

**ROLE OF E-BANKING SERVICES ON CUSTOMER
SATISFACTION OFFERED BY NEPALESE DEVELOPMET
BANKS**

A Dissertation Submitted to the Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master of Business Studies (MBS)

By

Suraj Aryal

Campus Roll No: 919/077

Exam Roll No: 36271/21

T.U. Regd. No: 7-2-727-190-2016

Shanker Dev Campus

Group: Finance

Kathmandu, Nepal

July, 2024

CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled **“Role of E-Banking Services on Customer Satisfaction Offered by Nepalese Development Banks”**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for 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 this dissertation.

.....

Suraj Aryal

Date:

REPORT OF RESEARCH COMMITTEE

Mr. Suraj Aryal has defended research proposal entitled “**Role of E-Banking Services on Customer Satisfaction Offered by Nepalese Development 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 Rishi Ram Pantha and Bharat Raj Pant Submit the dissertation for evaluation and viva-voce examination.

.....
Rishi Ram Pantha
Dissertation Supervisor

Dissertation Proposal Defended Date:

.....

.....
Bharat Raj Pant
Dissertation Supervisor

Dissertation Submitted Date:

.....

.....
Asso. Prof. Dr. Sajeep Kumar Shrestha
Research Department

Dissertation Viva-voce Date:

.....

APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**Role of E-Banking Services on Customer Satisfaction Offered By Nepalese Development Banks**” presented by **Suraj Aryal** 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 worthy of acceptance.

.....
Rishi Ram Pantha
Dissertation Supervisor

.....
Bharat Raj Pant
Dissertation Supervisor

.....
Internal Examiner

.....
Internal Expert

.....
External Expert

.....
Asso. Prof. Dr. Sajeeb Kumar Shrestha
Chairperson, Research Committee

.....
Asso. Prof. Dr. Krishna Prasad Acharya
Campus Chief

ACKNOWLEDGMENT

I would like to forward my deepest gratitude to Rishi Ram Pantha and Bharat Raj Pant of Shanker Dev Campus who supports me with their invaluable scholarly supervision, constructive comments and suggestions that allow me to furnish this thesis report in this final format.

I would like to pay my sincere thanks to Asso. Prof. Dr. Sajeeb Kumar Shrestha, Head of Research Department and Asso. Prof. Dr. Krishna Prasad Acharya, Campus Chief of Shanker Dev Campus. Besides, I would also like to thank to other respected teachers of Shanker Dev Campus and all the staff of this campus for their help in providing me various kinds of suggestions, information and comments.

Further, my deep regard to known and unknown individual who helped to collect the data at preliminary stage of this dissertation writing.

It is the matter of my immense pleasure to express my deep sense of gratitude and heartfelt respect to my parents for their affection, inspiration and incredible support to precede my academic career.

Suraj Aryal

TABLE OF CONTENTS

CERTIFICATION OF AUTHORSHIP	ii
REPORT OF RESEARCH COMMITTEE	iii
APPROVAL SHEET	iv
ACKNOWLEDGMENT	v
LIST OF TABLES	viii
LIST OF FIGURE	ix
ABBREVIATIONS	x
ABSTRACTS.....	xi
CHAPTER-I	1
INTRODUCTION.....	1
1.1 Background of this study	1
1.2 Problem Statement	3
1.3 Objectives of this study.....	4
1.4 Rationale of this Study	5
1.5 Limitations of this study	5
CHAPTER-II.....	7
LITERATURE REVIEW	7
2.1 Theoretical Review	7
2.1.1 Digital Banking	7
2.1.2 Types of Digital Banking	8
2.2 Empirical Review.....	10
2.3 Research Gap	25
CHAPTER-III.....	28
RESEARCH METHODOLOGY	28
3.1 Research Design.....	28
3.2 Population, Sample and Sampling Technique	29

3.3 Nature, Sources of data and Instrument of data collection	29
3.4 Methods of Analysis	30
3.5 Research Framework and Definition of Variables.....	32
3.6 Validity and Reliability	38
CHAPTER-IV	40
RESULT AND DISCUSSION	40
4.1 Demographic Profile.....	40
4.2 Descriptive Statistics of Study Variables.....	43
4.3 Relationship between Customer Satisfaction and Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost on Digital Banking.	44
4.4 Effect of Independent Variable on Customer satisfaction i.e. Dependent variable on Digital Banks in Nepalese Banks.....	45
4.5 Discussion.....	48
CHAPTER-V	51
SUMMARY AND CONCLUSION	51
5.1 Summary.....	51
5.2 Conclusion	53
5.3 Implications.....	55
5.4 Area for Future Research	56
REFERENCES	
APPENDIX	

LIST OF TABLES

Table 1:	Summary of reviewed Literature.....	22
Table 2:	Reliability test.....	37
Table 3:	Characteristics of Respondents.....	39
Table 4:	Descriptive analysis of Overall Variable	42
Table 5:	Pearson's Correlation Coefficient among Dependent variable and Independent Variables Contents.....	43
Table 6:	Model Summary.....	44
Table 7:	Anova.....	45
Table 8:	Regression analysis of Dependent variable and independent Variables.....	46

LIST OF FIGURE

Figure 1:	Research framework
.....	32

ABBREVIATIONS

ATM	:	Automated Teller Machine
BBSM	:	Bhatbhateni Super Market
CBE	:	Competency- based Education
CSDB	:	Customer satisfaction in Digital banking
CVV	:	Card verification Value
DB	:	Digital Banking
EFTPOS	:	Electronic Fund Transfer at the Point of Sale
E-S-QUAL	:	e-service quality scale
FCY	:	Foreign Currency
FSQ	:	Functional service quality
IMF	:	International Monetary Fund
Mobank	:	Mobile Banking
NPR	:	Nepalese Rupees
POS	:	Point of Sales
RESQ	:	Religious and ethical service quality
S.D.	:	Standard Deviation
SERVQUAL	:	Service Quality
SMS	:	Short message service
SPSS	:	Statistical Package for Social Sciences
SSBT	:	Self-service banking technologies
TAM	:	Technology acceptance model
TSQ	:	Technical service quality
VIF	:	Variance Inflation Factor

ABSTRACTS

The research entitled “**Role of E-Banking Services on Customer Satisfaction Offered by Nepalese Development Banks**” is carried out to study the various attributes of Development Banks and their impact on customer satisfaction through Digital banking. The main objectives of the study is to identify level of customer satisfaction, determine the relationship between Digital Banking and customer Satisfaction. To achieve the goal of the study, the researcher review ten international article which are related about the study topic. The conceptual framework was based on review of literature. The independent variables are Efficiency, Reliability, Security and privacy, responsiveness and Time and cost and customer satisfaction is dependent variable. The study based on descriptive and casual comparative study. Data was collected through questionnaires and SPSS was used to analyze the data. Researcher select only three development banks for the data collection. The study focuses on the primary data analysis where questionnaire was distributed through online. Based on the population, 400 respondent are undertaken for the studies. Researcher found from descriptive analysis all of the mean and standard deviation of independent and dependent variable are indication towards strongly agree side of respondent. The correlation has positive relationship of other independent variable with customer satisfaction which indicate that all the independent variables are leads to increase higher satisfaction to customer. Form the regression table, estimated regression model is statistically significant.

In conclusion, the researcher explore that based on the findings, all of the indicator of the study are showing positive relationship towards independent and dependent variables of the study. So, the researcher concluded that all of the customer who are using digital banking of Nepalese development banks are satisfied from the digital service of their respective banks.

Key Words: - *Customer Satisfaction, Digital Banking and development Banks.*

CHAPTER-I

INTRODUCTION

1.1 Background of this study

The world is dynamic. It is changing every day and consequently compelling us to change the way we live. Every now and then a new invention, innovation or technology is finding its way into our life and affecting a change in our lifestyle. Technology has become an essential part of our life and it is definitely having its impact on every facet of our life. With each passing day, we are becoming more and more dependent on technology for our daily needs. If we have to single out and name one such technology which has changed the world in the last 50 years or so, then unquestionably it has to be internet. After the introduction of internet and its subsequent widespread popularity and use, almost all the inventions and innovations have been focused around the usage of internet (Broderick and Vachirapornpuk 2002).

The internet has revolutionized the computerized communications world like never before. It is at once a worldwide broadcasting capability, a mechanism for information dissemination, and a medium for collaboration and interaction between individuals and their computers with regard to geographical location. The internet represents one of the most successful examples of the benefits of sustained investment and commitment to research and development of information infrastructure.

The internet and IT has completely changed the way the business is done. The customer's perception towards the business has also changed. They expect that business should not only provide quality goods and services, but those should be delivered at a lightning speed. To meet the ever increasing expectations of the customers combined with rising competition in the market and to survive in an environment of technological innovations, businesses need to act proactively and evolve themselves continuously (Dali and Ridzwan 2014).

The role of financial sector plays is of very crucial one in the economic development of a nation. And banking sector can be considered as the lifeline of an economy. It facilitates the creation and maintenance of a robust payment system to meet the

requirements of businesses, the government and general public. A strong and healthy banking system is essential for economic growth. In the context of Nepali banking sector, at present is witnessing an IT revolution and is heading towards digitalization. The internet has completely changed the way of functioning of banks and the financial institutions (Ephrem 2016).

However, current phase of IT revolution is more intense and impactful, which probably have the potential to change not only the entire banking landscape, but the whole of the economy. The modernization of banking sector, after the introduction of IT and internet has benefitted both the customers as well as banks. The banking now is not just limited to in the branches, but it has made its way transactions into hand held devices like smart phones and tablets. The current phase of banking may be aptly called as 'Digital Banking.

Digital banking refers to the delivery of banking services through digital channels, such as the internet, mobile devices, and other digital technologies. It enables customers to access financial services and manage their accounts electronically, without the need for physical interactions with bank branches or bank personnel. Digital banking services include features such as online account management, mobile banking, electronic bill payments, money transfers, and others (George and Kumar 2013).

Recently bank has introduced fully internet banking in order to provide better services towards customers. Online banking also known as electronic banking, virtual banking, cyber banking. It overcomes the barrier of conventional banking. It established trustworthy, dependable, reliable, professional, dynamic and fair banking in Nepal. It indicates various banking activities conducted from business, home, or on the road instead of at a physical bank location.

Now a day's banking has gone beyond the traditional brick and mortar system and the online banking system has been emerged dramatically as an essential part of our financial life. People cannot even think of standing for encashment of cheques, paying bills, for depositing money or even shopping with a bulk amount of money taking with them. People are fully dependent on online banking system.

IT and internet has benefitted both the customers as well as banks. The banking now is not just limited to in the branches, but it has made its way transactions into hand held devices like smart phones and tablets. The current phase of banking may be aptly called as 'Digital Banking' (Jain et.al 2020).

Across the globe, digital technologies are mushrooming in all areas, including the banking sector especially, newly developed and implemented technologies are changing people's lifestyle and consumption habits which impacts considerably the nature of companies-customers relationships. This is due to the evolution of the expectations of today's tech-savvy digital consumers who are looking forward to the delivery of digital solutions by their banks (Sreejesh et al, 2016).

The digital transformation in the banking sector is likely to continue and further ramp up given the specifics of the post-crisis market environment. Competing from now on in the digital era, banks are called to greater integration of digital technologies in response to market changes and customers' needs. Moreover, they must persevere into accumulating digital capabilities to take their customer service into the next level, allowing so to enhance customer satisfaction rates and make higher profits at the same time as ensuring effective automation and related cost efficiency (Alstad, 2002).

Development banks are specialized institutions that provide medium and long term credit lending activities. Nepalese development banks play a crucial role in the country's financial landscape focusing on fostering economic growth and development. These banks hold the deposit available as loan to borrowers, business firm and government firms through the lending process or activities. In short, Development bank is an intuition, which accepts deposits and deals in credit. In Nepal, there is 17 development banks till the date. Among the 17 development Banks three banks are selected for this study. Garima Bikas Bank, Muktinath Bikas Bank and Jyoti Bikas Bank are selected.

1.2 Problem Statement

When any business organizations full-fill customers need through technology advancement aided service not only the customers satisfy but also the organization

achieves higher sales, profit, market share and competitive advantage in the competitive environment. So that it is vital for business companies to satisfy their customers using any mechanism which is applying technology aided channels consistently. Likewise banks as a business organization should give intense attention to the reason behind the means of satisfying customers based on the impact of banking technology.

In the past, customers' demand for banking services were driven by safety of their monies as well as interest accruing from such savings. However, the present day customer's demand has shifted from just safety of money to how banks deliver their services. The reason is that the present day customer requires efficient, fast and convenient services.

Nepalese Banks are already started Digital Banking as new additional service in order to satisfy its customer. Digital banking is new adoption service in the Nepal. Thus, it requires more detail study for achieved customer satisfaction goal of the Bank. Then, this initiates the researcher to undertake this paper. Therefore, this study will be focusing on assessing the impact of newly started Digital Banking in case of Nepalese Banking industry.

- a) What is the level of customer satisfaction on digital banking service in Nepalese Development Banks?
- b) Is there any relationship between Digital Banking service elements and customer Satisfaction in Nepalese Development Banks?
- c) Do Digital Banking service elements influence customer satisfaction in the banking industry?

