

DIGITAL BANKING AND CUSTOMER SATISFACTION IN NEPALESE COMMERCIAL BANKS

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master's Degree

by

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Digital Banking and Customer Satisfaction in Nepalese Commercial 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 the dissertation.

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REPORT OF RESEARCH COMMITTEE

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled “**Digital Banking and Customer Satisfaction in Nepalese Commercial Banks**” presented by Parbati Chaudhary, a 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 thesis is worthy of acceptance.

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This study entitled **“Digital Banking and Customer Satisfaction in Nepalese Commercial Banks”** has been prepared in partial fulfillment for the Degree of Master of Business Studies (MBS) under the Faculty of Management, Tribhuvan University is based on research models involving the use of qualitative aspect of digital banking and customer satisfaction in Nepalese commercial banks.

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Parbati Chaudhary

Date:

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ABBREVIATIONS

%	:	Percentage
&	:	And
ATM	:	Automated Teller Machine
CCS	:	Credit Card Services
CS	:	Customer Satisfaction
e.g.	:	Example
EFTS	:	Electronic Fund Transfer Services
i.e.	:	That is
IBM	:	International Business Machine Corporation
IBS	:	Internet Banking Services
MBS	:	Mobile Banking Services
MS. DO	:	Microsoft Disk Operating System
No.	:	Number
Res	:	Respondents
SEM	:	Structural Equation Modeling
SPSS	:	Statistical Package for Social Sciences
T.U.	:	Tribhuvan University
WHO	:	World Health Organization
www	:	World Wide Web

ABSTRACT

This study examines the digital banking and customer satisfaction in Nepalese commercial banks. The study is used descriptive and casual research design. The sampling technique for the study followed non-probabilistic sampling technique i.e. convenience sampling. Data were analyzed by using different statistical technique such as descriptive statistic, correlation analysis and regression analysis. This study shows that automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services and facilities are provided by the commercial banks in Kathmandu Valley. The majority of the respondents agreed that electronic fund transfer services and mobile banking services are the factor highly affects their customer satisfaction and they believe that their customer satisfaction level is also high. The correlation analysis reveals that ATM services has positive and significant relationship with customer satisfaction and also correlation value between internet banking services and customer satisfaction is significant positive. At the same time, there is significant positive association between mobile banking services and the customer satisfaction. Further, electronic fund transfer service and credit card services have positive and significant relationship with customer satisfaction. The regression result concluded that automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services have significant positive impact on customers satisfaction in banking industry of Kathmandu Valley. Therefore, this study concluded that the impact of digital banking on customer satisfaction is significant in Nepalese commercial banks.

Keywords: Customer satisfaction, automated teller machine services, internet banking services, mobile banking services and electronic fund transfer services.

CHAPTER - I

INTRODUCTION

1.1 Background of the Study

Digital banking is seen as a new revolution in traditional banking services, providing customers with the most electronic convenience when doing financial operations. Over the past few decades, all banks especially the big banks and mutual banks have progressively expanded the range of online banking services they offer to clients (Momeni, 2013). New methods of managing financial transactions have been made possible by advancements in electronic banking technology, particularly when it comes to internet banking. Globally, the banking sector has been characterized by a growing tendency of globalization, mergers, acquisitions, and industry consolidation. These factors have made the sector more volatile and competitive (Muhammad et al., 2015). Financial institution executives are under more pressure to maintain market leadership as well as customer satisfaction while maintaining lower costs in the wake of the recent financial crisis and worldwide economic downturn. Bank leaders have leveraged their excellent service quality and information technology infrastructures to maintain market leadership while lowering costs.

Customers are vital to the survival and prosperity of any organization, and the banking sector is no different. Therefore, satisfying and keeping clients is essential to increasing revenue and enhancing bank performance. Everybody's life is impacted by technology in the contemporary day, and internet banking is now the technology that is altering banking practices the fastest. Consumers are also rapidly moving from traditional banking to online banking because of several benefits, such as time and money savings. These days, technology affects people's lives on both a qualitative and quantitative level. The swift advancement of information technology has significantly transformed the worldwide business and economic terrain, impacting the lives of millions of people. Client transactions and communication have accelerated due to technological advancements in banking. It is defined as a bank that provides online services or information to its customers. In order to provide customers with the convenience of banking whenever they want from the comfort of their home or place of work, without having to pay for the costs of visiting a branch or waiting in line, it is considered as an additional channel that is utilized in conjunction with existing

channels. Financial services are no longer restricted by time, place, or physical obstacles thanks to online banking (Simon & Thomas, 2016).

In the early 1990s, credit card, ATM, and phone banking were the three main applications of digital banking services. Financial services have varied degrees of integrated databases, information systems, and other technology throughout the last ten years. With the advent of internet connection, local banks now have a secure website where customers may use e-banking services including online transfers, payments, and inquiries. The incumbent bank, sometimes referred to as the "bricks and clicks" model, uses e-banking as a new channel for service delivery and uses online banking as an addition to its traditional banking sector. The system is integrated with branches, ATMs, contact centers, and online service. These are the two main business strategies that an established bank employs to offer its clients internet banking services. The other, however, goes by the names "virtual bank," "direct bank," or "internet primary bank." It provides financial services via the internet, wireless networking, and telecommunication networks instead of having any branch facilities.

A nation's financial and economic development is significantly influenced by its banks. An economy's potential to expand is impacted by the state of its financial sector in a number of ways. E-banking, commonly referred to as electronic banking, is one of the newest technologies that the bank has adopted as a result of technical improvements (Mukherjee, 2004). The introduction of electronic banking has completely changed and reshaped how banks function today. E-banking is a quickly growing service that lets consumers access account-specific information on a computer and potentially even perform transactions remotely. Bank customers are not restricted to the hours that traditional bank operations operate; instead, they can perform their financial transactions electronically using e-banking channels at any time that is convenient for them, utilizing a personal computer, laptop, or mobile device.

