed experience close-ended increased questions. satisfaction with mobile banking services.
15. Chhetri, G. R. (2023). examined that descriptive and 150 respondents Correlation study Electronic casual comparative were selected, demonstrates Banking and its research design with 50 from positive and impact on each bank, for significant links customer satisfaction of primary data between customer Nepalese collection. satisfaction and commercial banks as efficiency, personal demand fulfillment, dependability, responsiveness, site organization, and user friendliness.
16. Gautam, D. K. and Sah, G. K. (2023). Examined that SPSS and AMOS Out of 475 Customer happiness has a substantial impact between online were used to analyze. questionnaires distributed, 384 on e-customer banking service usable questionnaires loyalty, and e-practices on e-customer were used, satisfaction mediates the relationship satisfaction, and e-customer relationship between online loyalty. loyalty, which is a primary concern

- for bankers, consumers, and politicians seeking continual improvement.
17. Khanal, K. (2023). Examined the impact of e-banking services on customer awareness of Nepalese commercial banks. Descriptive as well as explanatory research designs were used. Primary data were collected from both questionnaires and interview that were distributed among the commercial banks. The correlation analysis shows the positive and significant relationship among all dependent and independent variables.
18. Halim, H., Basar, S. A., Hamzah, H., Sukri, N. N., A. N. M., & Bhuiyan, A. B. (2023). Study was to determine which features of online banking services Malaysian university students found most gratifying. A cross-sectional methodology and a standardized questionnaire. Data from 87 students who resided in Selangor, The study results imply that customers are driven to banks with online portals that are easy to use and offer quicker transaction times because they believe the system is worthwhile enough to continue using.
19. Nuseir, M. Examined how The research method N/A It entails

- T., Refae, G. digital comprises a identifying the  
A., Aljumah, marketing Systematic Literature most important  
A. & strategies Review articles,  
Alshurideh, affected the accumulating and  
M., (2023). consumer analyzing data,  
experience. and evaluating  
the quality of the  
selected  
publications.
20. Adhikari, N. Examined that The basis of this 112 complete Finding that there  
B. (2024). e-banking is study is primary responses were is positive and  
one of the sources of data, gathered from significant  
fastest adopted which are collected Universities/ relationship  
tools even by through Colleges located between the  
Nepalese questionnaire. in Pokhara variables, and it is  
customers. valley. argued that no  
significant  
relation between  
customer  
satisfactions to  
'privacy'.

### 2.3 Research gap

The literature review discovered that the multiple definitions differed depending on the scenario, setting, and context in which the notion was applied. However, crucial terms like the flow of information using ICT technologies to develop excellent customer interactions underlined the basic principle that unites all of the definitions. Stated differently, electronic banking was described as a method that banks employ to offer their clients first-rate services.

Several types of electronic banking were also investigated in the literature review. The chapter also explored the benefits and drawbacks of online banking. Finally, empirical studies were examined. To increase the success of the research and fill in the gaps in earlier studies, a number of published and unpublished articles are used.

The theoretical framework that guided the investigation is conceptualized with the help of this study.

The current study differs from previous research in a number of areas, including goals, analysis tools, data collection duration, and so forth. The subject is also said to symbolize the difference between earlier and more recent study. Finding a true conclusion on e-banking customer satisfaction based on prior research is the main objective here. In this case, it is impossible to ignore earlier studies because they form the basis of the current inquiry. Numerous books, journals, papers, and other published and unpublished dissertations serve as suggestions for completing this research project in an efficient and smooth manner.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

Research methodology describes the methods and processes used in all elements of the investigation. Every research should be organized in a methodical manner; hence research technique is one of the most significant aspects of every research. To achieve the study's primary goal, numerous research methodologies, such as research design, population and sample, data sources, and data collection procedures, are used.

#### **3.1. Research Design**

The research design includes steps, methods, and assignments that help assess the study's goal and suggest strategies for making the research viable. The overall strategy of a proposed study outlines the proper research techniques and protocols to get particular results with the greatest amount of economy, objectivity, and validity.

The study uses a descriptive and casual-comparative research design. To define the components of e-banking services, a qualitative descriptive design is utilized. Similarly, casual-comparative design aids in the determination of the relationship between the dependent variable (consumer awareness) and the independent variable (accessibility, reliability, convenience, and privacy). A more casual study design is employed to investigate the impact of e-banking services on customer awareness of Nepalese commercial banks. A descriptive research is conducted to determine and characterize the features of the value of interest.

#### **3.2. Population, Sample and Sampling Technique**

The sample is taken from the entire population. There are currently 20 commercial banks in Nepal, and the overall population of this study is made up of their customers. The basic goal of employing sampling is to save time, effort, and money. So the first step is to sample the population. The sample comprised of 229 e-banking subscribers from various Nepalese commercial banks. The respondents for this study were gathered using a non-probability sample technique known as convenience sampling. The sample size of 229 included e-banking clients of various ages, incomes, occupations, and educational backgrounds. They received a questionnaire in the form of an anonymous online survey.

### **3.3. Nature and Source of Data**

This study made use of primary data. All data was acquired from respondents using structured questionnaire and field survey. Primary data is information gathered directly from firsthand sources through surveys, observation, or experimentation. It is data that has not previously been published and is obtained from a new or original research study that was gathered at the source, such as in marketing. In this study, primary data was used to achieve the research objectives and ultimately make valid results. Primary data was collected using questionnaires and semi-structured interview questions.

The examination is centered on the major source of data for research inquiries. Primary data are firsthand data acquired by a researcher to evaluate the validity of a hypothesis and then used as evidence to support a researcher's claims. For primary data collection, the researcher used the questionnaire method. The respondents were asked to complete the questionnaire and were made fully aware of the purpose of the research as well as the study's major objective. This approach of data collection improved customer comprehension of the quality of e-banking services as well as customer awareness of the Nepalese banking industry. The questionnaires were distributed and collected at the respondent's and researcher's convenience.

### **3.4. Method of analysis**

The primary data and information required for the research study were gathered from a structured questionnaire survey that included respondent-related information via tick mark questions. The survey was carried out online and anonymously. The data was examined using the descriptive and casual comparative methods. The relationship between dependent and independent variables was examined using multi-step regression analysis to evaluate the association between customer awareness of Nepalese commercial banks and the factors influencing it. Secondary data gathered from various articles, findings, and research papers were also used to ensure the findings' validity.

Analysis of data is one of the most crucial parts of research. Statistical techniques were used in conjunction with a range of information sources to enhance the efficacy, convenience, validity, and legitimacy of the analysis. Owing to temporal and resource limitations, data analysis is carried out using the existing data pattern. Simple causal

and statistical methods (such as regression, arithmetic mean, standard deviation, and correlation coefficient employing Karl Person) are used in this study. Similarly, accounting techniques like ratio analysis are used in financial analysis. The instruments employed in this study are available for viewing.

### 3.4.1. Descriptive analysis

Descriptive analysis is a sort of data analysis that helps to constructively explain, show, or summarize data points in order to reveal patterns that fit all of the data's needs. It is a critical step in the process of assessing statistical data.

#### Mean ( $\bar{X}$ )

The arithmetic mean, or simply mean, of a collection of data is calculated by dividing the total number of observations by their sum. Another name for the arithmetic mean is the average arithmetic mean.