1.3 Objectives of this study

This study has set the following objectives to address the research question:

- a) To assess the level of customer satisfaction in digital banking service in Nepalese Development Banks.
- b) To examine the relationship between digital banking service elements and customer satisfaction in Nepalese Development Banks.

- c) To analyze the influence of digital banking service elements on customer satisfaction.

1.4 Rationale of this Study

This study plays significant role for the Banks, researcher, for community and for other people. In this way, this study explain:

- a) Existence of the relationship between Digital banking and customer satisfaction
- b) Customer satisfaction through digital banking,
- c) Identify whether the customer get reliable ,secure and privacy, responsive and service excellence from bank through Digital banking
- d) Determine factors of Digital banking which affect customer satisfaction directly and indirectly.
- e) Communities get awareness from the bank since the researcher forward recommendation.

It can also be used as reference for other people who will undertake similar research in the future.

In addition, researcher will get information for this study by sharing experience from digital banking user and members that for this study.

1.5 Limitations of this study

Despite of effort to collect all information about digital banking to find out Customer Satisfaction Level of Digital Banking Services offered by Nepalese Development Banks, there are still some limitations of this study.

Among the 17 development banks only three banks i.e. Garima Bikas Bank, Muktinath Bikas Bank and Jyoti Bikas Bank are selected for descriptive research and analysis.

- a) The data are mainly collected from published online media, annual reports of the Banks and questionnaire. The customer can give haphazard response on the questionnaire.
- b) This study was limited only the recent time period 2024.
- c) This study only cover how digital banking is affecting on customer satisfaction but there is still other factors which affect customer satisfaction directly.

- d) Collected data may not be sufficient for this study of the role of digital banking on customer satisfaction.
- e) This study may suffer from sampling as the sample size is small and if the interviewed customers are already satisfied. For example, if the sample only includes customers who are already satisfied with digital banking, the results may not be generalizable to the overall population.

CHAPTER-II

LITERATURE REVIEW

A literature review is the concise overview of what has been studied, argued and established about the topic. It also entails about the major findings as well as reviewing the tools and techniques use by the previews studies. A literature review is a critical analysis of a segment of published body of knowledge through summary, classification and comparison of prior research, review of literature and theoretical articles. It is also a text of scholarly paper, which includes the current knowledge including substantive findings as well as methodological contribution of a particular topic. A literature review is a survey and discussion of the literature in given area of this study. It is the act of analyzing as well as critically finding the similarities and differences in the previous related studies. It also entails about the major findings as well as reviewing the tools and techniques used by the previous studies.

2.1 Theoretical Review

A theoretical review is an examination and analysis of existing theories, concepts, frameworks, or models related to particular topic or field of study. It involves synthesizing and critically evaluating literature, research papers and other scholarly sources to gain insights into the theoretical foundations and current understanding of the subject matter. Theoretical review serve several purposes: conceptual framework development, identifying gaps, informing research design and building knowledge etc.

In the context of digital banking, a theoretical review would involve reviewing and discussing various theoretical perspectives, models, and frameworks relevant to the understanding of digital banking. This could include theories from finance, economics, information technology, sociology, psychology, and other discipline that contribute to shaping our understanding of digital banking.

2.1.1 Digital Banking

Digital banking is a transformation of all traditional banking activities and services into a digital environment (Sarma, 2017). Digital banking is a highly technologically

demanding including innovation in financial services for customers and commercial customers around mobile, digital, AI and payment strategies, regtech, data, blockchain, API, distribution channels and technology. In general, digital banking is an operating model based on a technology platform to exchange information and conduct transactions between banks and customers. This process is done through digital devices which are connected to computer software in the internet environment. Customers do not have to come to physical branches of banks to make transactions and vice versa, banks also do not have to meet with customers to complete transactions (e.g., signing documents, tracking records).

2.1.2 Types of Digital Banking

Digital Banking means banking services providing through online. Specially, below mentioned banking services are included in the digital Banking.

- **ATM**

ATM stands for "Automated Teller Machine". It is a machine which enables customers of financial institutions to perform financial transactions, such as withdrawing cash, checking account balances, and transferring funds, without the need for a human teller. ATMs are typically available 24/7 and are located in various places such as branches of banks, BBSM, and other public areas.

- **Debit Card**

A debit card is a payment card that allows customer to access funds in their bank account to make purchases via POS or withdraw cash from ATMs. A debit card only allows customer to spend the money which already have in bank account. When customer use a debit card to make a purchase, the funds are immediately deducted from the bank account. Customer can use the debit card at merchants that accept it, as well as at ATMs to withdraw cash.

- **Credit Card**

A credit card is a payment card that allows Customer to borrow money from a bank or financial institution to make purchases or pay for services. The credit card issuer sets a credit limit, which the maximum amount that can borrow at any given time period. When customer use a credit card to make a purchase, and pay back to the bank later.

If a customer cannot pay used money interest will be charged according to contract. Credit cards can be used to make purchases online and in-store, as well as to withdraw cash from ATMs. It is important to use them responsibly and pay off the balances on time to avoid interest charges, late payment fees, and other penalties.

- **Dollar Card(FCY Freedom & Travel Card)**

Dollar Card is a card which is enable to payment in Dollar. There is typically different in FCY Freedom Card and Travel Card. FCY freedom card refers card through which a customer can purchase from his own country and paid in terms dollar card. A Travel card which a customer can take when they travel another county. Through the card customer able to pay in terms of dollar and also withdraw from ATM. Customer should use Card number, CVV Code and Expire date for the transaction. International Prepaid Dollar Card facilitates the customers to make payments for international companies like Amazon, Netflix, Alibaba, Spotify, Social Media Ads, Google Play/App store, etc.

- **Mobile Banking**

Mobile Banking is a main component of Digital Banking. Mobile banking refers to the use of mobile devices, such as smartphones, to access banking services and conduct financial transactions in customer level. Mobile banking services can include a range of activities, such as checking account balances, transferring funds between accounts, paying bills, depositing checks, and applying for loans or credit cards.

Mobile banking allows customers to perform banking transactions at their convenience and from any location, without having to visit a bank branch or use a computer. Many mobile banking apps also offer additional features, such as account alerts, bill reminders, and spending trackers, to help customers manage their finances more effectively.

Mobile banking typically involves the use of secure encryption technology to protect customer information and prevent unauthorized access. Customers can access mobile banking services through a bank's mobile app or by using a mobile browser to access

the bank's website. Some banks may also offer additional security features, such as two-factor authentication or biometric login, to further protect customer data.

- **Internet Banking**

Internet banking is a service provided by banks and financial institutions that allows customers to access their bank accounts and perform banking transactions using the internet. Internet banking enables customers to conduct transactions remotely and securely, without having to visit a bank branch or use a physical banking channel.

2.2 Empirical Review

Empirical review is an approach to assessing the evidentiary value of a research area. It involves selecting a cross-section of studies for replication and evaluating their replicability. The goal is to incorporate strength of evidence as researchers refine theories and plan new investigations in the research area. Empirical review allows for an integration of qualitative and quantitative approaches to review and enables the growth of a cumulative science. Therefore, the review of major literature has been organized as under:

Makumba and Phiri (2023). This study aimed at evaluating the effect of digital banking channels on the performance of commercial banks with prime focus on First National Bank Zambia. A quantitative research design was used, and data was collected from a sample of 279 employees with the aid of purposive sampling technique. Multiple hierarchical regression and correlation statistics were used to analyze the data collected through the statistical package for social sciences (SPSS). The correlation and regression analysis result showed that Mobile Banking, Internet card banking, electronic banking and telephone banking have a positive correlation with commercial bank performance in terms of profitability, performance efficiency and effectiveness. The results from the regression analysis revealed that only Internet Banking and electronic card banking had a significant effect on commercial bank performance and the analysis indicates that approximately 59.1% of the variance of the business performance can be accounted for by the linear combination of internet banking and Electronic Banking.

Theresia and Tan (2021) found that one of the emerging fields of a startup business is financial technology, also known as fintech. Fintech is divided into several sectors, namely payment, aggregator, lending, crowdfunding, and other online financial transactions. This study was conducted at an Indonesia fintech aggregator that became the first e-commerce marketplace for financial products such as credit cards, insurance, and loans. The data showed that 53.6% of the number of application submissions came from the credit card category but there was a decrease of 22.8% in 2019. The purpose of this study is to evaluate the service quality and user experiences from credit card submissions in a mobile application to improve the platform to fit the customer's needs. Service quality evaluation is done using the e-SERVQUAL model with efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact as its dimensions. The results found that 13 variables need to be improved by the company. Evaluation of user experience done by usability testing method by considering the dimensions of learnability, effectiveness, efficiency, and satisfaction. Based on the Pareto diagram, there 21 failures that need to be prioritized. User satisfaction obtained using the System Usability Scale (SUS) is 44.5 which is categorized in the OK category. Design of improvement is done using the House of Quality method and 10 technical requirements need to be developed. After giving a proposal using a prototype, the re-test was done, and user satisfaction increase to 70.4.

Jahan and Shahria (2021) found that the banking companies have huge opportunity to capture market share by properly understanding the critical aspect of customer satisfaction. This paper mainly focuses on young generation as target group to find out their differential perception. This study aims to identify most influencing factors and determine their influencing power on young customer's satisfaction and retention in mobile banking. It is a quantitative research with self-administered questionnaire as primary data collection instrument. Existing literature and published articles are reviewed as secondary data for hypothesis development. Out of 300 questionnaires, 279 usable questionnaires were returned and these collected data were analyzed by partial least square-structural equation model (PLS-SEM) with the use of Smart_PLS (V 327) to validate the model and test the hypothesis. The findings of the research revealed that expense, responsiveness and relative advantage have significant influence while security and convenience have insignificant influence on satisfaction.

But they are not directly related with loyalty although satisfaction and loyalty strongly related with each other. Originality/value – Although mobile banking is not a new issue in Bangladesh, the use of PLS_SEM to measure young user's satisfaction as the customer of mobile banking is not available in literature. So, this paper is an attempt to fill up this gap. In spite of having some limitation the research provides some practical implication for banks with better strategic insight to design mobile banking services to yield higher customer satisfaction.

Truong et. al. (2020) conducted to examine the determinants of customer satisfaction in using debit cards issued by the Vietnam commercial banks (CB). By applying the exploratory factor analysis (EFA), logistic regression and linear regression on a dataset of 428 customers, we find that the features and price of products were the key determinants influencing the frequency of using debit cards. However, the impact of each determinant is heterogeneous among different groups of customers. Product price and features are more likely to influence the users using debit cards to purchase goods or services in stores or online than customers working for the public agencies or frequently using non-cash payment for high-valued transaction.

Aslam et. al. (2019) examined the impact of automated teller machine (ATM) service quality on customer satisfaction and its effect on customer loyalty. The data were collected from 360 ATM users in Karachi, Pakistan, using a structured questionnaire. After the data screening process and the removal of outliers, 322 responses were found useable. To identify the dimensions of ATM service quality and their relationship with customer satisfaction and customer loyalty, exploratory factor analysis, confirmatory factor analysis and structural equation modelling (SEM) were used. The findings indicate that (a) fulfilment, reliability, ease of use, and security and privacy are the major dimensions of ATM service quality, (b) dimensions such as convenience and responsiveness are positively insignificantly correlated with customer satisfaction and (c) customer satisfaction significantly influences customer loyalty. This study suggests concrete strategies for bank managers to improve customer experience with ATM and identifies the issues to be resolved in order to improve ATM service quality.

Gomachab (2018) found that the technology is a driving force in the global age and is taking over in Every way; mobile and internet banking is just a few examples of the ever developing technology advancements. Mobile banking is a new way of banking, as it makes it easier for consumers to access their finances, even from rural/remote areas. For the commercial banks to improve on the current mobile banking services they provide to the consumers they should first find out what the expectations of consumers are and whether they are satisfied with the current services provided by the banks. This study adopted a quantitative design to determine the factors of mobile banking that influences customer satisfaction. Data was collected from a simple random sample of 60 respondents using a self-administered structured questionnaire. Findings uncovered that the majority of the respondents' were FNB customers, who were/are aged below 25 years and of this respondents', 57% were female with a high school level of education; they are mostly students with an income of below N\$ 5000, whereby they are all registered with mobile banking and were influenced by the mobile banking advertisements. The results also revealed that the most frequently used service is airtime purchases and the least frequently used service is the allocation of funds and that mobile banking services in the Keetmanshoop banking sector has an overall satisfaction rate of 75% is reliable, convenient, cost effective, available on different mobile networks, advertisements are encouraging, service is compatible with mobile devices, income (social aspect of transacting) of respondents influences the usability of mobile banking and mobile banking services are more secure than branch based services.

Kumar and Mishra (2017) has found that the fast growing pace of information technology and its penetration in various business activities is a common phenomenon in present day. Service industries are far ahead in wise use of information technology. Service providers are now using information technology for providing the services to customers with high pace and great convenience. Banking sectors are one of major beneficiaries to it. E-banking is grabbing a major portion of banking transactions which is bringing convenience to both the e-banking service providers as well to the customers. But at the same time high use of information technology in banking services is leading to a big challenge for banking firms in terms of understanding customers' expectations and meeting them. This research work is an effort to measure the customers' satisfaction in e-banking services in the Sultanate of Oman. This study

also emphasizes on establishing relationship of customer satisfaction with perceived customer expectations and perceived service levels of e-banking service providers. 96 respondents who are users of e-banking services in Oman were surveyed using a five-item Likert Scale questionnaire prepared on the basis of e-service quality scale (E-S-QUAL) and satisfaction scale. Through literature review and data analysis, this research study concludes that though use of technology while providing e-banking services is low in Oman as compared to other nations but customers' perceptions are positive.