Banks must adapt to the modern banking environment in order to satisfy the expectations of these consumers. Information and communication technology, or ICT, has altered the operations and business practices of many different types of

businesses. Virtual banking encompasses all electronic and non-traditional banking methods, including credit cards, debit cards, phone banking, internet banking (IB), and ATMs. A distinct feature of virtual banking is the customer's physical absence when using services both locally and remotely, especially from abroad. The introduction of highly developed and sophisticated electronic banking services aimed to improve customer happiness and service delivery, ultimately fostering consumer loyalty towards the firm. Berger (2013) argued the banking system currently has automated teller machines (ATMs), cards, phone banking, personal computer banking, and internet banking, (Narteh, 2014).

Digital banking has improved and changed the commercial banking scene by overcoming barriers related to regulations, industry, and geography and producing innovative products and services for banks and customers alike. Stated differently, the banking industry and banks themselves might be significantly impacted by Internet technology. It is becoming more and more important to comprehend the degree to which clients have adopted or used online banking services. Sarlak and Hastiani (2011) asserted banks and other financial institutions need to regularly assess client needs to identify elements that may influence customers' acceptance or usage of online banking.

Banks presently seem ready to provide any form of financial service, wherever in the world, at any time thanks to the usage of internet technology. Globally, online banking, or e-banking, is becoming more and more widespread as a major development for e-commerce. For almost ten years, technologically sophisticated banks have been using plastic money, or money similar to credit, debit, and ATM cards. The majority of modern banks have been conducting online banking transactions for a long time by sending financial data between branches and banks via computer networks and SWIFT transmission. Global networks and the internet will now be gradually used by these banks to provide online banking services. Additionally, this new electronic internet banking channel is known as e-banking.

The banking sector and its customers had to wait 65 years (about 2002 A.D.) after Nepal Bank Limited was founded in 1937 before they could use the E-banking service in Nepal. Customers who live in Nepal's rural areas still do not really enjoy using e-

banking. Thus, the primary focus of this study is how electronic banking affects customer satisfaction and service performance in Nepalese commercial banks. It also focuses on how Nepalese commercial banks may use electronic banking to its full potential. Nonetheless, almost all Nepalese banks currently provide internet banking. Furthermore, these banks are branching out into rural regions in an attempt to draw in additional customers by informing them about the most recent advancements in information technology.

1.2 Problem Statement

A highly sought-after phenomena in today's fiercely competitive and international marketplace is customer happiness. Customers of today look for technologies that are trustworthy, dependable, and helpful—more than just price breaks. The usage of information and communication technology in Kenyan banks' service delivery has grown dramatically. The deployment of self-service and virtual banking services has required large financial investments in an effort to raise the standard of customer care. The quality, affordability, and accessibility of telecommunication facilities, a lack of trained personnel, a low internet penetration rate, a low bank account, and the delayed delivery of tangible goods have all impeded the development of e-commerce (Jalal et al., 2011).

The banking industry in Nepal has seen a tremendous upheaval in the last 10 years. Prior until now, the financial industry lacked access to fundamental technology such as SMS notifications and ATMs. This meant that in order to perform fundamental functions like as verifying deposits, checking account balances, and making withdrawals, all bank customers had to physically walk to the banking hall. This led to long queues, which were costly overall and time- and energy-consuming. However, as a result of several financial institutions offering electronic banking services to the Nepalese banking industry, things have lately altered. Technological innovations including ATMs, Electronic Funds Transfer at Point of Sale (EFTOPS), internet banking, SMS alerts, credit and debit cards have improved the banking landscape in Nepal. They also assert that the demand for manual services rendered to bank customers is greatly reduced by these incredibly profitable inventions, enhancing the standard of care rendered as well as the bank's profitability.

Numerous studies have looked into the financial sector's adoption of technology. Gikandi and Bloor (2010) and Anbalagan (2011) noted that half of those who have tried online banking will not go on to become regular users. Internet banking, according to Berger (2013), is not living up to the expectations. Nevertheless, none of the aforementioned researches have looked into how Nepalese commercial banks' use of electronic banking affects client satisfaction. Consequently, our study aimed to close this research gap. The design and delivery of personal financial services are undergoing a rapid transformation thanks to internet technologies. In an effort to streamline operations and cut expenses, Nepalese commercial banks are currently attempting to implement internet-based e-banking systems. E-banking services are typically adopted by Nepalese commercial banks as a step toward new services and as competitive tools. Nonetheless, Nepal is a developing nation, with numerous uncertainties surrounding the utilization of electronic banking. Because of this, it's critical to understand how commercial banks use internet banking and deliver top-notch customer service. Determining the extent to which the bank's usage of digital banking services and products affects customer satisfaction and service quality in Nepal's banking sector is therefore the study's problem. As a result, having access to internet banking is increasingly becoming a "need to have" feature rather than a "nice to have." The following research questions are the focus of this investigation.

1. What is the status of e-banking services of private commercial banks in Nepal?
2. Is there any relationship between digital banking and customer satisfaction of commercial banks in Nepal?
3. What is the impact of ATM services, internet banking services, mobile banking services, electronic fund transfer services and credit card services on customer satisfaction in Nepalese private commercial banks?

1.3 Objective of the Study

The main objective of this study is to analyze the impact digital banking on customer satisfaction of commercial banks in Nepal. The other specific objectives of the study are as follows;

1. To analyze the status of e-banking services of private commercial banks in Nepal.

2. To evaluate the relationship between digital banking and customer satisfaction of commercial banks in Nepal.
3. To examine the impact of ATM services, internet banking services, mobile banking services, electronic fund transfer services and credit card services on customer satisfaction in Nepalese private commercial banks.

1.4 Research Hypothesis

The following hypotheses are established based on the study's goals and a review of the theoretical and empirical literature on the effect of digital banking service delivery on customer satisfaction.

1. H₁: ATM service has significant impact of on customer satisfaction of commercial banks in Nepal.
2. H₂: Internet banking services has significant impact of on customer satisfaction of commercial banks in Nepal.
3. H₃: Mobile banking services has significant impact of on customer satisfaction of commercial banks in Nepal.
4. H₄: Electronic fund transfer service has significant impact of on customer satisfaction of commercial banks in Nepal.
5. H₅: Credit card service has significant impact of on customer satisfaction of commercial banks in Nepal.