Let  $X_1, X_2, X_3, \dots, X_n$  be the  $n$  values of the variable then their arithmetic mean be denoted by  $\bar{X}$  is defined by,

$$\text{Mean } (\bar{X}) = \frac{X_1 + X_2 + X_3 + \dots + X_n}{N}$$

Where,

$N$  = No. of observations

#### Standard Deviation ( $\sigma$ )

When the limitations of other measurements of dispersion are eliminated, the standard deviation represents the absolute measure of dispersion. Since it meets the majority of the good measure dispersion, it is referred to as the best measure of dispersion.

$$\text{S.D. } (\sigma) = \sqrt{\frac{\sum (X - \bar{X})^2}{N}}$$

Where,

S.D = standard derivation

$X$  = variables

$\bar{X}$  = mean

$N$  = No. of observation

### **Coefficient of Variation (C.V)**

The percentage difference between the standard and mean is known as the coefficient of variation. The variability of two or more distributions can be compared using the coefficient of variation. The higher the C.V., the less uniformity (or consistency, stability) there will be, and the lower the C.V., the more uniformity there will be (or less variability).

$$C.V = \frac{\text{Standard Deviation}}{\text{Mean}} \times 100$$

Where,

C.V = Coefficient of variance

### **3.4.2. Inferential analysis**

A small but representative sample is used in a statistical method known as inferential analysis to draw conclusions about the features of a larger population. In other words, by using a subset of the population as a guide, it allows the researcher to make inferences about a wider group. To help me compare our sample data to other samples or to previous studies, inferential statistics uses statistical models. Regression analysis, ANOVAs (analysis of variance), and other models that generate straight line (linear) probabilities and outcomes are all part of the generalized linear model, which was used in most investigations.

### **Correlation coefficient (r)**

The correlation coefficient is a statistical tool that measures how strongly two variables are influenced by each other. When the variables' values are exactly proportional, there is a positive correlation. In contrast, if the values of the variables are inversely proportionate, the correlation is termed negative; yet, it continuously falls between +1 and -1. Karl Pearson derived the simple correlation coefficient (r), which is:

$$r = \frac{N \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

Where,

N= No. of observations

X, Y= Variables

The decisions criteria:

When,

$r=0$  indicates that there is no relationship between variables.

$r=1$ , the variables are completely positive linked.

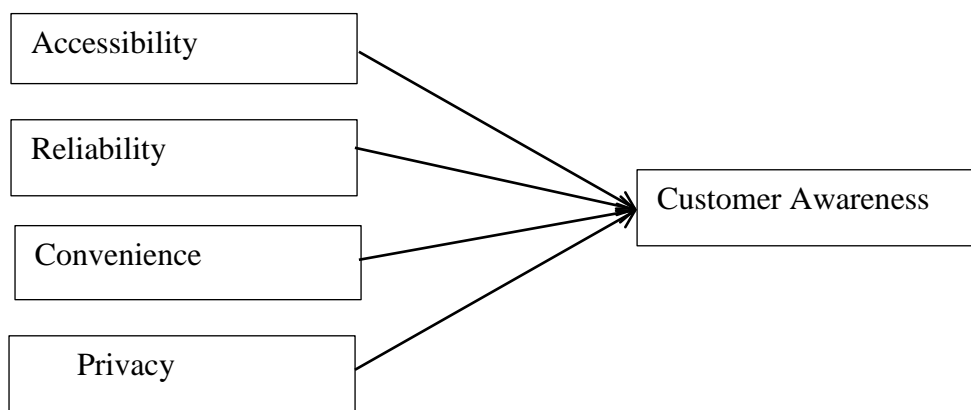
$r=-1$ , the variables are totally negatively linked.

The closer the value of  $r$  is to  $+1$  or  $-1$ , the higher the relationship between the variables.

### 3.5. Conceptual framework

**Independent variables**

**Dependent variable**



**From: Khanal, 2023**

#### **Customer Awareness**

Ayer (2023) defined customer satisfaction as an individual's emotional response to their experience using financial services in comparison to their expectations. Positive first impressions, recurring business, referrals, and satisfaction with the bank's services can all be used to gauge customer satisfaction.

#### **Accessibility**

The ability for anyone to concurrently access information via the internet, irrespective of their technology or personal limitations, is known as accessibility. Lama (2021) defines accessibility as physical access to information sources, an interface to the source, and the ability to retrieve relevant information from the reflected sources. Khanal (2023) found that accessibility has a considerable beneficial impact on total customer satisfaction.

**Reliability**

The term "reliability" describes the sincerity and concern of a bank and its staff in resolving client issues and giving them accurate services the first time. The characteristics of dependability include delivering services on schedule, maintaining a spotless record, keeping your word, and giving them accurate and full information, Khanal (2023).

**Convenience**

Convenience refers to how well online payments meet consumer needs, such as usability and ease of use. Convenience is an important component in consumer satisfaction with mobile banking services. When customers regard mobile banking services as a useful tool, they are more likely to be happy with the overall quality of the product (Khalal, 2023).

**Privacy**

Customer prioritizes privacy when doing virtual transactions. It refers to the security and privacy of information. Because of fraud and hacking, information privacy and financial security are closely related security concerns. Lamsal (2022) arrived to the same conclusion: privacy has a significant positive impact on customer awareness.

## CHAPTER-IV

### RESULT AND DISCUSSION

The data analysis results are displayed to make the findings about the study's objectives more accessible. To ensure the best results, the data were analyzed in accordance with the study methodologies described in the third chapter. This chapter's objective is to introduce the reader to the fundamentals of data interpretation and analysis. The presentation is carefully arranged based on the various tools and methods utilized to establish links and relevance between the material and the goals. It comprises a review of primary data and the conclusions that follow.

#### 4.1 Results

##### 4.1.1 Demographic Analysis of the Respondents

This study examines and evaluates the survey results and responses received through the online platform. The responses are drawn from a Nepalese population sample. The questionnaire was distributed to 250 people, however only 229 responded who had used e-banking services. The tables below show the demographics of responders to e-banking services on consumer awareness in Nepalese commercial banks, including gender, age, education, occupation, and income.

Table 1

##### *Gender of the Respondent*

| <b>Gender</b> | <b>Frequency</b> | <b>Percentage (%)</b> | <b>Cumulative Percentage (%)</b> |
|---------------|------------------|-----------------------|----------------------------------|
| Male          | 141              | 61.6 (%)              | 61.6 (%)                         |
| Female        | 88               | 38.4 (%)              | 100.0 (%)                        |
| <b>Total</b>  | <b>229</b>       | <b>100.0 (%)</b>      |                                  |

*(Source: Survey, 2082)*

Table 1 shows 88 (38.4%) girls and 141 (61.6%) males participated in nearly similar proportions. In comparison, males have a greater impact on consumer awareness in Nepalese commercial banks than females.

Table 2

*Age of respondent*

| <b>Age Group</b> | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|------------------|------------------|-------------------|------------------------------|
| 21-30            | 65               | 28.4 (%)          | 28.4 (%)                     |
| 31-40            | 107              | 46.7 (%)          | 75.1 (%)                     |
| 41-50            | 57               | 24.9 (%)          | 100.0 (%)                    |
| <b>Total</b>     | <b>229</b>       | <b>100 (%)</b>    |                              |

*(Source: Survey, 2082)*

Table 2 shows the response distribution by age group. According to the data, 28.4% of respondents were between the ages of 21 and 30, 46.7% between the ages of 31 and 40, and 24.9% between the ages of 41 and 50. With younger people accounting for the vast majority of responses, this breakdown sheds light on the age distribution of those polled. In comparison, the age group (31-40) is more impacted by e-banking services on consumer awareness in Nepalese commercial banks than the age groups (21-30) and (41-50).