Anthony (2017) studied the overview of digitalization in Indian banking sector. This study state that the digitalization is imp tool in banking sector in the age of growth and services as of the upcoming digital era.

Three or four decades ago, banking was a simple business; consumers saved their money with and received their financial services from banks. When customers open savings account, they received passbook from the bank with which the account would be operated; and when it is a current accounts, they received cheque books for the same purpose. Today, the banking industry has moved into an era of menu-driven ultra-robust specialized software programs called banking applications. (Alabar, T. Timothy 2012) With internet banking, opportunities are also created for small banks to compete on more equal footing with other larger banks in the world. (Akingbola, 2006) Electronic banking services (EBS) are a recent invention that has come to stay in the Indian banking industry. One wonders whether these services as recent as they are create optimum satisfaction to the customers.

Many factors may impact the development of the e-banking industry, including social (culture, tradition, education, etc.), economic (economic system, average income level) and technological (industrial infrastructure, technological background) factors. As such, there is a huge gap between the developed nations (such as USA and European countries) and developing nations (such as China and African countries) in terms of the development of the e-banking industry (Gao and Owolabi, 2008). In the USA, there were 220,141,969 Internet users as of June 2008, i.e. a 72.5% penetration (Yang & Cheng, 2009:5). Herington & Weaven (2007) indicated that online service quality has no direct impact on customer delight, e-trust or the development of stronger relationships with customers, but it does have an impact on e-loyalty. Their research

also indirectly explained the shift within households to using online banking services. For example, in 2003, 91% of US households held bank accounts, and 93% of those used at least one option of electronic transfer of funds with their account (Kolodinsky & Hogarth, 2004). Fest (2007) pointed out, however, that only 40% of US households took advantage of e-banking services, whereas over 50% of households had not been attracted yet to e-banking, because those customers might have had a bad experience with a self-service site (Swann, 2008). The winners in the e-banking industry are those banks that are able to successfully increase their offerings while simultaneously enhancing security measures and getting customers to believe in them (Rombel, 2006). In addition, for all e-banking customers, customer satisfaction is affected not only by banks' service quality, but also by their cultural features (Levesque and McDougall, 1996).

Worku et. al. (2016), presents what impact electronic banking has on customer satisfaction in comparing with traditional brick and mortar banking service, its relationship with that of age, occupation and education, its impact on branch visits, the level of customer understanding about e-banking and the opportunities and challenges of e-banking. The paper tried to see all the above among 402 properly filled and returned questionnaires of e-banking customers and interview with four branches of the two commercial banks which have started e-banking service in Gondar city when this study was conducted. This study used tables, percentages, chi-square independency test to see the relationship between demographic characteristics and e-banking, independency t-test to see the visits of branches before and after e-banking by customers is significant or not and regression analysis test has been conducted to explain the variables which determine customers' satisfaction in e-banking. The results of this study implied that majority of users of e-banking are the young, the educated, salaried and students, business men and women are not actively using the service of e-banking and there is also a relationship between e-banking and demographic characteristics, e-banking currently provided for saving and current accounts holders only, e-banking has improved customer satisfaction, reduced frequency of bank hall for banking service, reduced waiting time for customers, there are customers who don't know the fee charged for being e-banking users, the bank customers' satisfaction increased after being e-banking users, enabled customers to

control their account movements and there is high opportunity to expand e-banking service in the city.

George and Gireesh (2016) found that the use of IT in the banking sector has contributed to the emergence of more flexible and user-friendly self-service banking technologies (SSBT) to address the rapid and changing needs of banking customers. The emergence of SSBT such as ATM, internet banking (IB) and mobile banking (MB) ushered the concept of anytime and anywhere banking. IB uses the Internet to deliver banking services to customers irrespective of their geographical location. The present study is a customer-centric study to validate a scale for measuring the problems associated with the use of IB and their effect on customer satisfaction. This study identified four problems, namely, customer support problems, service problems, web-based problems and password problems. Customer support problems and web-based problems have significant negative effect on customer satisfaction and hence these hinder customer satisfaction.

Ameme & Wireko (2016) claimed in his research that in today's competitive world where technology plays a very important role and if we talk about banking sector or industry there is a positive relationship between technology and customer satisfaction. They also stated that satisfaction of customer is not merely introducing if the bank wants to become the market leader in the competitive environment it must use the innovation approach in all the aspects like products and services. Also there is a significant relationship between technological innovation and cost. As the innovation increase the cost is also increase.

Syed et.al. (2015) found that the reliability analysis shows that all dimensions are reliable. Results of the factor analysis confirm the grouping of adopted questioner. At last, the regression analysis indicates a significant positive relationship between assurance, tangibility, reliability and responsiveness with customer satisfaction. Conversely, empathy shows a positive but insignificant effect on the customer satisfaction. This study aims to determine the effects of service quality dimensions on customer satisfaction in Pakistan by using the SERVQUAL model. A survey research questionnaire of 30 items has been adopted, and the data of 400 respondents were collected from the users of Internet banking of different banks located in Karachi city

of Pakistan. It is recommended that the management of online banks has to focus on making the design and content of the Web sites more visually appealing to grab the attention of existing customers, as well as to attract new customers. The management has to take effective measures to further enhance the security and safety of online bank accounts, so that customers can maintain long-term relationships with the usage of online banking. Online banks have to provide more reliable services to the customers at heart to make the customers more comfortable and confident. The management should develop more effective systems to quickly solve the issues of customers. This paper makes a unique contribution to the literature with reference to Pakistan, being a pioneering attempt to investigate the customer satisfaction in the banking industry of Pakistan by using a large sample and advance statistical techniques.

Internet banking has been explained by numerous researchers in different ways and thus it has numbers of definitions. Partially, internet banking offers several types of the services through which customers of the banks can request for getting information and also can carry out most of the banking transactions through their smart devices and computers (Suriya, *et. al.* 2012). Internet banking is considered as one of the most important fields of E-commerce. Across the world, it has been expanding and developing across different dimensions of business. Before processing further to evaluate the dimensions of internet banking, it is important to review its definitions proposed by different authors. In simple terms, internet banking seems to be the combination of banking and information technology. The internet has become a comparatively new medium of delivering or distributing internet services. Banks can deliver customer services and other core services such as remittances and funds transfer through the internet rather than by physically investing the bank premises (Cheung & Lee, 2006). Increasing knowledge of internet technology has been compelling consumers to use fast and efficient ways of banking rather than traditional fixed services.

Mwatsika (2014), finds that all banks in Malawi deploy Automated teller machines (ATMs) making ATM banking the second most popular access channel to banking products/services. Therefore, to continue achieving competitive advantage through ATM banking, bank managers need to know the key features of ATM banking whose

performance greatly influence customers' satisfaction. 353 ATM card users rated the performance of ATM banking in 25 service quality attributes and further rated their perceived satisfaction with ATM banking. The regression analyses of the performance of the 25 ATM banking attributes and customers' satisfaction first reveal that the 25 attributes adopted from empirical studies provide a perfect model for predicting customer satisfaction. Secondly, reliability and responsiveness are the key service quality dimensions of ATM banking and thirdly, the analyses revealed 12 key attributes that influence customers' satisfaction with ATM banking and these are: ATM fees charged, ATMs not out of order, cleanliness of ATMs and ATM stations, accuracy of ATM transactions, ease of access to ATMs, readable slips, convenient location, employee accessibility to solve ATM problems, privacy at ATM stations, employee speed in solving ATM issues, ease of application process for ATM cards and cash availability in ATMs.

Ridzwan and Dali (2014), investigated the role of religiosity and antecedents of Islamic credit-card users' satisfaction. Furthermore, it presented and discussed empirical findings from mixed methods approach employing semi-structured interviews of seven respondents and an online survey of 560 credit-card users in Malaysia. This study used confirmatory and structural equation modelling to examine the survey data. The findings of this thesis largely support the hypothesised relationships proposed in the theoretical model. Specifically, the results revealed that the functional service quality (FSQ), technical service quality (TSQ) and the religious and ethical service quality (RESQ) are crucial and differ in affecting customer satisfaction. The results also provide strong evidence that religiosity moderates between the antecedents and customer satisfaction. Most importantly, Shari'ah compliance and ethical dimensions (constructs in RESQ) are necessary determinants of Islamic credit-card users' satisfaction. This thesis contributes to the existing theoretical and practical knowledge by providing, for the first time, an Islamic religiosity scale measurement. Secondly, evidence is presented that religiosity plays a significant contribution towards the customer satisfaction model. Thirdly, the integration of FSQ, TSQ and RESQ creates a comprehensive Islamic customer satisfaction model. Fourthly, since the integrated model involves religious factors (i.e. Shari'ah compliance), religiosity contributes to the variation of customer satisfaction. The inclusion of Shari'ah compliance, ethical dimensions, technology and

communication as first order constructs and FSQ, TSQ and RESQ as second order constructs contribute to the body of customer satisfaction and Islamic banking literature. The findings imply the need for the banks to lever on the key antecedents of customer satisfaction, which include Shari'ah compliance and ethical dimensions.

George and Gireesh (2013) found that the banking sector, various electronic delivery channels are increasingly used for delivering products and services for the convenience of customers at low cost. Internet banking (IB) is one among them. IB is a product of e-commerce in the field of banking and financial services. The present study has been carried out to use the Technology Acceptance Model (TAM) from the Information Technology (IT) literature to investigate the effect of TAM variables on customer satisfaction in the internet-banking context. The model was constructed by incorporating Perceived Risk (PR) to the twin traditional TAM constructs, Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). The model has been empirically validated using 406 IB users selected from the state of Kerala, India. It is found that the constructs PEOU and PU have positive effect on customer satisfaction and PR has negative effect on customer satisfaction. A profile analysis of the respondents revealed that young males, well-educated employees with a moderately high level of monthly income are the major users of IB in Kerala.

Sameni et. al. (2012), found that E - Banking involves consumers using the Internet to access their bank account and to undertake banking transactions. At the basic level, Internet banking can mean the setting up of a web page by a bank to give information about its products and services. At an advanced level, it involves provision of facilities such as accessing accounts, transferring funds, and buying financial products or services online. In the 1990s, banks realized that the rising popularity of the World Wide Web gave them an added opportunity to advertise their services. Initially, they used the Web as another brochure, without interaction with the customer. Early sites featured pictures of the bank's officers or buildings, and provided customers with maps of branches and ATM locations, phone numbers to call for further information and simple listings of products.

Richard (2012) found that banking sector is no exception to this revolution. In spite of the increasing adoption of internet banking and its relevance towards customer

satisfaction in the Ghanaian banking industry, very little empirical investigation or research has been conducted in understanding factors of internet banking service quality that lead to customer satisfaction. This study thus aims to fill the gap in the literature by focusing on the impact of internet banking service quality on customer satisfaction in the banking sector of Ghana. The theoretical perspective of customer satisfaction indicates that the higher the level of service offered the higher the satisfaction associated with product or services being offered. The measure of the services is usually found in the service quality measure or the SERVQUAL and SERVPERF. This study draws on customer satisfaction using the service quality dimension or the SERVQUAL and SERVPERF models originated by Cronin and Taylor (1992). This study makes use of mainly qualitative research approach although the quantitative research approaches was partially used for this study. The use of the above approaches meant that both primary and secondary data sources were extensively relied on. This study make use of a 5 point Likert scale with “1” being strongly agreed and “5” being strongly disagreed. This study applied the spearman ranked correlation, the chi square (χ^2) and regression analyses to evaluate the hypothesized relationships. The findings indicated that speed of delivery, ease of use. Reliability, pleasure, control and privacy were all positively correlated and significant at 1% level. Additionally the regression analysis also indicated that with the exception of pleasure and control all the variables were significant at 5% levels. Finally, base on the findings of this study, it was recommended that there is the need to educate majority of the banking population on internet banking.

According to this study of kumbhar (2011) showed that the customer satisfaction and adoption of e-banking services depends on the customer demographics. As the high educated, high income, and young generation more prefer the e-banking services. He also indicated the difference between the customer satisfaction level of public and private bank which showed that the private sector provide fast service leading to good service quality

Chowdhury (2010) found that the now a day's technological advancement makes our life easier. As a part of this advancement banking sector facilitates their client involvement by offering most convenient services through electronic means. To compete globally banks offer on line banking facilities. Customers are now able to transact different types of banking activities via online. People are now busy enough

and consciousness among people has increased than ever before. So they expect high quality services with short period of time. Although technological convergent takes place and traditional banking system becomes online. But not all the customers use online banking services in UK. Some banks offer only limited services and confined themselves with SMS banking and ATM booth. In this research paper I will try to represent the present scenario of online banking in UK and customers satisfaction towards these services. For this purpose I will interview customers of UK banks. In this study I have got some key factors which are very essential to build up an effective customer relationship. I have also pointed out some factors which are detrimental to customer relationship and make customers dissatisfied. Finally I will make some recommendations on the basis of my field work. Banks should extend their online banking facilities by offering all sorts of banking services via electronic means. They should introduce new facilities for their client properly. Banks should concentrate on removing technological problems which creates negative impact in customers mind. So this study on “Customer Satisfaction on Online Banking services: A Case Study of HSBC Bank UK” is therefore very significant for the survival of the organization.