1.5 Rationale of the Study

This research adds to the corpus of knowledge and can be cited academically. Future scholars can thus read the methodology as well as the study's findings. The usage of information and communication technology (ICT) in the banking industry affects a bank's ability to remain profitable as well as the caliber of services it offers. Many banks are phased out of their traditional banking procedures and gradually incorporating ICT into their service offering. Currently, commercial banks are important to the economy and are growing in recognition both locally and internationally as a result of their efficient management and professional services. Digital banking is one of the main services provided by commercial banks, and it forms the foundation of the entire organization. Research on electronic banking offered by commercial banks is crucial to several firms.

Considering that most Nepalese people are still mainly ignorant about digital banking and online banking activities, this study will help them better understand the concept of internet services that are available to them. Today's global economy is mostly reliant on financial institutions, which require IT support to stay afloat. As a result, this study will be a valuable resource for other commercial banks as they create appropriate plans and provide insightful feedback to the bank's IT policy maker. The study will be crucial for scholars and students who wish to investigate the subject further. The study's conclusions will show other banks how to improve their online banking services in order to draw in more potential customers and raise revenue, both of which will affect the bank's profit margin.

1.6 Limitations of the Study

The architecture and level of computerization in the sector make it clear that banks will be modern in the future, with emerging technologies facilitating interconnection. Information technology will be necessary for banks to remain viable in the future. Consequently, banks need to be prepared to seize the chances brought about by globalization and financial deregulation.

1. The lack of ready data on the topic matter places significant restrictions on the researcher's ability to conduct the study.
2. One of the limitations of the research will be distributing surveys to the respondents who are busy.
3. The investigation focuses on a few of the Nepalese selected commercial banks.
4. Because some respondents might not be motivated to provide accurate information, the information they provided could be prejudiced.
5. The investigation's coverage is restricted to the digital banking services that commercial banks offer.

CHAPTER - II

LITERATURE REVIEW

This chapter's primary focus has been on reviewing pertinent material about the impact of digital banking on customer satisfaction in Nepalese commercial banks. Every research starts with historical information and facts, which provide the framework for the current inquiry. My chapter is important to my studies since it helps me get enough feedback to broaden the body of knowledge and contribute to my research. This chapter's key subjects are the research gap, the theoretical review, and the review of the empirical review.

2.1 Theoretical Review

2.1.1 Theories of Digital Banking and Customer Satisfaction

The theories that are reviewed in this study are: assimilation theory, the comparison theory, theory of reasoned action, contrast theory and innovation diffusion theory.

2.1.1.1 Assimilation Theory

Dissonance theory is the foundation of assimilation theory (Ahasanul, 2009). According to the dissonance hypothesis, customers mentally compare their expectations for a product to how well it performs as it is viewed. Assimilation theory brought this perspective of the customer post-usage evaluation to the literature on satisfaction. Al-Sukkar (2005) asserted that consumers try to prevent cognitive dissonance by changing their opinions about a particular product to make it more consistent with their expectations. By manipulating expectations to match perceived product performance or by reducing the relative significance of the disconfirmation experienced, consumers can also lessen the tension that arises from a discrepancy between expectations and product performance.

2.1.1.2 The Comparison Level Theory

Several authors have criticized the Expectancy-Disconfirmation paradigm for assuming that the primary elements impacting consumer satisfaction are predictive expectations created by manufacturers, business reports, or unidentifiable sources (Yi, 1990). La Tour and Peat (1979) argued that the EDP ignores other sources of

expectancies, such as the individual's past experiences and the experiences of other individuals with similar concepts. Thibaut & Kelley (1959) proposed modifying the Comparison Level Theory. The Comparison Level Theory contends that there are multiple fundamental determinants of comparison level for a product: (1) consumers' past experiences with similar products, (2) situationally produced expectations (those created through advertising and promotional efforts), and (3) the experience of other consumers who serve as referent persons. This contrasts with the Expectancy-Disconfirmation paradigm, which uses predictive or situationally-produced expectations as the comparison standard.

LaTour and Peat (1979) applied the Comparison Level Theory to the confirmation/disconfirmation process, they discovered that experience-based norms or standards provided a basis for comparisons in the assessments of customer satisfaction. They discovered that expectations based on past experiences had the biggest influence on consumer satisfaction, whereas situationally driven expectations had the least effect. According to this study, if customers are aware of relevant information about other customers' experiences in addition to their own, they could give manufacturer-provided information less weight (Yi, 1990).

2.1.1.3 Theory of Reasoned Action

The Theory of Reasoned Action (TRA) aims to improve understanding of the relationships that exist between intentions, behaviors, and attitudes. This is one of the most important theories put forth to explain human behavior. People's subjective criteria and perceptions of such activities explain behavioral intents to use technology. Success in a number of industries has been connected to providing excellent services. Due to deregulation and heightened rivalry, a large number of retail and service businesses are looking for lucrative methods to set themselves apart from the competitors (Caruana, 2011). Over the past ten years, service quality has drawn more attention as a study topic due to these benefits, which also include greater customer retention, higher cross-sell ratios, better revenues, and altered purchasing habits and market share (Kaynak, 2015). To remain competitive in today's market-driven world, the banking sector recognized the value of offering first-rate customer service. Taking everything into account, the service sector is quite varied, so what holds true in one sector might not hold true in another. Because of this distinction, services in this

industry cannot be standardized; moreover, they are intangible and cannot be observed or contrasted. The concepts of client happiness and service quality are related.

The degree of customer satisfaction is altering the technical environment along with the prevalence of electronic banking and the level of customer service delivery. Digital banking, an example of information technology, is a major contributor to better services at reduced costs. A stronger sense of mutual understanding, customer loyalty, and trust between the consumer and the bank are all correlated with increased pleasure. Customers have a higher opinion of the banks that offer these services to a greater extent because of their reputation. Since customer happiness is determined by the organization's service quality and customer expectation levels, e-banking is essential to providing customers with satisfaction since it bridges the gap between perceived and expected service quality.

2.1.1.4 Contrast Theory

Hovland et al. (1987) developed contrast theory for the first time. Dawes (1972) defined contrast theory as the inclination to highlight the distinctions between one's own attitudes and the attitudes stated in opinion statements. In contrast to assimilation theory, contrast theory provides a different viewpoint on the post-use assessment process by consumers since assessments made after consumption yield varying expectations of how pleasure will be affected. Automated teller machines give customers more easy, anytime access to their account funds, as opposed to the prior technique that only allowed cash withdrawals at the counter. A bank must join pre-existing local or international networks, such as Mastercard or Visa, or make large expenditures in ATM networks in order to increase customer satisfaction.