Table 3

*Marital Status of the Respondent*

| <b>Marital Status</b> | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|-----------------------|------------------|-------------------|------------------------------|
| Married               | 118              | 51.5 (%)          | 51.5 (%)                     |
| Unmarried             | 111              | 48.5 (%)          | 100.0 (%)                    |
| <b>Total</b>          | <b>229</b>       | <b>100 (%)</b>    |                              |

*(Source: Survey, 2082)*

Table 3 shows marital status participation was virtually equal, with 118 (51.5%) married and 111 (48.5%) unmarried. In comparison, married persons are more affected by e-banking services on consumer awareness in Nepalese commercial banks than single people.

Table 4

*Education of the Respondent*

| <b>Education</b> | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|------------------|------------------|-------------------|------------------------------|
| Intermediate     | 29               | 12.7 (%)          | 12.7 (%)                     |
| Bachelor         | 118              | 51.5 (%)          | 64.2 (%)                     |
| Master and Above | 82               | 35.8 (%)          | 100.0 (%)                    |
| <b>Total</b>     | <b>229</b>       | <b>100 (%)</b>    |                              |

(Source: Survey, 2082)

Table 4 shows the respondents' varied levels of education. Of the responses, 29 (12.7%) are classified as intermediate. 118 (51.5%) of the responders are bachelor's degree holders. Last but not least, 82 (35.8%) of the responses are Master or above. In comparison, bachelor's degree holders have a greater impact on consumer awareness in Nepalese commercial banks than intermediate, master's, and above graduates.

Table 5

*Occupation of the Respondent*

| <b>Occupation</b>  | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|--------------------|------------------|-------------------|------------------------------|
| Student            | 7                | 3.1 (%)           | 3.1 (%)                      |
| Government job     | 38               | 16.6 (%)          | 19.7 (%)                     |
| Private sector job | 99               | 43.2 (%)          | 62.9 (%)                     |
| Entrepreneur       | 85               | 37.1 (%)          | 100.0 (%)                    |
| <b>Total</b>       | <b>229</b>       | <b>100 (%)</b>    |                              |

(Source: Survey, 2082)

Table 5 shows the respondents' various occupations. Students accounted for 7 of the respondents. The government job had 38 respondents. Ninety-nine percent of respondents work in the private sector. Finally, 85 percent of the responders are entrepreneurs. In comparison, private sector job holders are more affected by e-banking services on consumer awareness in Nepalese commercial banks than students, government employees, and entrepreneurs.

Table 6

*Income level of the Respondent*

| <b>Income level</b> | <b>Frequency</b> | <b>Percentage (%)</b> | <b>Cumulative Percentage (%)</b> |
|---------------------|------------------|-----------------------|----------------------------------|
| Up to 10000         | 4                | 1.7 (%)               | 1.7 (%)                          |
| 10001-20000         | 5                | 2.2 (%)               | 3.9 (%)                          |
| 20001-30000         | 85               | 37.1 (%)              | 41.0 (%)                         |
| More than 30000     | 135              | 59.0 (%)              | 100.0 (%)                        |
| <b>Total</b>        | <b>229</b>       | <b>100.0 (%)</b>      |                                  |

(Source: Survey, 2082)

According to Table 6, 4 respondents earn up to Rs. 10,000 per month. Monthly salaries for 5 respondents range from Rs. 10,001 to Rs. 20,000. The monthly incomes of 85 respondents range from Rs. 20,001 to Rs. 30,000. Finally, 135 respondents have monthly incomes in excess of Rs. 30,000. Compared to other income levels, e-banking services have a greater influence on client awareness in Nepalese commercial banks.

**Table 7***Duration of using e-banking services*

| <b>Duration</b>   | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|-------------------|------------------|-------------------|------------------------------|
| 1-2 years         | 44               | 19.2 (%)          | 19.2 (%)                     |
| 2-3 years         | 48               | 21.0 (%)          | 40.2 (%)                     |
| 3-4 years         | 33               | 14.4 (%)          | 54.6 (%)                     |
| more than 4 years | 104              | 45.4 (%)          | 100.0 (%)                    |
| <b>Total</b>      | <b>229</b>       | <b>100.0 (%)</b>  |                              |

(Source: Survey, 2082)

Table 7 shows the responses varied. The duration of using e-banking services. 44 responders use it for 1-2 years, 48 for 2-3 years, 33 for 3-4 years, and 104 for more than 4 years. In comparison, e-banking services have had a greater influence on customer awareness in Nepalese commercial banks over the last four years.

Table 8

*Main reason for using e-banking service*

| <b>items</b>               | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|----------------------------|------------------|-------------------|------------------------------|
| Informative                | 9                | 3.9 (%)           | 3.9 (%)                      |
| 24 hours service available | 92               | 40.2 (%)          | 44.1 (%)                     |
| no more time consume       | 46               | 20.1 (%)          | 64.2 (%)                     |
| Simplification of process  | 82               | 35.8 (%)          | 100.0 (%)                    |
| <b>Total</b>               | <b>229</b>       | <b>100.0 (%)</b>  |                              |

(Source: Survey, 2082)

Table 8 shows the various primary reasons for using e-banking services. Here, 9 responses are used useful reasons for utilizing e-banking services and 92 responses are used. 24 hours service available reason for using e-banking service, 46 replies are utilized. No more time consumed reason for using e-banking service, 82 responses are used. The reason for using e-banking services is to simplify the process. As a comparison the availability of 24-hour service has had a greater impact on customer awareness in Nepalese commercial banks than any other reason for using e-banking services.

Table 9

*Usage of e-banking services*

| <b>items</b>        | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|---------------------|------------------|-------------------|------------------------------|
| View bank statement | 35               | 15.3 (%)          | 15.3 (%)                     |
| Fund transfer       | 172              | 75.1 (%)          | 90.4 (%)                     |
| Pay utilities bills | 10               | 4.4 (%)           | 94.8 (%)                     |
| Purchase goods      | 12               | 5.2 (%)           | 100.0 (%)                    |
| <b>Total</b>        | <b>229</b>       | <b>100.0 (%)</b>  |                              |

(Source: Survey, 2082)

Table 9 shows the responses varied. Use of e-banking services. 35 respondents use solely to check bank statements, 172 uses only to transfer funds, 10 uses only to pay utility bills, and 12 uses only to buy things. In comparison, fund transfers have a greater influence on consumer awareness in Nepalese commercial banks than the use of e-banking services.

Table 10

*Most used e-banking services*

| <b>items</b>            | <b>Frequency</b> | <b>Percentage</b> | <b>Cumulative Percentage</b> |
|-------------------------|------------------|-------------------|------------------------------|
| ATM banking             | 9                | 3.9 %             | 3.9%                         |
| Mobile banking          | 139              | 60.7%             | 64.6%                        |
| Internet/online banking | 81               | 35.4%             | 100.0%                       |
| <b>Total</b>            | <b>229</b>       | <b>100.0%</b>     |                              |

(Source: Survey, 2082)

Table 10 shows the many most popular e-banking services. In e-banking services, 9 respondents use ATM banking the most, 139 use mobile banking, and 81 use the internet/online banking the most. In comparison, mobile banking has a greater influence on client awareness in Nepalese commercial banks than other types of e-banking services.