Gupta (2008) discussed on that internet banking has attracted the attention of banks, securities trading firms, brokerage houses, insurance companies, regulators and lawmakers in developing nations since the late 1990s. With the rapid and significant growth in electronic commerce, it is obvious that electronic (Internet) banking and payments are likely to advance. Researches show that impact of Internet banking on cost savings, revenue growth and increased customer satisfaction on Industry is tremendous and can be a potential tool for building a sound strategy. However, it has raised many public policy issues before the banking regulators and government agencies. Interestingly, reliable and systematic information on the scope of Internet banking in Indian context is still not sufficient, particularly what it means to the consumers and the bankers. The paper fills significant gaps in knowledge about the consumer’s perspective of Internet banking, trace its present growth and project the likely scenario. The paper presents the data, drawn from a survey of Internet banking consumers and the services providers (banks) that offer Internet banking and develops a functional model for maximizing value to the consumers, which the banks may choose to adopt Internet banking strategically. The paper identifies the weaknesses of conventional banking and explores the consumer awareness, use patterns, satisfaction

and preferences for Internet banking vis-à-vis conventional form of banking and also highlights the factors that may affect the bank's strategy to adopt Internet banking. It also addresses the regulatory and supervisory concerns of Internet banking.

According to Davis (1993), the intention to use technology services is the awareness of ability to use services of customers. Customers' intentions to use the service, will be influenced by several motivating factors leading to the intention (Fortes & Rita, 2016). Research on the intention to use technology services service is often anchored on technology acceptance model (TAM) and the various models developed from the TAM model (King & He, 2006). In the TAM model, the intention to use through the lens of theory of rational action and theory of planned behavior is affected by factors such as: ease of use, perceived usefulness, attitude to service (Davis, 1989). In addition, the TAM model has also been extended to include a number of new factors such as perceived risk, trust and convenience (Fortes & Rita, 2016). This study is intended to investigate the intention to use digital banking services using the following factors: (1) ease of use; (2) perceived usefulness; (3) perceived risk; (4) trust; (5) convenience; and (6) attitude towards service.

Table 1

Summary of Reviewed Literature

S.N	Topic	Objective	Methodology	Findings
1	Comparative Study Of Customer Satisfaction In Public Sector Banks On The Basis Of Online Banking	To compare the Of public sector banks and sectional In private sector banks in terms of customer satisfaction on the basis of online banking	Descriptive and cross sectional	Private sector banks online banking features are more effective in compare to public banks
2	A comparative study of digital payments and	To know the customer satisfaction level	Descriptive Research Design	The majority of the customers found services of the bank

- customer and their satisfaction with perception respect to HDFC bank Akola products and services offered by HDFC Bank. are average and the most preferable extra service is ATM's and the less preferable services are bills payment, net banking and phone banking.
- 3 Digital Banking : The emergence of Digital banking landscape in India and the challenges
A case study in India
Descriptive Methodology
The banking now is not just limited to transactions in the branches, but it has made its way into hand held devices like smart phones and tablets. The current phase of banking may be aptly called as 'Digital Banking'.
- 4 Efficiency of Online Banking System of Security concern of online banking and the related trust issues and the level of difficulty faced by those who indulge in online banking
• Exploratory
• Descriptive
• Casual
The findings show that reliability, efficiency, and ease of use; responsiveness, communication, security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact.
- 5 The Impact of E-Banking Service To examine the relationship
Descriptive Methodology
None of the control variables seemed to

- Quality on between the Customer dimensions of E-Satisfaction: Banking service Evidence From quality and the Lebanese customer Banking Sector satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction.
- 6 Customer satisfaction in the digital era: evidence from Islamic banking The impact of digitalization, as a service quality dimension, on customer satisfaction Descriptive Methodology The findings reveal that Islamic banks need to pay attention to the way the services are delivered and not take it for granted that customers are only focusing on compliance
- 7 The Impact of Electronic Banking on Customers' Satisfaction in Ethiopian Banking Industry. To assess and examine the impact of e-banking on customers' satisfaction in Ethiopian banking industry Descriptive Methodology E-banking has improved customer satisfaction than ordinary banking, enabled customers to control their account better than the ordinary banking, there is high opportunity in expanding the service

8	Customer satisfaction in e-banking sector in Oman	To find out the relationship between customers' satisfaction with customers' perceived expectations while using e-banking services	Descriptive and Analytical	Customers' perceptions of service quality offered by banks met the customers' expectations in all dimensions except security dimension where it was found negative
9	Accessibility of Digital Banking on Customer Satisfaction: National bank of Kenya	To establish effect of accessibility of digital banking on Customer Satisfaction	Descriptive	Increase in accessibility leads to an increase in customer satisfaction.
10	Customer Satisfaction on Online Banking Services: A Case Study of HSBC Bank UK	To observe the present scenario, identify the strength and weakness and expectation of customers towards online banking	Exploratory	This study conclude that unavailability of ATM booth, shortage of fund in ATM booth, high service charges and technological problems are main challenges for bank

2.3 Research Gap

Numerous quantitative studies have been carried out to establish the relationship between customer satisfaction and Digital Banking including independent variables that are Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost. Such analysis, however, have produced conflicting results. This study tried to see the role of those five independent variables (Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost) upon the customer satisfaction level in

Nepalese Banks. Many studies indicated that there are link between customer satisfaction and different variables related to Digital Banking. Comprehensive studies are not conducted in developing countries like Nepal. Thus, academics study is most essential to know the situation of Nepal with comparison to developed countries by taking the special references in Nepalese Banks. So, considering the research gap particularly in Nepalese context, this study proposes a framework to determine the key factors from Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost; and customer satisfaction in Nepalese Banks. This study will generate more literatures in this direction by filling the gap in case of examining the customer satisfaction and the impact of Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost.

This study attempts to explore the role of different facility factors on customer satisfaction in the context of Nepalese Banks. Review of different literatures reveals that different studies are conducted in different period relating to different Digital factors in different way. However, most of the studies were carried out in advanced economies. In the context of Nepal, the very few studies have been carried out examine Customer satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks. to Even if the studies are found in the Nepalese context, there are a lot of issues related to them. These studies are based on small sample size, which is not enough to generalize the findings. Therefore, findings of study based on small size are difficult to generalize actual fact. Therefore, this study has been conducted to analyze the Digital banking factors affecting customer satisfaction in Nepalese banks using more recent data.

CHAPTER-III

RESEARCH METHODOLOGY

This section intends to describe the research process and methods used to carry out this study in order to meet its pre-determined objectives and to address the statement of the problem. In the chapter, research design, populations, sample, sampling technique and methodology adopted to complete this study has been discussed.

3.1 Research Design

This study adopted descriptive research and causal comparative research design to deal with fundamental issues associated with Customer Satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks. This study adopts descriptive research design for the fact finding and identifies adequate information about Customer Satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks. Descriptive research design is a type of research methodology that is used to describe and explore the characteristics, behaviors, and attitudes of a particular population or phenomenon. It is a non-experimental research design that focuses on observing and analyzing existing data or information without manipulating any variables. Descriptive research design is useful for providing a detailed and comprehensive understanding of a particular phenomenon, without manipulating variables or testing causal relationships. Such design involves the systematic collection and presentation of data to give clear picture of a particular situation.

This study is also based on casual comparative research design. Causal comparative research design investigates the relationship between an independent variable and a dependent variable. In a causal comparative study, the researcher identifies two groups of participants who differ on a particular variable of interest. The researcher then measures the dependent variable for each group and compares the results. The goal is to determine whether there is a significant difference between the groups on the dependent variable, while controlling for other factors that may influence the outcome. This design has been adopted to ascertain and understand the directions, magnitude and forms of observed relationship between digital Banking factors and customer satisfaction. This research design helps to investigate Customer satisfaction

Level of Digital Banking Services Provided by Nepalese Development Banks by observing existing consequences and searching for the possible factors leading to change in digital factors in customer on Nepalese Banks. Causal comparative design is used to find the cause and effect of relationship between different factors of digital banking and customer satisfaction. This study design has been adopted for the fact finding and searching adequate information about factor affecting customer satisfaction about digital banking. The questionnaire has been designed to assess the perception of customers of the Nepalese Banks regarding their satisfaction level.

3.2 Population, Sample and Sampling Technique

For this research, population are all the development banks.

For the research, the researcher selected three development banks from a total of 17 till the date.

These banks were chosen because they have a large number of customers and offer different digital banking services facilities. Chosen banks are as follows;

1. Garima Bikas Bank Limited
2. Muktinath Bikas Bank Limited
3. Jyoti Bikas Bank Limited

The researcher sent 450 questionnaires to customers of three banks. However, only 400 responses were usable for the research purposes.

To select the customer, researcher use the convenience sampling technique to tract appropriate as this technique is the best way to reach the respondents due to the resource constraint.

3.3 Nature, Sources of data and Instrument of data collection

To complete the research, researcher used both types of data that are primary data and secondary data.

Primary data refers to original and first-hand information that is collected directly from its source through various methods such as surveys, experiments, observations,

or interviews. This data is collected specifically for a particular research or study and has not been previously published or analyzed by anyone else.

Secondary data refers to information that has already been collected and analyzed by someone else, and is publicly available for use in research or analysis. This data can come from a variety of sources, such as government reports, academic studies, newspapers, or online databases.

Researcher has been collected primary data, the data were gathered through questionnaires and interviews that have been prepared for customers of the selected banks. Researcher visit the branch and meet the branch manager and customer service department incharge respectively. And also secondary source of data were gathered from relevant reading materials obtained from the Banks website, books in journals, articles, magazines, annual reports of the selected development banks, newspapers and the internet on issues relating to digital-banking service impact on customer satisfaction plus related area researches.

The basic instruments that the researcher were used A 5 point Likert scale questionnaires which were distributed to respondents as customers of three development banks and collected by the researcher himself for the purpose of this study assuring customers response, that were kept confidentially by researcher. Regarding interview, it was prepared in semi structured and collected from three development banks HOD of Digital Banking this interview session were held by the researcher himself by telephone.

3.4 Methods of Analysis

The researcher were analyzed the data by using both qualitative and quantitative analysis through the use of descriptive statistical tools such as frequency, valid percentage of results with the help of SPSS (statistical packages for social science software program). Descriptive analysis was used to describe the data that were collected from questionnaires in the form of frequency, percentage and tabulation form were conducted to explain the relationship and role of the variables which determined customer Satisfaction in Digital banking service and to measure the level of customer satisfaction.

All the data and information collected from the primary sources was analyzed and interpreted with the help of texts, tables and graphs. The qualitative data was presented to develop the logic sequential whereas the quantitative data will be presented in table, figure and percentage. The statistical methods will be used for analyzing the data can be briefly explained as:

Weighted Average (X)

The minimum, maximum and the average arithmetic mean values i.e. weighted average (X) for each issue in the question was calculated for each group to identify the extreme and average opinion on the issue as:

$$\text{Weighted Average (X)} = \frac{X^1 + X^2 + \dots + X^n}{N}$$

Where,

N = Number of respondents

Xi – n = Numeric rating given by each respondents

On the basis of the weight assigned by the respondents to each factor, the analysis was carried out by preparing the rank for each of them. Ultimately, with the help of the rankings customer satisfaction was assessed.

Percentile (P)

Percentile is a statistical measure that indicates the percentage of observations or values that fall below a particular value in a distribution.

Percentile for the values in a given data set can be calculated using the formula:

$$\text{Percentile (P)} = (x/100) \times N$$

Where,

N = Number of values in the data

P = Percentile

x = ordinal rank of given value (with the value of data set sorted from smallest to largest)

As the purpose of this study is to assess and examine the impact of five e-banking service quality dimensions on customer satisfaction by developmen banks. The

researcher used multiple regression model to determine significance level of the variables towards e-banking induced customer satisfaction.

Customer satisfaction in digital banking = f (Digital banking five service quality dimensions)

$$CSDB = \alpha + \beta_1 * E + \beta_2 * R + \beta_3 * PS + \beta_4 * R2 + \beta_5 * TC + \epsilon_i$$

Where,

CSDB= Customer satisfaction in Digital banking,

E = Reliability,

R = Assurance,

PS = Privacy and security,

R2 = Responsiveness,

TC = Time and cost,

Thus α (alpha) is constant, β (beta) is coefficient of estimate and ϵ is the error terms. Customer Satisfaction in digital banking is dependent variable and Reliability, Assurance, Privacy and security, Responsiveness and Time and cost are independent variables.

3.5 Research Framework and Definition of Variables

A research framework is a structured approach or methodology that guides a researcher through the entire research process, from problem formulation to data analysis and interpretation. It is a way of organizing and framing research questions, variables, and data in a logical and coherent manner.

The conceptual framework is the basis or foundation upon which this study is established. It is within the framework of this theory that entire study proceeds. The preliminary survey of literature and information provides a solid foundation for developing a theoretical framework. Since the general purpose of this study is to develop theories about the problem and questions, it is important that the conceptual framework be carefully developed and presented.