Assimilation theory proposes that consumers would try to minimize the discrepancy between expectations and performance; contrast theory, on the other hand, maintains that a surprise effect occurs, intensifying or magnifying the mismatch. The contrast hypothesis states that any discrepancy between experience and expectations was amplified in the direction of the difference. If the company's marketing establishes high expectations and a customer's experience is not up to par, then the good or

service will be written off as wholly unsatisfactory. Conversely, advertising that overpromises and underdelivers will cause positive disconfirmation to be overstated. According to this principle, commercial banks should always be launching new products that satisfy consumer needs and increase customer satisfaction.

2.1.1.5 Innovation Diffusion Theory

This Roger (1983) thoughts describes people's purpose to use technology to execute a conventional task in a new way. The following are important variables that impact an innovation's broad adoption: relative advantage, compatibility, complexity, trialability, and observability. Several banks have discovered that integrating ICT into their operations may boost productivity. This is accomplished by creating mobile applications and websites that are tailored to the needs of the user. Because of this, users can access their accounts from any location as long as they have an internet connection. The way that a new technological concept, item, technique, or a fresh application of an existing one moves from invention to use is the focus of this theory. IDT states that throughout time, participants of a social system transmit technological innovation through certain channels.

A technological innovation passes through the following stages: decision (adopting it), knowledge (being made aware of its existence and functions); persuasion (forming a positive attitude); implementation (using it); and confirmation (reinforcement based on positive outcomes from it) (Arnaboldi & Claeys, 2008). In the same way, fraud and cyberthreats have improved online banking. Early adopters typically have greater levels of education, a higher social position, are more receptive to interpersonal and mass media communication, and interact with change agents more frequently. While interpersonal channels are more significant during the persuasion stage, mass media channels are more significant during the knowledge stage.

Innovators, early adopters, early majority, late majority, and laggards are the different types of adopters. Diffusion may take several forms and is heavily influenced by the kind of adopters and the innovation-decision-making process. Innovativeness, which is characterized as the extent to which a person accepts a novel concept, serves as the classification criterion for adopters. This theory, which Roger developed in 1983, reveals people's desire to use technology as a means of carrying out a routine task.

The following fundamental components—relative advantageous position, similarity, complexity, trial ability, and perceptibility focus the appropriation of progress at the general level. It is concerned with how a new and creative idea, an antiquated method or technique, or a new application of an old one moves from conception to use. According to the idea put forth by (IDT), mechanical growth is eventually transferred through particular channels among members of a social framework. A mechanical advancement goes through the following stages: information (presentation of its existence and understanding of its capabilities); influence (creation of a positive mental attitude toward it); choice (duty to its selection); execution (using it); and affirmation (supporting positive outcomes from it).

Early adopters are typically better educated, better off monetarily, more open to wide-ranging and interpersonal contacts, and more inclined to engage with change agents. Broad communications channels are more important at the information stage, whereas interpersonal channels are more important during the influence stage. Three approaches can be used to make decisions about development: discretionary (where an individual or organization has the actual opportunity to accept or reject the idea), aggregate (where a decision is made by consensus among the participants from a framework), or power-based (where a decision is imposed by someone else or an organization that has essential force, status, or specialized ability).

The ability to try new things on a limited basis, the ability to observe and interpret results, the development's multifaceted nature (difficulty of comprehension and utilization), similarity (consistency with existing qualities, past encounters and needs), and relative advantage (the degree to which it is seen to be superior to anything what it supersedes) are all important characteristics. The following sorts of adopters are distinguished: pioneers (enterprising); late lions (incredulous); slow pokes (customary); early adopters (respectable).

Rather than seeming older, previous adopters are frequently better educated, better off financially, and more socially capable. Some of their other noteworthy characteristics include having higher goals, engaging in more interpersonal interactions, presenting themselves in an impressive way in both broad and interpersonal correspondences, managing abstractions well, being observably rational and intelligent, being able to

adapt well to uncertainty and risk, and having a propensity to work in larger organizations. Notable intelligence, considerable empathy, and low dogmatism are also traits they frequently exhibit.

The development process involves three key players: opinion leaders, who usually exert a more indirect influence on others' behavior; change operators, who act as a go-between for the change organization and the pertinent social framework and strongly influence advancement decisions; and change associates, who assist change specialists by interacting with customers more intently and with less skill believability but greater accuracy or reliability validity.

Creating a customer-specific change requirement, establishing a data exchange relationship, analyzing customer issues, inspiring the customer to change, skillfully interpreting this expectation, striking a balance between reception and discontinuance, and transferring the customer from dependence on the change specialists to confidence are just a few of the capacities of the change operator.

2.1.2 Forms of Digital Banking

For the majority of associations, information technologies (ITs) have altered how business interactions are conducted and how they cater to the ever-changing needs of their clientele. The introduction of ICT into the banking industry has improved customer relations and correspondence, decreased exchange costs, improved response quality and timeliness, increased branding opportunities, enabled self-service and service customization, and improved customer base (Garau, 2002). The common types of electronic banking services are debit and credit card services, mobile banking, Internet and mobile banking, automated teller machines (ATMs), and electronic fund transfers at points of sale (EFTPOS).

2.1.2.1 Automated Teller Machine (ATM)

Automated tellers suggest that the bank will be more productive during regular business hours. An automated teller machine (ATM) is a device provided by a bank or other financial institution that allows users to take out cash, make inquiries, obtain bank statements, and more. Instead of waiting in line at bank halls, it saves consumers

time during service delivery, which they may use for other worthwhile endeavors. Given that they are more productive per unit than human tellers, automated teller machines (ATMs) are an inexpensive means to increase production. An improvement rate of 45 percent has been achieved by establishing ATMs worldwide between 1998 and 2004, according to statistics, therefore it can be concluded that building ATMs for the purpose of distributing currency globally was a significant accomplishment. An ATM is a device that combines a computer terminal, record-keeping system, and cash vault (Rose, 1999). Through the use of a plastic card bearing a Personal Identification Number (PIN) or by entering a unique code number into a computer terminal linked to the bank's computerized records round-the-clock, users can access the bookkeeping system of the bank.