Table 11

*Familiarity with e-banking service*

| <b>items</b>      | <b>Frequency</b> | <b>Percentage (%)</b> | <b>Cumulative Percentage (%)</b> |
|-------------------|------------------|-----------------------|----------------------------------|
| ATM banking       | 9                | 3.9 (%)               | 3.9 (%)                          |
| Telephone banking | 23               | 10.0 (%)              | 14.0 (%)                         |
| Mobile banking    | 118              | 51.5 (%)              | 65.5 (%)                         |
| Internet banking  | 78               | 34.1 (%)              | 99.6 (%)                         |
| other             | 1                | 0.4 (%)               | 100.0 (%)                        |
| <b>Total</b>      | <b>229</b>       | <b>100.0 (%)</b>      |                                  |

(Source: Survey, 2082)

Table 11 shows Different levels of familiarity with e-banking services. 9 respondents have experience with ATM banking, 23 with telephone banking, and 118 with mobile banking, 78 with internet banking, and 1 with other e-banking services. Mobile banking, in comparison, has a greater influence on client awareness in Nepalese commercial banks than other types of e-banking services.

### 4.1.2 Descriptive analysis

Descriptive analysis is the process of identifying patterns and connections in both historical and present data. Because of its lack of thorough study, it is sometimes referred to as the most basic sort of data analysis. In contrast, descriptive analysis is a statistical interpretation that seeks patterns and relationships in historical data. Descriptive analytics seeks to characterize an event, occurrence, or consequence. It provides enterprises with an ideal platform for monitoring patterns and comprehending earlier events.

Table 12

#### *Accessibility*

| S.N | Item   | Min. | Max  | Mean | Std. |
|-----|--|------|------|------|------|
| A1  | I can access to my account anytime and anywhere.                                 | 3.00 | 5.00 | 4.75 | .54  |
| A2  | I can get information about my transactions easily.                              | 3.00 | 5.00 | 4.74 | .54  |
| A3  | The bank offers user friendly technological products for better customer access. | 4.00 | 5.00 | 4.48 | .50  |
| A4  | Personal accounts can be easily accessed through internet and ATMs.              | 4.00 | 5.00 | 4.82 | .38  |
| A5  | The bank's website offers open access to financial records.                      | 3.00 | 5.00 | 4.09 | .76  |

*Source: Survey 2082*

Table 12 shows descriptive statistics on accessibility. Five statements are used to assess the variables. Each responder provided their replies on a five-point Likert scale. The A1 accessibility mean is 4.75, with a standard deviation of 0.54, and ranges from 3.00 to 5.00. Similarly, A2 mean of accessibility is 4.74, standard deviation is 0.54, and ranges from 3.00 to 5.00. Similarly, A3 mean of accessibility is 4.48, standard deviation is 0.50, and ranges from 4.00 to 5.00. Similarly, A4 mean of accessibility is 4.82, standard deviation is 0.38, and ranges from 4.00 to 5.00. Finally, A5 mean of accessibility is 4.09, standard deviation is 0.76, and ranges from 3.00 to 5.00.

Table 13  
*Reliability*

| <b>S.N</b> | <b>Item</b>  | <b>Min.</b> | <b>Max</b> | <b>Mean</b> | <b>Std.</b> |
|------------|--|-------------|------------|-------------|-------------|
| R1         | The use of e- banking is reliable.                                     | 4.00        | 5.00       | 5.14        | .31         |
| R2         | Contents on bank's website are up to date.                             | 4.00        | 5.00       | 4.34        | .47         |
| R3         | When I have a problem the bank shows a sincere interest in solving it. | 3.00        | 5.00       | 3.95        | .69         |
| R4         | I have high confidence in the E-Banking services in the bank.          | 4.00        | 5.00       | 4.82        | .38         |
| R5         | I prefer using E-Banking services instead of visiting the branch.      | 3.00        | 5.00       | 4.46        | .88         |

*Source: Survey 2082*

Table 13 shows the descriptive statistics of reliability. Five statements are used to assess the variables. Each responder provided their replies on a five-point Likert scale. R1 mean dependability is 5.14, standard deviation is 0.31, and ranges from 4.00 to 5.00. Similarly, R2 mean of reliability is 4.34, standard deviation is 0.47, and ranges from 4.00 to 5.00. Similarly, R3 mean of reliability is 3.95, standard deviation is 0.69, and ranges from 3.00 to 5.00. Similarly, R4 mean of reliability is 4.82, standard deviation is 0.38, and ranges from 4.00 to 5.00. Finally, R5 mean of reliability is 4.46, standard deviation is 0.88, and ranges from 3.00 to 5.00.

Table 14  
*Convenience*

| <b>S.N</b> | <b>Item</b>   | <b>Min.</b> | <b>Max</b> | <b>Mean</b> | <b>Std.</b> |
|------------|---|-------------|------------|-------------|-------------|
| C1         | E-banking Transactions are not complex.                               | 4.00        | 5.00       | 4.48        | .50         |
| C2         | E-banking Transaction procedures are simple and straightforward.      | 4.00        | 4.00       | 4.00        | .00         |
| C3         | Online platforms (websites) are user friendly.                        | 4.00        | 5.00       | 4.82        | .38         |
| C4         | Internet banking is easy service.                                     | 3.00        | 5.00       | 4.54        | .52         |
| C5         | It is convenient to transfer funds, between accounts using E-banking. | 4.00        | 5.00       | 4.78        | .41         |

*Source: Survey 2082*

Table 14 shows the descriptive statistics for convenience. Five statements are used to assess the variables. Each responder provided their replies on a five-point Likert scale.

The C1 mean of convenience is 4.48, with a standard deviation of 0.50, and ranges from 4.00 to 5.00. Similarly, C2 mean of convenience is 4.00, standard deviation is 0.0, and ranges from 4.00 to 4.00. Similarly, C3 mean of convenience is 4.82, standard deviation is 0.38, and ranges from 4.00 to 4.00. Similarly, C4 mean of convenience is 4.54, standard deviation is 0.52, and ranges from 3.00 to 5.00. Finally, C5 mean of convenience is 4.78, standard deviation is 0.41, and ranges from 4.00 to 5.00.

Table 15

*Privacy*

| <b>S.N</b> | <b>Item</b>   | <b>Min.</b> | <b>Max</b> | <b>Mean</b> | <b>Std.</b> |
|------------|---|-------------|------------|-------------|-------------|
| P1         | E-banking services do not allow others to access my accounts.               | 3.00        | 5.00       | 4.34        | .37         |
| P2         | I believe that my transaction through e-banking will always be transparent. | 4.00        | 5.00       | 4.65        | .47         |
| P3         | My bank immediately notifies me if there are problems with my transaction.  | 3.00        | 5.00       | 4.22        | .78         |
| P4         | I believe that it is always safe to transfer money using e-banking.         | 4.00        | 5.00       | 4.55        | .49         |
| P5         | I believe I can count on transferring money using e-banking.                | 4.00        | 5.00       | 4.65        | .47         |

*Source: Survey 2082*

Table 15 shows the descriptive statistics for privacy. Five statements are used to assess the variables. Each responder provided their replies on a five-point Likert scale. The P1 mean of privacy is 4.34, with a standard deviation of 0.37, and ranges from 3.00 to 5.00. Similarly, P2 mean of privacy is 4.65, standard deviation is 0.47, and ranges from 4.00 to 5.00. Similarly, P3 mean of privacy is 4.22, standard deviation is 0.78, and ranges from 3.00 to 5.00. Similarly, P4 mean of privacy is 4.55, standard deviation is 0.49, and ranges from 4.00 to 5.00. Finally, P5 mean of privacy is 4.65, standard deviation is 0.47, and ranges from 4.00 to 5.00.