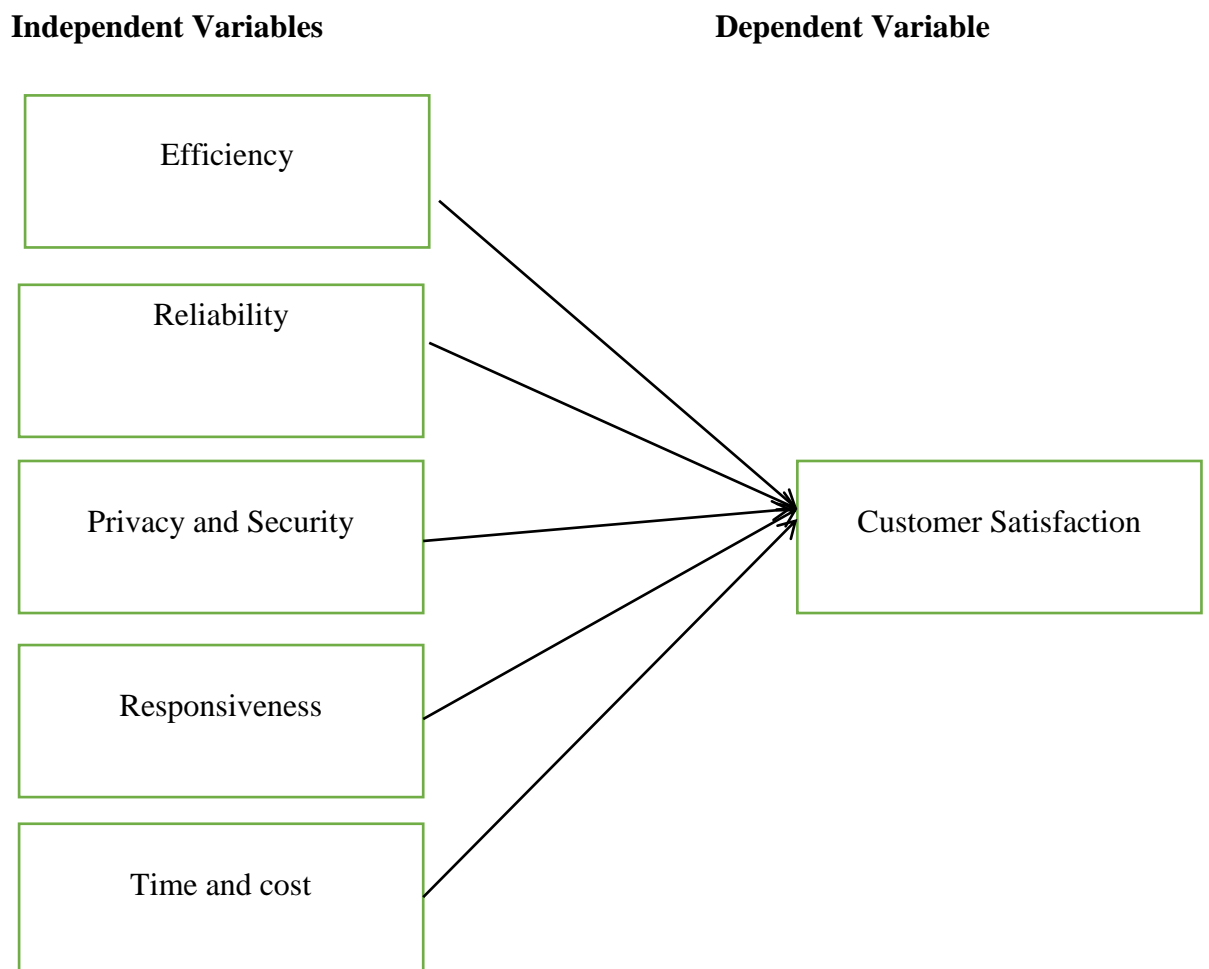
In other words, conceptual framework is a basic conceptual structure organized around a theory. It defines the kind of variables that are ongoing to be used in the

analysis. Conceptual framework is a type of intermediate theory that attempt to connect to all aspects of the inquiry within problem definitions, purpose, literature review, methodology, data collection and analysis. Conceptual framework can act like map that give coherence to empirical inquiry as the conceptual framework are potentially so close to empirical inquiry, take different form depending upon the research question or problem.

This study has taken to investigate the customer satisfaction as dependent variable whereas

Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost as independent variables in order to measure the role of these independent variables in dependent variables i.e. Customer satisfaction.

Figure 1: Conceptual Framework



Source: A case study of HSBC Bank UK

Figure 1 shows that conceptual framework for this study. The researcher has set customer satisfaction as the dependent variable and efficiency, Reliability, privacy and security, responsiveness and time and cost as independent variables. Through this study the research

Try to find out Customer satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks. Customer satisfaction can be measured through Efficiency, Reliability, Privacy and Security, responsiveness and time and cost. Hence, the research is concerned with increasing the customer satisfaction of Nepalese development banks.

It had five dimensions and can be explained as: Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost addition to this, demographic characteristics (age, education, occupation etc) relationship to customer satisfaction in digital banking have been considered. Customer satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks.

Dependent Variables

A dependent variable is a variable that is being studied in an experiment or research study, which is affected by changes in the independent variable. In other words, the dependent variable is the outcome or response variable that is measured in order to evaluate the effect of the independent variable on it.

Customer Satisfaction

In this study Customer satisfaction has set as a dependent variable. Customer satisfaction refers to the degree to which customers are pleased with the products or services they have received from a business. It is a measure of how well a business meets or exceeds the expectations of its customers.

It is an overall customer's attitude towards a service provider, or an emotional reaction to the difference b/n what customers anticipate and what they receive .regarding the fulfillment of some need, goal, or desire (Hansemark and Albinsson, 2004). Customer Satisfaction is to degree at which the product or services rich the standard of the buyer in his or her expectations. It deals with what people called as surprise quotient. This is to extend at which firms give out unexpected technical

characteristics or personal service to a customer. This definition talks about the degree at which a firm's performance or its services reach the standard expectation of the customer requirement. Most researchers agree that satisfaction is attitude or evaluation that is formed by the customers by comparing what they expect to receive to their subjective perceptions of the performance of they actually get (Oliver, 1980).

A study examined how the personality trait need to evaluate moderates the effects benevolence, image and service quality have on customer satisfaction (Hansen, 2008). The banks' ability to deliver these benefits on an ongoing basis probably influences the level of customer satisfaction. Therefore, in order to maintain and expand their customer base, it is important for Islamic banks to understand the criteria consumers use to evaluate banking services, and to have a system by which consumer satisfaction are continuously measured and improved.

Satisfaction varies from one person to another because it is utility. "One man's meal is another man's poison," an old adage stated describing utility; thus highlights the fact that it is sometimes very difficult to satisfy everybody or to determine satisfaction among group of individual.

Customer satisfaction is a customer response after using the product and services. Also, it measures expectation gap between after using the service and product and before using the service and the product.

Customer satisfaction through digital banking contrast the positive attitude of customer towards bank who use digital banking and get access to the banking activities through internet. In the context of Nepal, Increasing number of user of Digital Banking is the indicator of the Digital Banking is playing vital role on customer satisfaction in the

Independent Variables

An independent variable is a variable that is being manipulated or changed in an experiment or research study in order to observe its effect on the dependent variable. It is the variable that the researcher has control over and can vary to see how it affects the outcome being studied.

Efficiency

Efficiency measures that the combination of effort and performance. In the research, efficiency refers that the effort of getting of digital banking and the satisfying level of customer.

Strategic alliance between Tejarat bank and financial technologies will significantly reduce the costs of services and increase the efficiency of the bank so that communication with new financial technologies can lead to competitive advantage and control of the service market. The majority of the banks in Iran are operating based on traditional procedures and customers are looking for easy and affordable banking operations, so the alliance between the bank and Fin Techs has been able to gain customer satisfaction and generate revenue. The related activities will subsequently improve the banking efficiency. In recent years, the increasing use of digital technologies has had a major impact on many sectors, especially the banking sector. This rapid change is called the digital technological change. Therefore, digitization of Tejarat bank is one of the most important concerns of bank executives and managers.(Soltani, M., & Tahmasebi Aghbelaghi, D. 2020)

Reliability

Reliability is defined as the probability that a product, system, or service will perform its intended function adequately for a specified period of time, or will operate in a defined environment without failure.

It involves two concepts, dependability and uniformity in performance. Reliability also means honoring the commitments in areas such as billing accuracy, proper record maintenance and delivering the service within acceptable time limit. It also refers to the correct technical functioning of a self-services technology and the accuracy of service delivery. Many authors have detected that reliability is significant in the determination of service quality (Bagozzi, 1990; Parasuraman et al., 1988). And reliability is the most crucial characteristics for customers in the evaluation of service quality. Zeithaml and Bitner (2000) advised that customers should be specifically influenced by the reliability of new technology because they might be associated with risks such as the technology malfunctioning.

Security and Privacy

Security of the transactions is the primary concern of the internet-based industries. The lack of security may result in serious damages such as Posta Pay frauds. By strengthening the privacy technology, this will ensure the secrecy of sender's personal information and further enhance the security of the transactions. The examples of the private information relating to the banking industry are: the amount of the transaction, the date and time of the transaction, and the name of the merchant where the transaction is taking place. The e-banking system addresses several emerging trends: customer's demand for anytime, anywhere service, product time-to-market imperatives and increasingly complex back-office integration challenges. The challenges that oppose electronic banking are concerns of security and privacy of information. (Zachary B. Omariba, Nelson B. Masese, Dr. G. Wanyembi, 2012)

Responsiveness

Customers are particularly interested in the speed with which a service is offered or delivered. (Bateson, 1985). In addition, most researches have indicated that in most cases, customers overrate the processing time of a service. Base on the above Lovelock and whrtiz (1979) posited that on certain occasion customers has a strong liking to carry out the service by them also resolved that slow service delivery has a negative effect on individuals overall perceptions of the service quality. So, if individuals are expecting a rapid service delivery, it is probable that they will assess the service more positively (Dabholkar, 1996). Similarly discovered also that time was a significant factor for individuals in using a new service or technology. And in the same way discovered that time savings were essential to individuals who use electronic banking and shopping (Dabholkar, 1996). Customers often utilizes the bank responsiveness towards digital banking when they are on the position of withdrawing of money from ATM machine the machine may not work due to various reasons so that the customer's enforced to request the bank for immediate response of serving them in solving their problem using either POS machine found in the bank or other mechanism.

Time and Cost

As banks become ever more convenient, there are more customers for banks everywhere. Human mistakes are reduced, if not zero, in computing and

recordkeeping. Documents can be produced and data can be analyzed at any time and for different purposes by holding the details of any activity electronically. It's quicker, faster and safer to transfer money.

Without doubt the Digital banking system is more efficient from the financial point of view. It reduces the cost incurred by the bank as well as for the customer. When looking from the customer point of view the main financial gain is the reduction of transport expense. However the facilities offered in internet banking are very useful for the customers. The functional time and fast delivery of services add up to the advantages (Broderick et al., 2002).

Digital banking services are gaining popularity and comfort as technology advances but the security in the service is a concern. As technology advances steps should be taken to improve the security aspect as well (Gerrard and Cunningham, 2003).

3.6 Validity and Reliability

Reliability can be thought of as consistency in measurement. After the data collection from the respondents, Cronbach's Alpha coefficient was also calculated to identify the reliability of the instruments used. Validity indicates the degree to which an instrument measures the construct under investigation. Content validity refers to the subjective agreement among professionals that a scale logically appears to reflect accurately what it claims to measure. Therefore, in this study, content validity was strengthened through an extensive review of the literatures.

Table 2:

Reliability test

Variable	Cronbach's Alpha	Remarks
Efficiency	0.761	Accepted
Reliability	0.847	Accepted
Privacy and Security	0.849	Accepted
Responsiveness	0.847	Accepted
Time and Cost	0.782	Accepted
Satisfaction	0.837	Accepted

Overall	0.926	Accepted
---------	-------	----------

The overall reliability test shows that the Cronbach's Alpha is 0.926 which is well over 0.70. The highest Cronbach's Alpha was of Privacy and Security (0.849) and the lowest was of Efficiency (0.761). This reliability of the study is confirmed because all the variables' Cronbach's Alpha was at the desired level of 0.70 and above.

CHAPTER-IV

RESULT AND DISCUSSION

This chapter deals with the in-depth analysis and presentation of data collected from the research questionnaire. The purpose of this chapter is to analyze the data collected through primary source that is research questionnaire. The data collected will be analyzed so as to carry out the necessary statistical tests and give the relevant interpretations for the purpose of this study; questionnaire are filled from 400 respondents. This chapter is divided into three sections. The first section covers the presentation of the result of primary data. It presents the results of questionnaire survey. The main purpose of this chapter is to analyzed and interpret the data collected during this study. The second section deals with the analysis of regression model including correlation analysis. The third section includes concluding remarks on the basis of findings from the primary data analysis.

4.1 Demographic Profile

The first section deals with the demographic analysis of the data that has been collected. This analysis covers the frequency distribution of gender, age group, marital status, education level, incomer level, using of digital banking variables. They are briefly discussed as below.