2.1.2.2 Electronic Fund Transfer at Point of Sale (EFTPOS)

Customers can use their check cards to make retail transactions because of POS technology. Despite not working like a credit card, the card looks like one. Both the debit card holder's and the store's accounts are instantly updated with the purchase amount. A point of sale (POS) initiates an electronic fund transfer process via a debit card. When EFTPOS is used to fulfill clients' shopping payment needs rather than clerical tasks like processing checks and cash withdrawals for shopping, banking productivity increases. Additionally, the technology keeps running beyond business hours, allowing the bank to continue being productive. In order to eliminate the need to physically transfer money, take money out of the buyer's account, and add money to the seller's account, selling centers install point-of-sale (POS) devices. POS is utilized in department stores and sale centers.

2.1.2.3 Internet Banking

"Internet banking" refers to the process of providing all regular banking services—instead of going in person to a bank through the internet, including charge payments, statement of records, trust transfers to other records, balance queries, and electronic bill display and payment (Nath, 2003). It removes time and space restrictions and gives the bank continuous productivity to unthinkably far-off clients. The bank might have a website where customers can check the balance in their accounts, apply for loans, order online exchange, and more. It facilitates the transfer of funds to personal

or other accounts, enables the viewing of bills in accordance with accounts, facilitates the sorting of billing in a chronological manner, and offers the opportunity to view the last thirty transactions in addition to the ability to pay bills.

2.1.2.4 Mobile Banking

The provision and accessibility of banking and financial services using mobile devices is known as mobile banking. The ability to conduct account activities, make payments, and check balances using a mobile device such as a phone may be one of the services provided. The most common ways to conduct mobile banking these days are through SMS and mobile internet, while some apps can also be downloaded to a mobile device. For this reason, it is essential to raising bank productivity.

2.1.2.5 Debit Card

One kind of plastic payment card that may be used in place of cash for purchases is the debit card. You may also call it a check card, plastic card, or bank card. It functions similarly to a credit card, except that the user's bank account is debited immediately upon completion of a purchase. Generally speaking, debit cards work like ATM cards, allowing for rapid cash withdrawals. Retailers may also enable their customers to withdraw cash in addition to their purchase by offering cash back services. Debit cards are now so widely used in several nations that their volume has surpassed or completely replaced checks and, in certain cases, cash transactions. Using a debit card instead of cash is a more practical method to make purchases.

2.1.2.6 Credit Card

Users, also known as cardholders, are issued credit cards, which they can use to make purchases of goods and services from businesses. The cardholder hereby covenants with the card issuer to reimburse the latter for the amounts paid in addition to any agreed-upon additional costs. A line of credit (LOC), which allows the holder to borrow money in the form of cash advances, may also be offered by the credit company to the cardholder. You can get a bank loan with a credit card to cover anything from a cheeseburger to a round-trip ticket. That won't be charged extra if you return the money you borrow within the allotted 25–30 day "grace period." You will be required to pay interest a portion of the total amount you owe the bank in addition to the amount you borrowed if you fail to repay it within that time frame.

2.1.3 Relationship between Electronic Banking and Customer Satisfactions

Regardless of the fundamental methodology, the importance of technology and banks' adoption of it cannot be disputed. While some see it as a way to improve the quality of services, others see it as a new, reasonably priced tool for service delivery. Furthermore, it's imperative to assess how effectively different technologies from ATMs to the Internet, mobile devices, and point-of-sale terminals can meet the demands of real clients.

According to Hasan et al. (2013), the majority of the factors were good predictors of overall satisfaction with e-banking. The trial was designed to assess the influence of multiple dimension soft service quality in customer satisfaction. Nonetheless, a principal component analysis result shows that crucial variables in consumer satisfaction in digital banking include perceived value, brand perception, cost effectiveness, ease of use, convenience, problem solving, security/assurance, and responsiveness. In e-banking and efficient fulfillment, responsiveness, ease of use, cost effectiveness, and remuneration are predictors of brand perception. Perceived value in e-banking may be predicted by factors such as security assurance, responsiveness, convenience, cost effectiveness, issue solving, and remuneration. In order to adjust e-banking services to consumers' expectations and current needs, bankers and designers of e-banking services should consider these factors. It will contribute to raising the standard of e-banking customer satisfaction and service quality.

Saha and Siddiqui's (2006) study also showed that there is a low level of overall senior client satisfaction, which the bank can address by raising the caliber of its IT-based services. The investigation revealed a relationship between the demographics of customers who use electronic banking and IT-based services in the banking industry. Specifically, the more early adopters of technology were educated, well-off, and had a stable job. The study also found that customers' evaluations of digital banking services are influenced by their experience using modern banking technology. In addition, banks can get greater client satisfaction levels with the use of contemporary technologies. Success cannot be assured just by technology, as customer happiness is mostly determined by how well services operate in comparison to expectations.

Polotoglu and Ekin (2010) claim that because internet banking works similarly to an electronic brochure promotional and institutional information, bank contact information, special offers, job announcements, and so forth—it is especially advantageous for banks as well as clients. On the other hand, several factors were included in a 2011 Kumbhar study on the E-banking services and customer satisfaction of ICICT Bank in Chennai City, India. An empirical study of aims service found that the cost-effectiveness of ATM service was a key component of service quality and that it had a major impact on customers' overall satisfaction with commercial banks' ATM services. The findings of the factors study, however, show that customer satisfaction was also influenced by cost effectiveness, ease of use, security, and responsiveness. In order to satisfy their clients and provide better ATM service in the future, banks should focus their efforts on those aspects.

2.1.3 Methods to Assess Customer Satisfaction

The study found a link between CS/D indicators and customer emotional states. A buyer's degree of happiness or discontent is influenced by their emotional responses to a purchasing act. Therefore, it appears that a customer's level of satisfaction with a product is influenced by their sentiments regarding the post-purchase process as well as their cognitive awareness that their expectations were not met (Mowen, 1990). You can use the following techniques to gauge customer happiness.