Table 16

*Customer awareness*

| <b>S.N</b> | <b>Item</b>  | <b>Min.</b> | <b>Max</b> | <b>Mean</b> | <b>Std.</b> |
|------------|--|-------------|------------|-------------|-------------|
| CA1        | E-banking has been influence customers attitude                        | 4.00        | 5.00       | 4.00        | .22         |
| CA2        | There are instructions on the website regarding the e-banking service. | 4.00        | 5.00       | 4.34        | .47         |
| CA3        | Banks give enough information about the e-banking service.             | 3.00        | 5.00       | 3.95        | .69         |
| CA4        | My bank gives enough information about the Benefit of e- banking.      | 3.00        | 5.00       | 4.07        | .77         |
| CA5        | I have seen advertisements regarding e-banking facility of BOC.        | 4.00        | 5.00       | 4.34        | .72         |

*Source: Survey 2082*

Table 16 shows descriptive data for client awareness. Five statements are used to assess the variables. Each responder provided their replies on a five-point Likert scale. The CA1 mean of customer awareness is 4.00, with a standard deviation of 0.22, and ranges from 4.00 to 5.00. Similarly, CA2 mean of customer awareness is 4.34, standard deviation is 0.47, and ranges from 4.00 to 5.00. Similarly, CA3 mean of customer awareness is 3.95, standard deviation is 0.69, and ranges from 3.00 to 5.00. Similarly, CA4 mean of customer awareness is 4.07, standard deviation is 0.77, and ranges from 3.00 to 5.00. Finally, CA5 mean of customer awareness is 4.34, standard deviation is 0.72, and ranges from 4.00 to 5.00.

Table 17

*Descriptive statistic*

| <b>Item</b>        | <b>Min.</b> | <b>Max.</b> | <b>Mean</b> | <b>Std. Deviation</b> |
|--------------------|-------------|-------------|-------------|-----------------------|
| Accessibility      | 19.00       | 25.00       | 22.90       | 1.73                  |
| Reliability        | 19.00       | 70.00       | 22.73       | 3.63                  |
| Convenience        | 21.00       | 23.00       | 22.63       | 0.76                  |
| Privacy            | 21.00       | 52.00       | 22.44       | 3.51                  |
| Customer awareness | 18.00       | 61.00       | 20.71       | 4.10                  |

**Source: SPSS**

Table 17 shows that accessibility ranges from 19.00 to 25.00, with an average of 22.90 and a standard deviation of 1.73. Similarly, reliability ranged from 19.00 to

70.00, with an average of 22.73 and a standard deviation of 3.63. Similarly, convenience ranged from 21.00 to 23.00, with an average of 22.63 and a standard deviation of 0.76. Similarly, privacy ranged from 21.00 to 52.00 with an average of 22.44 and a standard deviation of 3.51. Finally, the range of consumer awareness making is 18.00 to 61.00, with a mean of 20.71 and a standard deviation of 4.10.

#### **4.1.3 Inferential analysis**

Inferential analysis is a statistical technique for deducing features of a larger population from a small but representative sample. This means that the researcher can use a smaller subset of the population to derive conclusions about the wider group. Inferential statistics makes use of statistical models to compare our sample data to other samples or previous studies. The generalized linear model was used in the majority of studies, and it includes regression analysis, ANOVAs (analysis of variance), student t-tests, and other models that produce straight line (linear) probabilities and outcomes.

##### **4.1.3.1 Correlation analysis**

The correlation is one of the most popular and useful statistical methods. It demonstrates the close relationship between two variables. Values of correlation fall between -1 and +1. There is a positive correlation between the variables if their computed values are positive. It implies that a variable is rising in tandem with another. In the event that the calculation numbers are negative, there is no influence between these variables. Therefore, if one variable rises, the other one falls in proportion. Analyzing the influence and customer awareness of e-banking services on Nepalese commercial banks through empirical means. Privacy, convenience, reliability, and accessibility will all be evaluated using the independent variable. Additionally, in order to ascertain the dependent variable, client awareness will be measured.

Table 18

*Correlation between A, R, C, P and dependent variable*

|    |                     | CA     | A       | R     | C     | P |
|----|---------------------|--------|---------|-------|-------|---|
| CA | Pearson Correlation | 1      |         |       |       |   |
|    | Sig. (2-tailed)     |        |         |       |       |   |
| A  | Pearson Correlation | .355** | 1       |       |       |   |
|    | Sig. (2-tailed)     | .000   |         |       |       |   |
| R  | Pearson Correlation | .184** | .348**  | 1     |       |   |
|    | Sig. (2-tailed)     | .001   | .000    |       |       |   |
| C  | Pearson Correlation | .091   | .344**  | .106  | 1     |   |
|    | Sig. (2-tailed)     | .168   | .000    | .111  |       |   |
| P  | Pearson Correlation | -.085  | -.207** | -.107 | -.070 | 1 |
|    | Sig. (2-tailed)     | .202   | .002    | .108  | .290  |   |

\* *Correlation is Significant at the 0.05 level (2-tailed)*

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

Table 18 shows the correlation between customer awareness and accessibility, dependability, convenience, and privacy. At the 1% level of significance, accessibility and reliability have a positive correlation. There is a considerable positive correlation ( $r=.355$ ,  $p < .001$ ) between accessibility and customer awareness. Similarly, there is a positive significant association between reliability ( $r=.184$ ,  $P < .001$ ) and customer awareness. Similarly, convenience has a positive insignificant connection of greater than 5%. Convenience has a positive insignificant link ( $r=.091$ ,  $p > .005$ ) with customer awareness, but privacy has a negative insignificant relationship ( $p > 5\%$ ). There is a negative, negligible link between privacy ( $r=.091$ ,  $p > .005$ ) and customer awareness. Table 17 was created to assess the relationship between e-banking service elements as applied by all independent variables and consumer awareness levels.

#### **4.1.4 Multiple regression analysis**

Multiple regressions expand simple linear regression. This strategy is used when we want to forecast the value of a variable using the values of two or more other variables. The dependent variable, also known as the result, goal, or criteria variable, is the one we want to predict.

Table 19

*Variation in CA explained by A, R, C, AND P (model summary)*

| <b>Model</b> | <b>R</b>          | <b>R Square</b> | <b>Adjusted R Square</b> | <b>Std. Error of the Estimate</b> |
|--------------|-------------------|-----------------|--------------------------|-----------------------------------|
| 1            | 0.36 <sup>a</sup> | 0.43            | 0.52                     | 3.86                              |

*Source: SPSS*

The value of the statistic R is presented in the R column of Table 19 and can be used to assess how well the dependent variable was predicted. In this situation, an R-value of 0.36a indicates a high level of prediction. The R square column displays the coefficient of determination, which indicates how much of the dependent variable's volatility can be explained by the independent variable. CA explains 43% of the variation in the dependent variable, while other factors account for the remaining 57%.

After controlling for degree of freedom, behavioral factors explain 52% of the variance in the dependent variable, with other factors accounting for the remaining 48%. Furthermore, the model summary shows three point eight six standard errors of estimation, indicating that the dependent variables observed value is three point eight six units based on the regression line.