Table 3:

Characteristics of Respondents

Age	No of person	Percentage
18-30	289	72%
30-40	92	23%
40-50	15	4%
Above 50 Years	4	1%
Grand Total	400	100%
Gender	No of person	Percentage
Female	204	51%
Male	196	49%

Grand Total	400	100%
Marital Status	No of person	Percentage
Married	200	50%
Unmarried	200	50%
Grand Total	400	100%
Education Level	No of person	Percentage
SLC	14	4%
Grade 12	52	13%
Graduate	213	53%
Post-Graduate	121	30%
Grand Total	400	100%
Income Level	No of person	Percentage
Below Rs. 50000	120	30%
Rs.50000 - Rs. 100000	67	17%
Rs. 100000 - Rs. 200000	54	13%
Above Rs. 200000	159	40%
Grand Total	400	100%

Source: - Research Design, 2024

Classification based on Age

Age of the respondents is one of the most important characteristics in understanding the views about the particular problems. Table 2 shows the respondents on the basis of age also. The table shows that 289 were of 18-30 age, 92 were 30- 40 age, 15 were 40-50 age and 4 were 50 and above age. The total respondents were 400.

Similarly, the percentage of the respondents of the age group below 18-30 is 72 percent, the respondents of age 30-40 are 23 percent, the respondents of age 40-50 are 4 percent and respondents of age above 50 are only 1 percent. This shows that the huge number of young respondents have taken part in this survey.

Classification based on Gender

Gender is an important variable in expressing and giving the responses about the problem. Hence, the variable gender was investigated for this study. Table 4.1 shows the sample on the basis of gender. It shows that 196 were male and 204 were female among the respondents.

The percentage of male and female respondents was 49 percent and 51 percent respectively.

Classification based on Marital Status

Designation is one of the most important characteristics in understanding the views about the particular problems. It has been categorized as married and unmarried. The table 1 shows that married were 200 and unmarried were 200 in number among the total respondents of 400.

It shows that among the total 400 respondents the percent of unmarried is 50 percent. The total percentage of the respondents who is married is 50 percent.

Classification based on Education Level

Education level is one of the most important characteristics that might affect the person's attitudes and the way of looking and understanding any particular social phenomena therefore it becomes imperative to know the educational background of the respondents. The qualification of the respondents is categorized into four groups as School Level Certificate, Grade 12, Graduate and Post Graduate which is illustrated in Table 1.

Similarly, the result shows that most of the respondents are Graduate (53%), similarly the respondents of Grade 12 are (13%), Post Graduate respondents are (30%) and only (4%) respondents are from School level in the total sample of 400 respondents.

Classification based on Income Level

Income level is one of the most important characteristics that might affect the person's attitudes and the way of looking and understanding any particular problem and event therefore it becomes imperative to know the income level of the respondents. Respondent's income level classified into four categories that Below Rs. 50000 are 120 , Rs.50000 - Rs. 100000 are 67, Rs. 100000 - Rs. 200000 are 54, and Above Rs. 200000 are 159.

According to the percentile presentation of the income level show that respondent who have more that 200000 income are 40%, respondent who have 100000-200000 income are 13%, who have Rs 50000-Rs 100000 income level are 17% and who have Rs. Below 50000 income level are 30%.

4.2 Descriptive Statistics of Study Variables

This section deals with the descriptive analysis of the data collected through the questionnaires during the research process. Descriptive analysis incorporates calculation of statistical measures such as mean, standard deviation, including maximum and minimum values. These values help researcher to analyze the data with respect to frequencies and aggregation relating to research questions and variables. For this purpose, “Five Point Likert Scale” questions were asked to the respondents which scaled from Symbol of response of Customer 5. Strongly Disagree (SD) 4. Disagree (D) 3. Neutral (N) 2. Agree (A) 1. Strongly Agree (SA). The descriptive analysis was presented in table for the easy understanding.

Table 4:

Descriptive analysis of Overall Variables

Variables	Mean	S.D.
Efficiency	1.6800	0.5931
Reliability	1.8608	0.6202
Privacy And Security	1.7200	0.6147
Responsiveness	1.7683	0.6503
Time And Cost	1.7094	0.6065
Customer Satisfaction	1.9038	0.7526

Source: - SPSS Analysis of Collected Data

Table 4 consists of the individual statements of respective questions concerning Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost and customer satisfaction that have been computed into independent and dependent variables. The number of responses collected for each independent and dependent variable was 400.

Table 4 presents the descriptive statistics regarding the overall variables. The highest mean was from customer satisfaction with mean value of 1.9038. While at the same

time Efficiency has the lowest mean value of 1.68. The Customer satisfaction has highest standard deviation i.e. 0.7526 while the Efficiency possessed lowest standard deviation of 0.5931. The standard deviation of all variables was below 1.

4.3 Relationship between Customer Satisfaction and Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost on Digital Banking.

In order to gain further insight to data, statistical tests namely Pearson's Correlation Coefficient and Multiple Linear Regression were conducted after descriptive statistics was done to find out mean and standard deviation. These inferential analysis are specifically done to test the purposed hypothesis. Pearson's Correlation Coefficient was used to examine the strength of association among variable whereas Multiple Linear Regression was used to test how changes in the combination of two or more independent variables predict the level of change in the dependent variable i.e. customer satisfaction.

Pearson's Correlation

Having indicated the descriptive statistics, Pearson's Correlation coefficients are computed and the result are presented in Table 5. More specifically, it shows the correlation coefficients of dependent and independent variables for responses regarding the customer satisfaction.

Table 5:

Pearson's Correlation Coefficient among Dependent variable and Independent Variables

	CS	EF	RE	P&S	RES	T&C
Customer Satisfaction	1					
Efficiency	0.664**	1				
Reliability	0.662**	0.708**	1			
Privacy And Security	0.667**	0.680**	0.669**	1		
Responsiveness	0.686**	0.652**	0.755**	0.694**	1	
Time And Cost	0.646**	0.678**	0.624**	0.744**	0.688**	1

*Notes: The asterisk sign (**) indicates that the result are significant at 1 percent level (two tailed).*

Source: - SPSS Analysis of Collected Data

Above table shows the result of positive relationship of independent variable (Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost) of digital banking with customer satisfaction with digital banking. This indicates that selected independent variables of Digital Banking leads to higher customer satisfaction of Nepalese Development Banks. The correlation matrix also shows a positive relationship of other independent variable with customer satisfaction which indicate that all the independent variables are leads to increase higher satisfaction to customer in the Nepalese development banks in the context of Digital Banking.

4.4 Effect of Independent Variable on Customer satisfaction i.e. Dependent variable on Digital Banks in Nepalese Banks

This section basically deals with regression results from various specifications of the model to examine the estimated relationship of customer satisfaction with Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost on using digital banking.

At first, the researcher has checked the multicollinearity issue between independents variables and then assessed the significance of coefficients. This study assessed the multicollinearity between the independent variables i.e. Efficiency, Reliability, Privacy and Security, Responsiveness and Time and cost by using customer satisfaction as dependent variable.

Table 6

Model Summary

Model	R Square	Adj. R Square	Estimate	F	DW
1	0.769	0.586	0.48457	113.737	1.821

Table 6 shows that R square 76.9 percent of variations in the dependent variable is caused by the independent variables (Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost) which means 76.9 percent of the variations in the customer satisfaction is explained by the independent variables (Efficiency,

Reliability, Privacy and Security, Responsiveness and Time and Cost) and the remaining 23.1 percent is explained by others factors which are not incorporated in this research study. The Durbin Watson statistic is less than 2 (i.e. 1.821) which indicates that there is positive autocorrelation between independent variable and dependent variable.

Table 7

Anova

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	133.531	5	26.706	113.737	.000b
	Residual	92.514	394	.235		
	Total	226.044	399			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Time and cost, Reliability, Efficiency, Privacy and security, Responsiveness.

Table 7, the model shows that it is highly significant hence we can proceed to assess the effect because the p-value of F ratio 113.737 is < 0.05 . This shows that customer satisfaction is significantly affected and the proportionate variations can be predicted from the independent variable.

Table 8

Regression analysis of dependent variable and independent variable

	Coefficients	Std. Error	Beta	t-Value	p-value	Collinearity Statistics
						VIF
Constant	0.025	0.084	0	0.299	0.765	
Efficiency	0.260	0.066	0.205	3.9670	0	2.566
Reliability	0.176	0.067	0.145	2.632	0.009	2.931
Privacy And Security	0.212	0.067	0.173	3.167	0.002	2.864
Responseveness	0.273	0.064	0.2364	4.259	0	2.954
Time And Cost	0.156	0.066	0.1262	2.355	0.019	2.757

Source: - SPSS Analysis of Collected Data

Table 8 indicates that the applied model is significant because p-value or significance of F is less than 0.05 indicating that at least once the beta coefficients is not equals to zero. It means that the estimated regression model is statistically significant. Therefore, all the independent variables are significant is explaining the variance in dependent variable i.e. customer satisfaction. Also, Table 8 shows that the applied model significant because the P- value or significance is less than 0.05 suggesting at least one of the beta coefficients is not equal to zero for computing multiple linear regressions. Thus, the independent variables are significant in explaining the variance in customer satisfaction, which is dependent variable. Based on the output, independent variables have significant impact on the dependent variable because the p- value of independent variable is less than 0.05. In terms of direction relationship, independent variable has positive relationship with dependent variable. Along with all this Responsiveness (0.273) have highest positive impact with dependent variable followed by Efficiency (0.260) and Privacy and Security (0.212). The calculation of VIF values for each independent variables has been made via SPSS. The Variance Inflation Factor (VIF) identifies correlation between independent and the strengths of that correlation. VIF value less than 4 indicated that there is no problem of multicollinearity. The SPSS output shown on the table 8 shows that VIF values are less than 4 for all independent variables. Hence all independent variables can be used for model regression analysis.

Based on the SPSS output shown in table 8, Multiple Linear Regression equation for this study is:

$$CS = \beta_0 + \beta_1*EF + \beta_2*RE + \beta_3*P\&C + \beta_4*RES + \beta_5*T\&C + \epsilon_i$$

$$= 0.025 + 0.260*EF + 0.176*RE + 0.212*P\&C + 0.273*RES + 0.156*T\&C + \epsilon_i$$

In the above equation, $\beta_0 = 0.025$ means that the estimated value of customer satisfaction = 0.025 when the value of the independent variables is equal to zero. Since β_1 's P-value is less than 0.05, there is significant relationship of efficiency with customer satisfaction. Likewise, β_2 's P-value is less than 0.05, there is significant relationship of Reliability with customer satisfaction. Since, β_3 P-value is less than less than 0.05, one unit increase in privacy and security will increase the customer satisfaction by 0.212 units by controlling all other independent variables. Similarly, β_4 P-value is less than less than 0.05, one unit increase in price will increase the customer satisfaction by 0.273 units by controlling all other independent variables. And, β_5 P-value is less than more than 0.05, there is significant relationship of Reliability with customer satisfaction.

4.5 Discussion

This study has mainly focused on the digital banking on customer satisfaction of the Nepalese Development Banks. This study has used different independent variables Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost. The dependent variable is customer satisfaction.

The first objective of this study is to identify the level of the customers' satisfaction of reliability, security and privacy, responsiveness, and service Excellency from bank through Digital Banking.

The findings of this study is the customer satisfaction through digital banking is depend on factors that are efficiency, reliability, security and privacy, responsiveness and time and cost. This is supported by previous research (Ermela and Marinela 2015), which suggested that the most important factors that affect the use of E-Banking service by the individual include comfort, efficiency, perceived usefulness, price, security of transactions, the image of the bank, the services that banks offers.

The second objective of this study is to determine the relationship between Digital Banking and customer Satisfaction.

The findings of this study is all of the indicator that are Mean, Standard deviation, regression and correlation are positive. So, there is direct and positive relationship between customer satisfaction and factors of digital banking. This is supports by previous research (Kaur et.al. 2021), the Risks on Customer Satisfaction. Risks, elaborate that banking customers in Northern India are genuinely satisfied with the quality of services provided by digital banking. Moreover, 'reliability' has the strongest risk factor impact on customer satisfaction, followed by 'tangibility' and 'responsiveness'.

The third objectives of this study is to identify factors affecting customer satisfaction in relation to Digital banking.

This study found that, five independent factors that are efficiency, reliability, Privacy and security, responsiveness and time and cost are main effective factors that affect customer satisfaction of using digital banking in Nepalese development Banks. Similarly, their factors are smoothness of Mobank and Internet banking, timely refilling cash on ATM, maintain of ATM on timely, physical available of digital banking, good behavior of the banks staffs, call support to the customer etc. are also factors of digital banking which are affect directly to customer satisfaction of the banks. This is supports by previous research (Santouridis et.al. 2009), to a great extent, the validity of the instrument and highlight the above average performance of service quality delivered by Greek banks via the internet. All quality dimensions are proved to be antecedents of overall customer satisfaction, with reliability having the most significant impact. Furthermore, quality of information is a crucial dimension driving the customer intentions for internet banking future usage.

After making the entire analysis of the data, the first variable that deals with positive relationship of Efficiency of digital banking with customer satisfaction. Similarly, the second variable i.e. Reliability deals with positive relationship with customer satisfaction. Similarly, all remaining independent that are Privacy and security, responsiveness and Time and cost of digital banking deals with positive relationship on customer satisfaction of Nepalese development Banks.