Complaint and Suggestion System

To gauge client satisfaction, the company may implement a suggestion and complaint system. Customers can note their choices and leave comments on the forms provided by restaurants and lodgings. To make it simpler for customers to submit complaints, offer feedback, and ask questions, many businesses set up customer hotlines with toll-free numbers. Some corporations who prioritize their customers are P&G, General Electric, Whirlpool, and others. They set up toll-free hotlines for them. Emails and websites are also used by businesses for efficient two-way communication. They assist businesses in developing original concepts to enhance their goods and services (Mowen, 1990).

Customer Satisfaction Surveys

Companies may use frequent surveys to get a firsthand sense of how satisfied their customers are. Clients can contact the company by phone or through surveys to inquire about their satisfaction with their offerings, services, and performance. Research indicates that less than 5% of customers who express dissatisfaction with one out of every four transactions really mention it. The majority of clients will reduce their spending or move providers. Reactive businesses use frequent surveys to gather firsthand data on client satisfaction. In addition to gathering data on customer satisfaction, it is advantageous to assess the probability of repeat business and the inclination to refer the organization and its name to others (Mowen, 1990).

Ghost Shopping

It can also be used to gauge client satisfaction. This implies that a business can pay people to write as potential customers so they can discuss the benefits and drawbacks of utilizing both its own and its rivals' products. This mystery shopper might even evaluate how the company's sales staff handles specific circumstances. Supervisors should occasionally get up from their desks, go to different locations with their company's and competitors' sales staff, and watch how they are handled. Managers who contact their own organization with inquiries and grievances can also observe how calls are handled.

Lost Customer Analysis

Another useful way to measure customer satisfaction is to follow up with customers who have stopped buying from you or who have switched to a competitor. Reaching out to customers, listening to their problems, and making a sincere effort to resolve the situation may help businesses recoup a sizable portion of lost revenue (Mowen, 1990).

2.1.4 Customer Satisfaction in Banking Sector

Tsoukatos and Rand (2006) stated that a company's ability to satisfy its customers is critical to its long-term success. Organizations must outperform rivals by providing superior products or services to guarantee consumer satisfaction in order to maintain or increase market shares. Magesh (2010) asserted that satisfaction is the joy that comes from having something or doing something. It is the act of satisfying a

demand, anticipation, want, or need. Consumers assess the real advantages of a particular product or service against their expectations. According to Kotler and Armstrong (2010) argued that satisfaction is the emotion that a person experiences as a result of comparing how well a product performs compared to their expectations, either positively or negatively. The attitudes and convictions of the customer also influence how satisfied they are.

Zeithaml (2009) explained that a customer's degree of pleasure or dissatisfaction serves as a gauge for how well a good or service meets their needs and expectations. According to Razak et al. (2007), a customer's level of satisfaction as a whole is based on how well they evaluate a range of events related to a specific service provider. It has been observed that a company's emphasis on fulfilling client expectations boosts contentment. When customers are happy with a company's offerings, they become loyal customers and the company keeps them. This is good for the company because it could lead to increased sales, a bigger market share, and a wider customer base (Karatepe et al., 2005). Customer satisfaction has increased in significance as a result of increased competition since it is thought to be a crucial factor in determining a bank's competitiveness.

It is necessary to take a methodical approach to the continuous evaluation of satisfaction levels (Chakravarty et al., 1996). Because a satisfied client base is an organization's greatest asset and ensures long-term prosperity, especially in this day of fierce competition. According to Cronin et al. (2000)'s research, satisfied customers are more likely to make additional purchases and to recommend the products to others, which results in increased revenue. On the other hand, a disgruntled customer might switch to a different good or service and tell others about it. According to Solomon (1998), a customer's experience with any good or service can be measured by a variety of factors, including feelings or outcomes. As a result, companies must ensure that clients are happy with the goods or services they offer.

2.2 Empirical Review

Kumbhar (2011) investigated factors affecting the customer satisfaction in e-banking: some evidences form Indian banks. The main objective of the study was to assess the impact of service quality on e-banking satisfaction, perceived value, and brand perception. Multiple regression analysis and correlation were utilized in this study to examine the data. According to this survey, every element was meaningful and offered a helpful indication of how satisfied customers were with e-banking overall. However, principal component analysis shows that major aspects that influence customers' satisfaction with online banking include perceived value, brand perception, cost effectiveness, ease of use, convenience, issue resolution, security/assurance, and responsiveness.

John and Rotimi (2014) investigated electronic banking and customer satisfaction in Nigeria. The main objective of the study was to evaluate at how Nigerian corporate bank customer satisfaction levels were affected by electronic banking. Descriptive statistics were used to analyze the data obtained from a structured questionnaire, and the chi-square test was used to test the hypothesis. The study found a strong correlation between customer satisfaction and electronic banking. Additionally, the ease, flexibility, and transaction-related advantages of e-banking such as its speed, efficiency, and accessibility have contributed to its growing popularity. Despite the fact that these are rife with uncertainty and, most significantly, power struggles.

Addai et al. (2015) analyzed electronic banking and customer satisfaction: empirical evidence from Ghana. The primary aim of the research was to investigate the impact of electronic banking (e-banking) services on customer satisfaction in Ghana. 150 e-banking customers of Trust Bank Ghana Limited, Ecobank Ghana Limited, and Barclays Bank Ghana Limited (50 from each bank) were selected as the sample size using a purposive non-probability sampling technique. Multiple regression analysis was used to determine the impact of e-banking service delivery on customer satisfaction in the selected institutions. This study showed a favorable correlation between consumer happiness and the accessibility, reliability, and convenience of e-banking. Banks are recommended to provide consistent, trustworthy, and user-friendly online banking services in order to satisfy and retain customers.

Simon and Thomas (2016) examined effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. The main objective of the study was to examine the impact of electronic banking on customer satisfaction among Nairobi's first-tier banks. Regression analysis was also performed to determine the link between the research variables. Based on the data, the study indicated that the flexibility of online banking had a substantial influence on consumer satisfaction. The survey also revealed that the friendliness and simplicity of online banking had no effect on consumer satisfaction. The survey also showed that the ease of use of mobile banking has a big influence on consumer satisfaction. Additionally, the survey discovered that the privacy, accessibility, and user-friendliness of ATMs had a major influence on consumer satisfaction. Moreover, the use of ATM cards in supermarkets and the reasonableness of ATM rates had a negligible effect on customer satisfaction. Customer satisfaction is significantly impacted by the point of sale system's efficacy, according to the study. Finally, it was obvious that mobile banking had the greatest impact on customer satisfaction, followed by automated teller machines and point-of-sale systems, while online banking had the least impact.