Table 20

*Goodness of fit of test (ANOVA)*

| <b>Model</b> | <b>Sum of squares</b> | <b>Df</b> | <b>Mean Square</b> | <b>F</b> | <b>Sig.</b>      |
|--------------|-----------------------|-----------|--------------------|----------|------------------|
| Regression   | 504.25                | 4         | 126.06             | 8.44     | .00 <sup>b</sup> |
| Residual     | 3344.29               | 224       | 14.93              |          |                  |
| Total        | 3848.55               | 228       |                    |          |                  |

*a. Dependent Variable: CA*

*b. Predictors: (Constant): P, C, R, and A*

Table 20 shows the regression model utilized to analyze the CA analysis of variance (ANOVA) data. The table is split into three sections: regression, residual, and total. The Regression section contains the F-statistic (8.44), Mean Square (126.06), Summing of Squares (504.25), Degrees of Freedom (df) for the model (4), and p-value (.00b). The p-value of .00b indicates that the CA has a statistically significant association with at least one of the model's predictor variables. The F value of 8.44

indicates that the regression model explains significantly more variance than would be expected by chance alone.

The residuals' degrees of freedom (224) and sum of squares (3344.29) are shown in the Residual table. The Residual Mean Square (14.93) is the average variation in data that the model cannot account for.

Finally, the Total section contains both the total degrees of freedom (228) and the sum of squares (3848.55). The ANOVA table can be used to assess the regression model's overall fit by comparing the explained variance (Regression) with the unexplained variance (Residual). The F-statistic and p-value, which show how well the model predicts the overall variability of customer awareness, are emphasized in the paragraph because they are significant.

Table 21

*Regression result for independent effect of A, R, C, P and CA (coefficients)*

| Model      | Unstandardized |             | Standardized | T     | Sig. (P) | Collinearity statistics |      |
|------------|----------------|-------------|--------------|-------|----------|-------------------------|------|
|            | Coefficients   |             | Coefficients |       |          | Tolerance               | VIF  |
|            | B              | Std. Errors | Beta         |       |          |                         |      |
| (Constant) | 4.84           | 8.02        |              | .60   | 0.54     |                         |      |
| A          | 0.80           | 0.16        | 0.340        | 4.76  | 0.00     | 0.76                    | 1.31 |
| R          | 0.07           | 0.07        | 0.069        | 1.03  | 0.00     | 0.87                    | 1.13 |
| C          | 0.17           | 0.35        | -0.033       | -0.50 | 0.16     | 0.88                    | 1.13 |
| P          | -0.01          | 0.07        | -0.009       | -0.14 | 0.20     | 0.95                    | 1.04 |

*Source: SPSS*

Table 21 shows the standardized coefficient measures how much the dependent variable fluctuates in relation to an independent variable. The signals of accessibility, dependability, and convenience have been seen to have a positive impact on customer awareness of e-banking services, which is simply a priori. The indicators of privacy are shown to have a beneficial impact on customer awareness, which is exactly the reverse of what was predicted. It has been discovered that, leaving all other variables unchanged, a one percent point increase in accessibility results in a 0.80 percent rise in customer awareness. Similarly, a one-percent-point increase in reliability boosts customer awareness by 0.07 percent if all other variables remain unchanged. Only two of the four independent variables employed in the regression model, accessibility and

reliability, are significant at the 1-percent level of significance, while convenience and privacy are not. So accessibility and dependability have a good and significant impact on client awareness. Then, while holding other variables fixed, a one percent point increase in convenience results in a 0.17 percent rise in customer awareness. Similarly, if other variables remain constant, a one percent increase in privacy has a -0.01 percent effect on customer awareness. Thus, convenience has a positive insignificant impact on customer awareness, while privacy has a negative insignificant impact on customer awareness.

#### 4.1.5 Hypothesis Testing

Hypothesis testing is a formal statistical technique for determining if there is sufficient evidence to reject a specific assertion (the null hypothesis) regarding a population parameter. It entails creating two competing hypotheses, a null hypothesis and an alternative hypothesis, and then gathering data to evaluate the evidence against the null hypothesis.

Table 22

##### *Hypothesis test*

| S. N. | Hypothesis   | P- value | T-Result      |
|-------|--|----------|---------------|
| 1.    | H1: There is a significant impact of accessibility on customer awareness | 0.00     | Supported     |
| 2.    | H2: There is a significant impact of reliability on customer awareness.  | 0.00     | Supported     |
| 3.    | H3: There is a significant impact of convenience on customer awareness.  | 0.16     | Not Supported |
| 4.    | H4: There is a significant impact of privacy customer awareness.         | 0.20     | Not Supported |

*Source: Survey 2082*

Table 22 shows that accessibility and reliability of hypothetical relationships are statistically supported while the relationship between customer awareness and convenience, and privacy are statistically supported.

## 4.2 Major finding

- a. Accessibility varies between 19.00 and 25.00, with an average of 22.90 and a standard deviation of 1.73.
- b. The reliability score varied from 19.00 to 70.00, with an average of 22.73 and a standard deviation of 3.63.
- c. Convenience varied from 21.00 to 23.00, with an average of 22.63 and a standard deviation of 0.76.
- d. Privacy scores ranged between 21.00 and 52.00, with an average of 22.44 and a standard deviation of 3.51848.
- e. Consumer awareness making ranges from 18.00 to 61.00, with a mean of 20.71 and a standard deviation of 4.10.
- f. There is Positive significant relationship between accessibility ( $r=.355$ ,  $p < .001$ ) with customer awareness.
- g. There is positive significant relationship between reliability ( $r=.184$ ,  $P < .001$ ) with customer awareness.
- h. There is positive insignificant relationship between convenience ( $r=.091$ ,  $p > .005$ ) with customer awareness.
- i. There is negative insignificant relationship between privacy ( $r=.091$ ,  $p > .005$ ) with customer awareness.
- j. H1: There is a significant impact of accessibility on customer awareness. Here we see that the p-value is. Sig. (2-tailed), is .000 (reported as  $p < .05$ ) which is less than 0.05. This result indicates that accessibility of use causes more supported in customer awareness.
- k. H2: There is a significant impact of reliability on customer awareness. Here we see that the p-value is. Sig. (2-tailed), is .001 (reported as  $p < .05$ ) which is less than 0.05. This result indicates that reliability of use causes more supported in customer awareness.
- l. H3: There is a significant impact of convenience on customer awareness. Here we see that the p-value is. Sig. (2-tailed), is .168 (reported as  $p > .05$ ) which is more than 0.05. This result indicates that convenience of use causes not supported in

customer awareness.

- m. H4: There is a significant impact of privacy customer awareness. Here we see that the p-value is. Sig. (2-tailed), is .202 (reported as  $p > .05$ ) which is more than 0.05. This result indicates that privacy of use causes not supported in customer awareness.

### **4.3 Discussion**

The primary purpose of this study is to look at the effect of e-banking services on customer awareness of Nepalese commercial banks. To achieve this purpose, descriptive and explanatory research designs were used. Primary data were gathered from two questionnaires issued to customers of twenty commercial banks. The study's descriptive results show that customer awareness has the highest composite mean value, while reliability has the lowest mean value. Accessibility and reliability are positively correlated at 1 percent level of significance. There is Positive significant relationship between accessibility with customer awareness. Similarly, there is positive significant relationship between reliability with customer awareness. Similarly, convenience is positive insignificant relationship at more than 5%. There is positive insignificant relationship between convenience with customer awareness, and privacy is negative insignificant relationship at more than 5%. There is negative insignificant relationship between privacy with customer awareness. Customer awareness explains forty three percentage of the variation in the dependent variable, whereas other factors account for the remaining sixty percentages. After controlling for degree of freedom, behavioral factors account for fifty two percentage of the variance in the dependent variable, with other factors accounting for the remaining forty eight percentages. Furthermore, the model summary displays the three point eight six standard errors of estimation, indicating that the dependent variables observed value is three point eight six units according to the regression line. Chhetri (2023) provided assistance for this study.