Finally, from the above result, researcher able to meet the objectives of this study which are set at the starting of this study. Researcher find the mean, Standards deviation, Correlation and regression are shows that the positive relationship between independent variable and dependent variables i.e. customer satisfaction. Also, all of

the indicator are indicate positive and significant towards customer satisfaction by using digital banking.

CHAPTER-V

SUMMARY AND CONCLUSION

This chapter deals with the summary and conclusion of the entire study. At first the researcher present summary of this study. In the second section, researcher discuss about the conclusion which is the dependent of major findings of this study. Furthermore, implications and future area of research regarding this study are also presented in this chapter at lastly.

5.1 Summary

This study deals about the role of Digital banking on customer satisfaction of the Nepalese development Banks. Digital banking enables customers to access and manage their financial accounts, conduct transactions, and perform various banking activities using internet-connected devices. As we observed globally, digital service of any sector are growing rapidly. Similarly, digital banking is widely accepted by all of the bank globally. So, it is necessary to study about how digital banking is affecting their customer satisfaction level, what factor are mainly affect customer satisfaction by digital banking, what factor of digital banking are mainly challenge to increase customer satisfaction. Also, in Nepal all of the banks are providing digital service to their customer. So, the topic of this study selected by the researcher to study about the customer satisfaction level of Nepalese development banks. Further, this study deals with the research questions are what is the level of customer get reliable, secure and privacy, responsiveness and service Excellency of the bank through digital banking? What relationship exists between Digital Banking and customer Satisfaction? And, how Digital Banking affect customer satisfaction in banking industry?

The main objectives of this study is to identify level of customer satisfaction of Nepalese development banks through Digital Banking. Also, determine the relationship between Digital Banking and customer Satisfaction. Further, identify factors affecting customer satisfaction in relation to Digital banking. To achieve the goal of this study, the researcher review ten international article which are related about this study topic. Similarly, researcher review more than thirty article, magazine, thesis etc. to get knowledge about the topic.

The researcher set five independent variables that are Reliability, Efficiency, Privacy and security, Responsiveness and Time and cost as independent variables for this study. Above mentioned independent variables of the digital banking directly affect the customer satisfaction of the banks. So, researcher set the Customer satisfaction as dependent variable. Dependent variable i.e. customer satisfaction is totally depend on independent variables.

The researcher followed descriptive research and causal comparative research methodology which describe and document the characteristics, behaviors, and phenomena of a specific population.

Researcher set minimum three to maximum five questions to support each independent variable and dependent variable for customer response. Respondents answered on a five Likert scale ranging from 'Strongly Disagree (5)' to 'Strongly Agree (1). Researcher used excel and SPSS software to calculate Mean, Standard deviation, regression and correlation to find out the result of this study. Researcher provide 450 questionnaire to the customer but only 400 responses are collected and use for data analysis. The researcher collects the primary data from the three banks that are Garima Bikas Bank, Muktinath Bikas Bank and Jyoti Bikas Bank limited by providing questionnaire to the customer of the banks.

From the demographic profile of this study, majority of the respondent are female, Unmarried, Age group of 18-30 and graduated respondent. The result of this study found that mean value of all the statement into customer satisfaction indicated that respondents have favorable attitude toward customer satisfaction of Nepalese development banking through digital Banking. Similarly, the Standard Deviation of all the consolidated independent variables which suggests that there is less amount of variation in the collected data. For inferential analysis, this study has used the correlation analysis and regression analysis were done.

The result also showed that reliability has the strong magnitudes of association with customer satisfaction having the highest value of correlation coefficient among other independent variables. The result of Pearson Correlation analysis showed that independent variables that are efficiency, reliability, Privacy and security, responsiveness and time and cost have significant and positive relationship with the

dependent variable i.e. customer satisfaction. The correlation analysis showed that all the independent variables have significant and positive relationship with the dependent. The results indicate that based on correlation analysis, Privacy and security and Responsiveness has the strongest influence on customer satisfaction as their correlation values are highest in comparison to other variables correlation value. The multicollinearity between independent variables was tested to fit the model for regression analysis. Upon testing Multicollinearity, it is found that since all independent variables have they can be used for regression model.

The R square value in this study of the variations in the customer satisfaction is explained by the independent variables (Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost) and the remaining is explained by others factors which are not incorporated in this research study. The F-Significance was used to identify whether the model is good fit or not to estimate the dependent variable. The results showed that the model was good fit the p-value of the model.

This study finds that independent variables have significant impact on dependent variable i.e. customer satisfaction because the p-value of those independent variables is good. In addition to that independent variables in this study have positive relationship with customer satisfaction (dependent variable) because all of them have positive value of coefficient. Privacy and security and responsiveness has the highest impact on customer satisfaction having the highest value of coefficient.

Overall, All the independent variables that are Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost are the major determinants of customer satisfaction of digital Banking of Nepalese development banks. Also, some of other than independent variable factors are slightly affect customer satisfaction of Nepalese development banks through digital banking.

5.2 Conclusion

This research paper has assessed and examined the role of Digital banking service on customer satisfaction in selected development banks in Nepal i.e. Garima Bikas Bank limited, Muktinath Bikas Bank limited and Jyoti Bikas Bank Limited and came up with a number of findings which leads to put the conclusion in such a way that although today era of digital banking. This study is based on primary data which have

collected via questionnaire and used descriptive and casual comparative research design. This study successfully elaborates the result to meet the stated objectives of this study and found meaningful. According to objectives and analysis of the data of this study following conclusion have been drawn.

Regarding the first objective of this study, to identify level of the reliability, security of privacy, responsiveness, and service Excellency from bank through Digital Banking. Mainly, reliability and responsiveness are affect positively to the customer satisfaction according to mean value and standard deviation.

The second objective of this study was to determine the existing relationship between Digital Banking and customer Satisfaction. Researcher found from descriptive analysis all of the mean and standard deviation of independent and dependent variable are indication towards strongly agree side of respondent. It shows customer are very positive towards digital banking which is provided by the respective banks. The correlation has positive relationship of other independent variable with customer satisfaction which indicate that all the independent variables are leads to increase higher satisfaction to customer. Form the regression table, estimated regression model is statistically significant. Therefore, all the independent variables are significant is explaining the variance in dependent variable i.e. customer satisfaction. VIF values “reliability” found good. R square shows the percentage of the independent variable to affecting customer satisfaction which is higher. In conclusion, all of the descriptive, regression and correlation indicator about the relation between customer satisfaction and digital banking are showing positive and significant which are able to achieve second objectives of this study.

Third objective of this study was to identify factors affecting customer satisfaction in relation to Digital banking. Researcher found from this study that the five service quality dimensions Efficiency, Reliability, Privacy and Security, Responsiveness and Time and Cost have more importance to increase customer satisfaction in digital banking because when once service quality is high then it has an indispensable contribution on the improvement of customer satisfaction but different challenges could be an obstacle to provide efficient digital banking based services to customers from the bank, customer and other concerned bodies side. However, various challenges like infrastructural barrier and knowledge barriers were hinder the banks to

influence positively their customers with digital banking delivery channels service thought there have been opportunities.

In conclusion, the researcher explore that based on the findings, all of the indicator of this study are showing positive relationship towards independent and dependent variables of this study. So, the researcher concluded that all of the customer who are using digital banking of Nepalese development banks are satisfied from the digital service of their respective banks.

5.3 Implications

Digital banking has been rapidly transforming the banking industry, and understanding its impact on customer satisfaction is crucial for policy makers, practitioners i.e. Nepalese banks and academic community to adapt and stay competitive.

Based on the findings and conclusion of this study the researcher suggest the following implications to policy makers, practitioners i.e. Nepalese banks and academic community to adapt and stay competitive.

- The findings of this study can help them design and update rules and regulations that encourage the adoption of digital banking practices that enhance customer experience.
- Nepal Rastra Bank can use this study to create initiatives that promote digital inclusion and ensure that all citizens have equal access to safe and convenient digital banking services.
- NRB / Government can use this study to establish technology standards for digital banking platforms, ensuring that they are user-friendly, secure, and interoperable.
- Governmental bodies can use this study to design directives, policies and clear cut legal frame works of digital banking that guides all development banks equally in fair play of competition in the market without any violence competition.
- Governmental tax bodies can consider on time and cost factor and make policies to decrease imposed tax on importing ATM machine and other machine which helps to provide digital banking services in low cost.

- Leveraging data analytics can provide valuable insights into customer behavior and preferences. Nepalese development banks should use data to track customer satisfaction trends, and make data-driven decisions to optimize customer satisfaction via digital banking services.
- Digital banking is an evolving field, and Nepalese banks should adopt a culture of continuous improvement. Regularly seeking feedback from customers and using it to enhance services can lead to customer satisfaction.
- This study can help Nepalese Development Banks assess their position in the market relative to competitors in the digital banking. Also, this study helps to understanding customer satisfaction levels across different banks can provide the areas where they need to improve to stay competitive.
- This study can serve as valuable real-world case studies for educators to use in the classroom. Analyzing the impact of digital banking on customer satisfaction can help students understand the practical implications of theoretical concepts.
- This study can contribute to curriculum development for courses related to finance, banking, marketing, and technology. Integrating digital banking topics into relevant courses can prepare students for the evolving landscape of the financial markets.

5.4 Area for Future Research

Based on the findings of this study, the researcher suggests there are several areas for future research that can contribute to a better understanding of the role of digital banking on customer satisfaction and development of Nepal development banks.

Future studies could explore the factors that impact customer satisfaction with digital banking in more detail, with more sample and populations this could help banks to identify specific areas where improvements are needed to enhance customer satisfaction. Researcher could examine the impact of digital banking on the financial performance of development banks in Nepal. This could include an analysis of the costs and benefits of offering digital banking services, as well as an investigation into how digital banking affects customer loyalty and retention.

Given the challenges that banks face in developing and adapting digital banking technology, future research could explore strategies for overcoming these challenges, such as developing more effective marketing campaigns and education programs for

customers, as well as investing in infrastructure and resources to support the expansion of digital banking services. Future research could also investigate the impact of government policies and regulations on the development of digital banking in Nepal, as well as explore the potential for collaboration between development banks and other stakeholders in the financial sector to promote the growth of digital banking and financial inclusion in the country.

REFERENCES

- Agarwal, A., & Gupta, S. (2021). Comparative study of customer satisfaction in public sector and private sector banks in India – *A case study of Meerut region of U.P.*
- Akingbola, K. (2006). Strategy and HRM in nonprofit organizations: Evidence from Canada. *The International Journal of Human Resource Management*, 17(10), 1707–1725.
- Alabar, T. (2014). Information and communication technology and customer satisfaction in the Nigerian banking industry. *Journal of advanced management Science*, 2(4).
- Ameme, B., & Wireko, J. (2016). Impact of technological innovations on customers in the banking industry in developing countries. *The business & Management Review*, 7(3), 388.
- Anthony, R. G. S. (2017). An overview of digitization in Indian banking sector. *Indo-Iranian Journal of Scientific Research*, 1(1), 209–212.
- Aslam, W., Tariq, A., & Arif, I. (2019). The effect of ATM service quality on customer satisfaction and customer loyalty: An empirical analysis. *Global Business Review*, 20(5), 1155–1178.
- Bagozzi, R. P., Yi, Y., & Baumgartner, J. (1990). The level of effort required for behaviour as a moderator of the attitude–behaviour relation. *European Journal of Social Psychology*, 20(1), 45–59.
- Bateson, J. E. (1985). Self-service consumer: An exploratory study. *Journal of Retailing*.
- Ben S.Z., S., & Boulila T., N. (2014). Ownership structure and financial performance in Islamic banks: Does bank ownership matter? *International Journal of Islamic and Middle Eastern Finance and Management*, 7(2), 146–160.
- Broderick, A. J., & Vachirapornpuk, S. (2002). Service quality in internet banking: The importance of customer role. *Marketing Intelligence & Planning*, 20(6), 327–335.
- Cheng, Z. J., Yang, X., & Wang, H. (2009). Hyperhomocysteinemia and endothelial dysfunction. *Current Hypertension Reviews*, 5(2), 158–165.