Worku et al. (2016) analyzed the Impact of electronic banking on customers' satisfaction in Ethiopian banking industry. This study looked into how customer happiness is affected by electronic banking. The study used tables, percentages, chi-square independence test to determine the relationship between demographic characteristics and e-banking, independence t-test to determine whether or not customer visits to branches before and after e-banking are significant, and regression analysis test to explain the variables that determine customers' satisfaction in e-banking. This survey observed that the majority of e-banking users are young, educated, employed, and students; business men and women do not actively use the service; e-banking and demographic characteristics are related; e-banking is currently available only to current account holders and savers; e-banking has increased customer satisfaction; decreased the frequency of bank halls for banking services; and decreased customer wait times.

Paul et al. (2016) analyzed impact of service quality on customer satisfaction in private and public sector banks. The main objective of this study was to investigate the influence of several service quality characteristics on overall customer

satisfaction. The authors gathered information from 500 Indian respondents, 250 of whom were users of private sector banks and 250 of whom were customers of public sector banks. The writers received a 65 percent response rate. This study was used correlation analysis to analyze the data. This study found that in the case of private sector banks, understanding of products, reaction to need, query resolution, rapid service, quick connection to the proper person, and attempts to decrease queue time are the aspects that were positively related with overall satisfaction. Customer assistance, appearance, and follow-up are all adversely related with customer satisfaction. In the case of public sector banks, however, understanding of the product and quick service are favorably related, whereas appearance is the sole aspect that is adversely associated. The service quality components that were positively related were not the same in public and private sector banks.

Toor et al. (2016) examined the impact of E-Banking on customer satisfaction: Evidence from banking sector of Pakistan. The purpose of this study was to investigate the effects of E-banking variables on customer satisfaction in Pakistan. Quantitative research design is employed in this study. 264 E-banking customers in various Pakistani cities were surveyed using a pre-tested questionnaire to provide information. The study's findings showed a strong correlation between customer satisfaction and the characteristics of high-quality online banking in Pakistan, with assurance, dependability, and responsiveness coming in top among the five criteria. This study suggests that satisfied consumers are the result of high-quality e-banking services, and that banks may obtain a competitive advantage by offering their clients better services in the current competitive landscape.

Janahi and Mubarak (2017) examined the impact of customer service quality on customer satisfaction in Islamic banking. The primary aim of this research was to make a contribution to the literature on Islamic banking by examining the impact of several customer service quality metrics on customer satisfaction. Multiple regression analysis was performed in this study to examine the data. The results demonstrated that all hypotheses were supported and statistically significant, suggesting that customer satisfaction with Islamic banks was positively impacted by the caliber of customer service provided. In the context of Islamic banking transactions, all operationalized elements in this study—Compliance, Assurance, Reliability,

Tangibility, Empathy, and Responsiveness showed how important it is to incorporate service quality components in order to attain a high degree of customer satisfaction.

Asiyanbia and Ishola (2018) analyzed e-banking services impact and customer satisfaction in selected bank branches in Ibadanmetropolis, Oyo state, Nigeria. The primary goal of the study was to ascertain the impact of E-banking services on a sample of bank customers' satisfaction levels at bank branches located in the Challenge, Dugbe, Agbeni, Gbagi, Ojoo, and Secretariat metropolitan districts of Ibadan. Convenience sample and a cross-sectional survey methodology were used in the study. Using a t-test for independence and Pearson correlation analysis, four research topics and two hypotheses were examined. The findings showed that ATMs, online banking, and electronic transfers were heavily used. Among the obstacles encountered include bank fraud, internet network outages, and company losses as a result of unsuccessful e-transactions. Customers were happy with e-banking because of its cashless features, cash accessibility, time savings from bank visits, and seamless transactions. According to the poll, consumers of e-banking products were happy with their experiences.

Lamichhane (2018) investigated service quality on customer satisfaction in Nepalese commercial banks. Examining how bank customers perceive the components of service quality that contribute to customer satisfaction was the primary goal of the study. This study used a descriptive and regression research design with the SERVQUAL technique to examine service quality parameters that influence customer satisfaction. This study found that bank service quality parameters influence customer satisfaction. Finally, this study indicated that the reliability, assurance, palpable, empathy, and responsiveness of bank service quality aspects impact the level of customer satisfaction. In Nepalese commercial banks, tangible, assurance, and empathy are strong and have greater explanatory power of customer satisfaction.

Iluno et al. (2018) analyzed impact of the electronic banking products and services on the customers' satisfaction: a case study of Kaduna State, Nigeria. The main objective of the study was to investigate the relationship between electronic banking (EB) and customers' satisfaction (CS) in Kaduna State, Nigeria. Multiple regression analysis and a frequency distribution table were utilized to present and analyze the

respondents' data. The findings indicated that in Kaduna State, Nigeria, electronic banking services (EBS) and products (EBP) significantly improve customers' satisfaction (CS). The Central Bank of Nigeria (CBN) is advised to create a policy framework that will improve E-banking operations by emphasizing customer satisfaction through customer-oriented policies, in light of the findings. Furthermore, to improve customer satisfaction, information technology providers and banks should collaborate to create more user-friendly, risk-free, simple, and effective service delivery technology.

Wilson and Christella (2019) analyzed an empirical research of factors affecting customer satisfaction: a case of the Indonesian e-commerce industry. The main objective of this research was to examine the impact of website design, dependability, time saved, product diversity, and delivery performance on consumer satisfaction in the Indonesian e-commerce business. The PLS-SEM Method was used to evaluate the data. According to the findings of this study, dependability, time saved, product variety, and delivery performance all have a positive and substantial influence on customer satisfaction, with product variety having the greatest effect among the other categories. This study, however, discovered that there was no substantial relationship between website design and consumer happiness. This study also advises that companies specialized in the e-commerce business should always improve their products and services to their clients, which will increase their likelihood of repeating their purchase experience with the firm in the future.