Khanal (2023) Examine how e-banking services affect customer awareness in Nepalese commercial banks. To accomplish the purpose, descriptive and explanatory research designs were employed. Primary data were gathered from surveys and interviews distributed to all commercial bank customers. The study's descriptive results suggest that the composite mean value of consumer awareness is highest,

while the mean value of reliability is lowest. Similarly, the most consistent variables are privacy and security. The correlation study shows that all dependent and independent variables are positively and significantly related. Furthermore, the regression results' R square values show that e-banking services such as accessibility, reliability, convenience, and privacy/security explain for 96% of the variation in customer awareness. The study discovered that convenience, privacy, and security had a significant beneficial impact on customer awareness of Nepalese commercial banks. Furthermore, the researcher suggests that commercial banks concentrate more on raising overall customer knowledge of accessibility and reliability.

Adhikari (2024) disagreed with this findings, citing convenience, affordability, privacy, security, and responsiveness as independent variables and customer awareness as a dependent variable. The findings emphasize a favorable and significant link between the factors. Furthermore, it is claimed that there is no meaningful relationship between consumer happiness and 'privacy'. Furthermore, all of the dependent and independent variables were shown to be positively correlated. As a result, the study suggests that customer satisfaction with e-banking systems is statistically significant for convenience, responsiveness, affordability, and security, but not for privacy.

## **CHAPTER V**

### **SUMMARY AND CONCLUSION**

This fifth chapter contains a summary of the research, as well as its outcomes and implications. This chapter covers the findings and conclusions of the primary data analysis. The goal of this research is to assess the impact of e-banking services on consumer awareness. The goal of this research is to establish how Nepal's commercial banks' e-banking services and consumer awareness are related. This chapter summarizes the results from Chapter Four.

#### **5.1 Summary**

The introduction of electronic banking technologies altered customer awareness dynamics, resulting in a substantial paradigm shift in Nepal's banking system. In Nepal, where traditional banking methods have long prevailed, the introduction of computerized banking systems marks a significant shift in how clients perceive and use banking services. The concept of customer awareness in the banking sector is complex and influenced by a number of factors, including accessibility, service prices, personnel conduct, and the quality of the products and services offered. Commercial banks in Nepal, where cash transactions have long been the norm due to factors including familiarity and convenience of use, confront both opportunities and challenges as they implement electronic banking.

Some customers find e-banking convenient because it eliminates the need to visit a bank branch and allows them to conduct banking transactions even when the branch is closed, such as on weekends, holidays, or outside of regular business hours. It also drastically lowers the operating costs of banks by reducing their reliance on a physical branch network. With features including electronic payments, account balance viewing, statement retrieval, recent transaction checking, and money transfers between accounts, internet banking offers both personal and business banking services. Some banks are "direct banks" or "neo banks," meaning they only operate online or over the phone, with no physical branches and rely solely on online banking services.

The study's history and subject matter are covered in the first chapter, which also considers the study's focus, problem statement, objectives, justification, limitations, and structure. The second chapter then includes the literature study, which include

conceptual and theoretical assessments of e-banking services and customer awareness, as well as pertinent periodicals and publications, unpublished theses, and research reports. The third chapter then includes the research methods used to evaluate commercial banks' e-banking services and consumer awareness. The fourth chapter discusses statistical and financial tools, as well as the analysis, presentation, and interpretation of data using SPSS version 25. The fifth and last chapter presents the study's summary, conclusion, and general implications.

This study's research design is casual-comparison and descriptive. The components of e-banking services are identified using a qualitative descriptive design. The link between the independent variables (accessibility, dependability, privacy, and convenience) and the dependent variable (consumer awareness) can also be determined using casual-comparative design. A less formal research methodology is used to investigate the impact of e-banking services on consumer awareness in Nepalese commercial banks. A descriptive study is conducted to discover and define the properties of interest value. The sample is drawn from the total population. The study's overall population consists of customers from the 20 commercial banks currently functioning in Nepal. Primary data sources were used to conduct the investigation. The primary source's respondents were given a standardized questionnaire. Respondents completed the questionnaire according to the instructions. The study selected 250 e-banking subscribers from several Nepalese commercial banks using convenience sampling, a non-probability sampling method. Sampling is primarily intended to save time, effort, and money.

After that, we collect information to determine how respondents would prefer to use e-banking. Most respondents use mobile banking to check their balance, send money, and pay bills. The results of this survey indicate that Nawalpur residents are fairly comfortable exchanging money via mobile banking services. In summary, customers think that mobile banking makes banking easier and helps them manage their time and money. Respondents, however, felt more comfortable using mobile banking and doing financial transactions.

Similarly, the participants possessed a thorough understanding of mobile financial services, such as ATMs, internet banking, mobile banking, and so on. For their personal lives, most respondents make substantial use of their savings accounts. It is difficult to understand and useful to people who know a lot about it. Most respondents

who can use e-banking for at least a month state that it is handy for innovation and lowers uncertainty. The convenience, time-saving advantages, and funding transactions provided by e-banking services are the main reasons for Nepal's increasing mobile user base. With simple access to technical support in Nepal, the government may take the lead in promoting mobile banking.

## **5.2 Conclusion**

The study investigated the banking sector's approaches for providing e-banking services. Furthermore, the study investigated how the introduction of computerized banking services affects consumer awareness in Nepalese commercial banks.

With the first objectives, Based on the findings of the descriptive analysis study, it can be concluded that the majority of current-banking users are between the ages of 31 and 40, that males are the dominant users, that private sector jobs and entrepreneurs are the majority users, that diploma and above diploma holders are the majority users, and that banks do not keep a complete record of their customer profiles in a standardized format for easy reference. There is a link between demographic variables and customer awareness in e-banking versus traditional banking. The study concluded that accessibility, reliability, privacy, and convenience all had an impact on customer awareness.

With the second objective, investigate e-banking factors and customer awareness. Accessibility, reliability has positive significant relationship with customer awareness, whereas convenience and privacy were found to be insignificant relationship with consumer awareness in a sample of commercial banks. The result indicates that for commercial bank in Nepal, customer awareness is strongly significant influenced by accessibility, reliability and strongly insignificant influenced by convenience, privacy compared to other variable.

With the third objective, accessibility, reliability, convenience, and privacy have been identified as major e-banking elements in determining customer awareness in chosen commercial banks. However, there is a positive significant impact between customer awareness with accessibility and reliability, whereas, convenience and privacy have insignificant impact with customer awareness. Based on these findings, it is possible to conclude that accessibility, reliability, convenience and privacy are the most

important e-banking aspects influencing customer awareness in chosen commercial banks.

The findings show that, in comparison to other factors, accessibility, dependability, convenience, and privacy have a significant impact on consumer awareness for Nepali commercial banks. The majority of respondents said that accessibility was the most significant factor influencing customer awareness in Nepali commercial banks, regardless of the extent of internet banking services offered by these institutions. Additionally, the second most significant feature influencing online banking services is dependability. The most important third and fourth factors affecting how satisfied consumers are with Nepal's commercial banks' online banking services are convenience and privacy.