- Cheung, C. M., & Lee, M. K. (2006). Understanding consumer trust in Internet shopping: A multidisciplinary approach. *Journal of the American Society for Information Science and Technology*, 57(4), 479–492.
- Chowdhury (2010). Customer satisfaction on online banking services: A case study of HSBC Bank UK. *Journal Article*.
- Cronin Jr, J. J., & Taylor, S. A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing*, 56(3), 55–68.
- Dabholkar, P. A. (1996). Consumer evaluations of new technology-based self-service options: An investigation of alternative models of service quality. *International Journal of Research in Marketing*, 13(1), 29–51.
- Dali, N. R. M., & Ridzwan, N. (2014). Islamic credit card users' satisfaction: A comparative study (Doctoral dissertation, Cardiff University).
- Davis, F. D. (1993). User acceptance of information technology: System characteristics, user perceptions and behavioral impacts. *International Journal of Man-Machine Studies*, 38(3), 475–487.
- Ephrem, S. (2016). Impact of electronic banking service on customers' satisfaction in Addis Ababa the case of selected commercial banks [Doctoral dissertation, St. Mary's University].
- Fortes, N., & Rita, P. (2016). Privacy concerns and online purchasing behaviour: Towards an integrated model. *European Research on Management and Business Economics*, 22(3), 167–176.
- Ganguli, S., & Roy, S. (2011). Generic technology-based service quality dimensions in banking: Impact on customer satisfaction and loyalty. *International Journal of Bank Marketing*, 29(3), 168–189.
- Gao, P., & Owolabi, O. (2008). Consumer adoption of internet banking in Nigeria. *International Journal of Electronic Finance*, 2(3), 284–299.
- George, A., & Kumar, G. G. (2013). Antecedents of customer satisfaction in internet banking: Technology acceptance model (TAM) redefined. *Global Business Review*, 14(4), 627–638.
- Gerrard, P., & Barton Cunningham, J. (2003). The diffusion of internet banking among Singapore consumers. *International Journal of Bank Marketing*, 21(1), 16–28.
- Gomachab, R., & Maseke, B. F. (2018). The impact of mobile banking on customer satisfaction: Commercial banks of Namibia (Keetmanshoop).

- Gupta, P. K. (2008). Internet banking in India—Consumer concerns and bank strategies. *Global Journal of Business Research*, 2(1), 43–51.
- Hammoud, J., Bizri, R., & Baba, I. (2018). The impact of E-Banking service quality on customer satisfaction: Evidence from the Lebanese banking sector. *SAGE Open*.
- Hansemark, O. C., & Albinsson, M. (2004). Customer satisfaction and retention: The experiences of individual employees. *Managing Service Quality: An International Journal*, 14(1), 40–57.
- Hansen, H., & Sand, J. A. (2008). Antecedents to customer satisfaction with financial services: The moderating effects of the need to evaluate. *Journal of Financial Services Marketing*, 13, 234–244.
- Herington, C., & Weaven, S. (2007). Can banks improve customer relationships with high-quality online services? *Managing Service Quality: An International Journal*, 17(4), 404–427.
- Jahan, N., & Shahria, G. (2022). Factors affecting customer satisfaction of mobile banking in Bangladesh: A study on young users' perspective. *South Asian Journal of Marketing*, 3(1), 60–76.
- Jain, V., Sharma, P., Kumar, A., & Kansal, A. (2020). Digital banking: A case study of India. *Solid State Technology*, 63, 19980–19988.
- Kevin Ogonji, Muluka., Harriet, Kidombo., Wycliffe Munyolo., & Evans Biraori, Oteki(2015), Accessibility of Digital Banking on Customer Satisfaction: National bank of Kenya, *IOSR Journal of Business and Management (IOSR-JBM)*, PP 48-54.
- King, W. R., & He, J. (2006). A meta-analysis of the technology acceptance model. *Information & Management*, 43(6), 740–755.
- Kolodinsky, J. M., Hogarth, J. M., & Hilgert, M. A. (2004). The adoption of electronic banking technologies by US consumers. *International Journal of Bank Marketing*, 22(4), 238–259.
- Kumar, S., & Mishra, N. (2017). Customer satisfaction in e-banking sector in Oman. *Waljat College of Applied Sciences, Muscat, Sultanate of Oman*.
- Kumbhar, V. M. (2011). Factors affecting customer satisfaction in e-banking: Some evidence from Indian banks. *Management Research & Practice*, 3(4).
- Levesque, T., & McDougall, G. H. (1996). Determinants of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 14(7), 12–20.

- Makumba, L., & Phiri, J. (2023). An Evaluation of the Effect of Digital Banking Channels on the Performance of Commercial Banks in Zambia. *Open Journal of Business and Management*, 11, 1624-1637.
- Mwatsika, C. (2014). Customer satisfaction with ATM banking in Malawi. *African Journal of Business Management*, 8(7), 218–227.
- Oliver, R. L., & Bearden, W. O. (1983). The role of involvement in satisfaction processes. *ACR North American Advances*.
- Omariba, Z. B., Masese, N. B., & Wanyembi, G. (2012). Security and privacy of electronic banking. *International Journal of Computer Science Issues (IJCSI)*, 9(4), 432.
- Reichheld, F. F., & Sasser Jr., W. E. (1990). Zero defections: Quality comes to services. *Harvard Business Review*, 68(5), 105–111.
- Richards, R. D. (2012). The early history of banking in England. *Routledge*.
- S., S., M. R., A., & Mitra, A. (2016). Effect of information content and form on customers' attitude and transaction intention in mobile banking: Moderating role of perceived privacy concern. *International Journal of Bank Marketing*, 34(7), 1092–1113.
- Saeed, S., Azim, M., Choudhary, A. I., & Humyon, A. A. (2015). Service quality factors affecting adoption of internet banking in Pakistan. *International Journal of Economics, Commerce and Management*, 3(2), 1–10.
- Saleem, Z., & Rashid, K. (2011). Relationship between customer satisfaction and mobile banking adoption in Pakistan. *International Journal of Trade, Economics and Finance*, 2(6), 537.
- Soltani, M., & Tahmasebi Aghbelaghi, D. (2020). Role of Tejarat Bank's strategic alliance with FinTechs in efficiency mediated by technological developments and digital banking. *Journal of Business Management*, 12(3), 800–832.
- Sontakke (2021). A comparative study of digital payments and customer satisfaction with respect to HDFC bank AKOLA. *Sant Gadge Baba Amravati University*.
- Stevens, P. S. (2002). Patriotic acts: Financial institutions, money laundering and the war against terrorism. *Annual Review of Banking Law*, 21, 261.
- Suriyamurthi, S., & Karthik, R. (2012). A study on customer perception towards internet banking. *International Journal of Sales & Marketing Management Research and Development (IJSMMRD)*, 2, 15–34.

- Tafa, M. (2013). The impacts of electronic banking on customer satisfaction in Ethiopian banking industry: The case of Dashen and Wogagen Banks in Gondar City. *SSRN Electronic Journal*.
- Tahmasebi Aghbelaghi, D., Soltani, M., Shahbazi, M., & Ozaei, A. (2021). Development of a framework for strategic collaboration between the private banking system and FinTechs in Iran. *Journal of Technology Development Management, 9*(1), 41–66.
- Taware, P. V. (2021). Efficiency of online banking system.
- Theresia, S., & Tan, H. S. (2021, July). Evaluation of service quality and user experience on credit card application using e-SERVQUAL model and usability testing. In *IOP Conference Series: Earth and Environmental Science*.
- Truong, T., Phan, H., & Tran, M. (2020). A study on customer satisfaction on debit cards: The case of Vietnam. *Uncertain Supply Chain Management, 241–254*.
- Wilson, R. (2011). Islamic banking and finance in North Africa: Past development and future potential.
- Worku, G., Tilahun, A., & Tafa, M. A. (2016). The impact of electronic banking on customers' satisfaction in Ethiopian banking industry (The case of customers of Dashen and Wogagen Banks in Gondar City). *Journal of Business & Financial Affairs, 5*(2), 1–18.
- Zeithaml, V. A. (2000). Service quality, profitability, and the economic worth of customers: What we know and what we need to learn. *Journal of the Academy of Marketing Science, 28*, 67–85.
- Zouari, G., & Abdelhedi, M. (2018). Customer satisfaction in the digital era: Evidence from Islamic banking. *Journal of Innovation & Entrepreneurship, 10*, 9-21.

APPENDIX

Appendix-I

Questionnaires to customers

Shanker Dev Campus

MBS (Master in Business Studies)

Research Title: - **Customer satisfaction Level of Digital Banking Services Provided by Nepalese Development Banks**

Dear respondents, I am currently pursuing my masters of Business Studies (MBS) in Shanker Dev Campus, Tribhuwan University. Hence, I kindly request you to full fill in this questionnaires' while assuring you that the information that you provide will be treated with confidentiality and shall only be used for the purpose of this academic research.

Instruction for filling the questionnaire

Please read each statement carefully and put the tick (√) mark under the choice and write your opinion on the blank space.

Researcher: -Suraj Aryal

Date: /...../.....

Name of Customer:

1. Age: a. 18-30 years b. 30-40 years c. 40-50 years d. Above 50 years

2. Gender: a. Male b. Female

3. Bank Name: a. Garima Bikas Bank b. Mukinath Bikas Bank c. Jyoti Bikas Bank

4. Marital Status: a. Married b. Unmarried

5. Education: a. SLC b. Grade 12 c. Graduate d. Post-graduate

6. Income Level (Per Year): a. Below 50000 b. 50000-100000 c. 100000-200000 d. Above 200000

7. Which types of Digital Banking you are using currently?

a. ATM(Debit Card)

b. Credit Card

c. Mobile Banking

d. Internet Banking

e. All of the above

f. Others(Other banking activities which can be done through online)

(You can select more than one option)

Appendix-II

Questionnaires to customers

Respondent's level of agreement on the issue below: this part is kindly requiring you to express your view on the issue being asked appropriately by ticking (√) on the spaces that specify your choice from the option that ranges from 5.

Symbol of response of Customer 5. Strongly Disagree (SD) 4. Disagree (D) 3. Neutral (N) 2. Agree (A) 1. Strongly Agree (SA)

S.N.	Factors	Response of the customer				
		SA(1)	A(2)	N(3)	D(4)	SD(5)
1	Efficiency					
a.	Digital banking is essential and effective to do a banking transaction easily.					
b.	You feel the digital banking running smoothly as promised by the bank.					
c.	Different types of digital banking service are able to fulfill you banking needed.					
2	Reliability					
a.	The bank provides its Digital based service at the time it promised to do so.					
b.	When you have a problem on digital banking the bank shows a sincere interest to solving it.					
c.	Your banks are always available to provide you digital service at the time you needed it.					
3	Privacy and Security					
a.	Your bank is able to address you privacy while they providing digital banking service to you.					
b.	Digital banking is secure to do banking transaction than physical banking.					
c.	You are feeling safe and secure while doing banking transaction trough digital channel of Bank.					
d.	Your bank always consider about your privacy and security while they providing digital banking services.					
4	Responsiveness					
a.	Your bank is ready to response on your problem any if you face problem to use Digital Banking.					
b.	You are satisfied to your bank responsiveness about digital banking.					
c.	The banks staffs response you in proper way to provide you digital banking services.					
5	Time and Cost					
a.	Digital banking is able to save your time to do banking transaction.					

b.	Digital banking helps you to reduce your cost than previous era's banking transaction.					
c.	The use of Digital banking makes your transactions very fast than physical transaction.					
d.	Do you satisfied with the charges imposed on bank on you to providing you digital banking.					

6	Customer Satisfaction					
a.	My expectations before the use of Digital banking have been met with this current experience.					
b.	I am completely satisfied with the Digital banking which has been provided by my bank.					
c.	The quality of service I receive through the Digital banking is excellent for me.					
d.	Overall digital banking service of Nepalese development banks could be able to meet customer satisfaction.					

Any suggestion

:

Thank you for your cooperation and assistance.

ROLE OF E-BANKING SERVICES ON CUSTOMER SATISFAC...

By: Suraj Aryal

As of: Jul 30, 2024 2:18:28 PM
16,297 words - 36 matches - 4 sources

Similarity Index

4%

Mode: Summary Report ▼

sources:

209 words / 1% - Internet from 26-Dec-2022 12:00AM
jpr.com

204 words / 1% - Internet from 18-Jun-2022 12:00AM
www.researchgate.net

123 words / 1% - from 25-Jun-2024 12:00AM
elibrary.tucl.edu.np

90 words / 1% - Internet from 12-Jun-2019 12:00AM
pt.scribd.com

paper text:

ABSTRACTS The purpose of the study, "Role of E-Banking Services on Customer Satisfaction Offered by Nepalese Development Banks," is to examine the various characteristics of development banks and how digital banking affects customer happiness. Finding the degree of consumer happiness and the correlation between digital banking and customer satisfaction are the study's primary goals. The researcher reviews 10 foreign articles that are relevant to the study issue in order to meet the study's objective. The literature review served as the foundation for the conceptual framework. Efficiency, dependability, responsiveness, security and privacy, time and expense, and customer satisfaction make up the independent variables. The study used a casual comparative analysis and descriptive analysis. Questionnaires were utilized to gather data, which was then analyzed using SPSS. Only three development banks were chosen by the researchers to gather data from. The study focused on the primary data analysis, which involved distributing a questionnaire online. 400 respondents are chosen for the study based on the population. Through descriptive analysis, the researcher discovered that every independent and dependent variable's mean and standard deviation pointed to the respondent's strongly agree side. Customer satisfaction and other independent factors have a positive association, suggesting that all independent variables contribute to increased customer satisfaction. The computed regression model is statistically significant based on the regression table. As the study draws to a close, the researcher examines how all of the study's indicators point to favorable relationships with both the independent and dependent variables. Thus, the researcher came to the conclusion that every client of Nepalese development banks utilizing digital banking is happy with the digital services provided by their individual banks. Key words: development banks, digital banking, and customer satisfaction. CHAPTER-I INTRODUCTION 1.1 Background of this study The world is changing. It is always evolving, which means we have to adapt how we live. Every now and then a new technology, invention, or innovation enters our lives and modifies our way of living. Our lives are becoming increasingly reliant on technology, which is undoubtedly changing