The considerable association between consumer awareness and demographic factors in e-banking which was shown to be stronger than in traditional banking was a noteworthy finding. According to the survey's findings, customer awareness was somewhat impacted by a number of factors pertaining to e-banking services, such as accessibility, dependability, convenience, and privacy. All things considered, electronic banking services have significantly increased customer awareness, decreased wait times for customer support, and given customers the ability to effectively handle their account operations. Employees have received a modest recommendation to improve the quality of financial services supplied by Nawalpur's commercial banks. Workers also recommend broadening the definitions of privacy and convenience to include more essentials.

In conclusion, the literature and research methodologies suggest that electronic banking in Nepal will keep developing. In Nawalpur, e-banking is used by most respondents. The poll indicates that security, trust, and small-scale financial transactions are the main worries of most respondents. The percentage of people who use e-banking increases annually, especially in urban areas where technological advancements are occurring at a rapid pace. Nepal's outdated banking system has been transformed into a contemporary one through the use of technology, providing a range of services like ATMs, internet banking, and mobile banking that raises customer awareness.

### **5.3 Implications**

This study has important implications for academics as well as managers at the several banks visited. Given how little importance individual banks place on the control and enjoyment of using internet banking services, it is fundamentally recommended that banks pay close attention to those components because they can effect profitability and customer switching intent. It is also suggested that Nepalese commercial banks invest in understanding the wants of internet banking consumers and strive to meet as many of their various needs as possible through online banking services.

- a. Educate the majority of the banking population about e-banking. This was due to the fact that the majority of the consumers who were given the questionnaires rejected or refused to answer them because they were unfamiliar with the service or had little knowledge of e-banking.
- b. Data for this study was collected at a single location, Nawalpur. This highlights the need to broaden the research to include a more diversified client sample in terms of region and size.
- c. Future researchers may increase the sample size for the relevant study.
- d. This study focuses solely on customer awareness within banks and financial institutions. Other industries where research can be conducted include healthcare, insurance, trading, manufacturing, and technology.
- e. Understanding the components of online banking enables banks to address customer issues and adjust services and solutions to match their needs.

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## Appendix

### Questionnaires

Dear Respondents,

This Research entitled "**impact of e-banking services on customer awareness in Nepalese commercial banks**" is a graduate research project as a partial fulfillment of the requirement for the Masters in Business Studies (MBS). The major objective of this research is to study the impact of e-banking services on customer awareness in Nepalese commercial banks.

I would like to request you to contribute 5-7 minutes of your valuable time on responding to the questions attached in the subsequent sections. I assure you that the information provided will be treated in highly confidential manner and will be used for academic purpose only.

Regards,

Name.....

Email: .....

### Section I: Respondents' Profile

Name (Optional).....

#### 1. Gender:

a. Male

b. Female

#### Age:

a. 20-30

b. 31-40

c. 41-50

#### 2. Marital status:

a. Married

b. Unmarried

#### 3. Education:

a. Intermediate

b. Bachelor

c. Master and above

**4. Occupation:**

a. Student

b. Government job

c. Private job

d. Entrepreneur

**5. Monthly Income:**

a. Up to 10000

b. 10001-20000

c. 20001-30000

d. More than 30000

**6. Since when have you been using E-banking services?**

a. less than 1 year

b. 1-2 years

c. 2-3 year

d. 3-4 years

e. more than 4 year

**7. Which one is the main Reason for you use e-banking?**

a. Informative

b. 24 hours service available

c. No more time consume

d. Simplification of processes

**8. Usage of E-Banking Service**

a. Check account information

b. View bank statement

c. Fund transfer

d. Pay utilities bills

e. Purchase goods

f. Other

**9. Most used E-Banking Services**

a. ATM Banking

b. Mobile Banking

c. Internet/Online Banking

**10. Familiarity with E-Banking service**

- a. ATM Banking
- b. Telephone Banking
- c. Mobile Banking
- d. Internet Banking
- e. Other

**Section II:**

Tick appropriately: Strongly agree=5, agree=4, Neutral=3, disagree=2 and strongly disagree=1

**Accessibility (A)**

To what extent do you agree or disagree with the statements given below concerning accessibility:

| S.N | Statements   | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| A1  | I can access to my account anytime and anywhere.                                 |   |   |   |   |   |
| A2  | I can get information about my transactions easily.                              |   |   |   |   |   |
| A3  | The bank offers user friendly technological products for better customer access. |   |   |   |   |   |
| A4  | Personal accounts can be easily accessed through internet and ATMs.              |   |   |   |   |   |
| A5  | The bank's website offers open access to financial records.                      |   |   |   |   |   |

**Reliability (R)**

To what extent do you agree or disagree with the statements given below concerning reliability:

| S.N | Statements   | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| R1  | The use of e- banking is reliable                                      |   |   |   |   |   |
| R2  | Contents on bank's website are up to date                              |   |   |   |   |   |
| R3  | When I have a problem the bank shows a sincere interest in solving it. |   |   |   |   |   |
| R4  | I have high confidence in the E-Banking services in the bank           |   |   |   |   |   |
| R5  | I prefer using E-Banking services instead of visiting the branch       |   |   |   |   |   |

### Convenience (C)

To what extent do you agree or disagree with the statements given below concerning convenience:

| S.N | Statements  | 1 | 2 | 3 | 4 | 5 |
|-----|---|---|---|---|---|---|
| C1  | E-banking Transactions are not complex.                               |   |   |   |   |   |
| C2  | E-banking Transaction procedures are simple and straightforward.      |   |   |   |   |   |
| C3  | Online platforms (websites) are user friendly.                        |   |   |   |   |   |
| C4  | Internet banking is easy service.                                     |   |   |   |   |   |
| C5  | It is convenient to transfer funds, between accounts using E-banking. |   |   |   |   |   |

### Privacy (P)

To what extent do you agree or disagree with the statements given below concerning privacy/security:

| S.N  | Statements   | 1 | 2 | 3 | 4 | 5 |
|------|--|---|---|---|---|---|
| P/S1 | E-banking services do not allow others to access my accounts               |   |   |   |   |   |
| P/S2 | I believe that my transaction through e-banking will always be transparent |   |   |   |   |   |
| P/S3 | My bank immediately notifies me if there are problems with my transaction  |   |   |   |   |   |
| P/S4 | I believe that it is always safe to transfer money using e-banking         |   |   |   |   |   |
| P/S5 | I believe I can count on transferring money using e-banking                |   |   |   |   |   |

### Customer Awareness

To what extent do you agree or disagree with the statements given below concerning customer awareness:

| S.N  | Statements   | 1 | 2 | 3 | 4 | 5 |
|------|--|---|---|---|---|---|
| P/S1 | E-banking has been influence customers attitude                        |   |   |   |   |   |
| P/S2 | There are instructions on the website regarding the e-banking service. |   |   |   |   |   |
| P/S3 | Banks give enough information about the e-banking service.             |   |   |   |   |   |
| P/S4 | My bank gives enough information about the Benefit of e- banking.      |   |   |   |   |   |
| P/S5 | I have seen advertisements regarding e-banking facility of BOC.        |   |   |   |   |   |

**Thanks for your kind cooperation**

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**IMPACT OF E-BANKING SERVICES ON CUSTOMER AWARENESS IN NEPALESE COMMERCIAL BANKS**

AUTHOR

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