Uchechukwu and Stella (2019) examined impact of electronic banking on customer satisfaction. The main objective of the study was to determine if the use of electronic banking services and products had resulted in a notable increase in consumer satisfaction. The researcher used the chi-square test to evaluate the significance of the replies from GTBPlc's credit officers (respondent). This study showed that the use of electronic banking services and products had greatly increased client satisfaction. The bulk of participants expressed satisfaction with the electronic banking system's service delivery level. Lastly, there was a great deal of disagreement among respondents on the drawbacks of electronic banking.

Saravanan and Leelavathi (2020) analyzed Impact of E- Banking services with customer attitude and satisfaction with special reference to Chennai district. This study set out to investigate consumer attitudes and satisfaction with three financial service technologies: online and mobile banking, automated teller machines (ATMs), and mobile banking. Valid responses from a convenience sample of bank clients were analyzed using regression and correlation in the initial stages of the investigation. The study's conclusions showed a strong correlation between customer satisfaction in Chennai District e-banking and service quality metrics. This study demonstrated how customer demands and wants are met by high-quality e-banking services, and how banks can gain a competitive advantage in the modern banking market by offering superior services to their clientele. The results showed that consumer satisfaction with online banking was significantly impacted by the factors measuring the quality of the online banking service. Efficiency, system availability, fulfillment, privacy, contact, responsiveness, and interaction are the factors that account for 70% of the total customer satisfaction in online banking. Since all of the qualities of high-quality online banking services are positively correlated with customer happiness, the study uses empirical data to show that these traits are crucial to meeting customer needs.

Ijeoma, Akujor and Mbah (2020) investigated electronic banking and customer satisfaction in Imo State: a study of selected commercial banks in Imo State. The aim of this study was to find out how electronic banking affects customer satisfaction in commercial banks in Imo State. The Pearson Product Moment Correlation Techniques are the statistical tool of analysis. The findings showed that at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd., there was a favorable correlation between electronic banking and customer satisfaction. Additionally, it showed that customer happiness at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. positively correlated with automated teller machines and mobile banking. Furthermore, the analysis demonstrated that in all three banks, there is a negative correlation between point of sale and customer satisfaction.

Kashif et al. (2021) investigated impacts of internet banking on customer satisfactions in Rawalpindi & Islamabad. The aim of this research study was to investigate and evaluate if Pakistan's banking industry's recent technology advancements and methods are meeting the needs of its clientele. Reliability analysis, descriptive statistics,

correlation, and multiple regression analysis are the statistical techniques used in this investigation. According to this study, there was a favorable correlation between all the factors, including customer satisfaction, ATM, mobile, and online banking. Additionally, this study discovered that there is a favorable, considerable influence on consumer satisfaction from online, ATM, and mobile banking.

Gazi et al. (2021) investigated an empirical study of determinants of customer satisfaction of banking. The purpose of this study was to identify the elements that influence customer satisfaction in Bangladesh's banking industry, because a country's economic progress and stability are dependent on the soundness of its banking sector. Data was analyzed using the OLS regression model and descriptive statistical methods. The findings of this study showed that service quality (e.g., tangibility, dependability, and empathy) has a statistically significant influence on customer satisfaction. The findings also found a favorable relationship between customer satisfaction and service quality parameters in Bangladesh's banking industry. The current study discovered that the service quality aspects (tangibility, dependability, and empathy) had a considerable beneficial influence on customer satisfaction in the domestic banking market.

Claude (2022) investigated effect of electronic banking on customer satisfaction in Rwanda: Case of bank of Kigali Headquarter. The primary goal of the current study was to examine how electronic banking affects consumer satisfaction in Rwanda, especially at the Bank of Kigali. To find out how customer satisfaction levels were impacted by electronic banking, descriptive statistics and correlation analysis were utilized. To investigate the linear relationship between predictor and result variables, regression analysis was employed. As a result, the research came to the conclusion that the regression model could forecast the outcomes based on the study variables and was statistically significant. The R-value showed some basic correlations between our variables, as the findings demonstrated on the side of the model summary. This showed a stronger degree of connection between the study's independent and dependent variables. In the same way, the R square demonstrated the relationship between the overall variance across all dependent variables and customer satisfaction. This led us to the conclusion that financial policies, electronic banking transactions,

electronic mobile devices, and information technology all had a significant impact on consumer satisfaction.

Belbase and Paudel (2023) investigated impact of e-banking on customer satisfaction. The primary objective of the research was to investigate how e-banking impacted customer satisfaction at a commercial bank in Nepal. Primary data for the study came from 200 respondents who use financial services and were gathered using standardized questionnaire procedures. A descriptive and cause-and-effect study design are both used. The data in this study were examined using regression analysis and correlation. Four attributes and customer satisfaction were shown to be positively associated in this study. The results demonstrated that security was the element that most affected consumers' satisfaction with internet banking.

Table 1

Summary of Empirical Review

S.N.	Authors	Title	Objective	Methodology	Findings
1	Kumbhar, V. M. (2011).	Electronic banking service and customer satisfaction: Some evidence from Indian banks.	This study evaluated major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings.	Multiple regression analysis and correlation were utilized in this study to examine the data.	This study found that all the variables were significant and provided a useful indicator of consumers' overall e-banking satisfaction. However, principal component analysis shows that major aspects that influence customers' satisfaction with online banking include perceived value, brand perception, cost effectiveness, ease of use, convenience, issue resolution, security/assurance, and responsiveness.
2	John, K., & Rotimi, O. (2014).	Analysis of electronic banking and customer satisfaction in Nigeria.	This study examined the impact of electronic banking on satisfaction of corporate bank customers in Nigeria.	Data collected with a structured questionnaire was analyzed by descriptive statistics and the hypothesis was tested using chi-square test.	The study found a strong correlation between customer satisfaction and electronic banking. Additionally, the ease, flexibility, and transaction-related advantages of e-banking such as its speed, efficiency, and accessibility have contributed to its growing popularity. Despite the fact that these are rife with uncertainty and, most significantly, power struggles.
3	Addai, B., Ameyaw, B.,	Electronic banking and customer	This study investigated into the impact of	Multiple regression analysis was	This study found that availability, dependability, and convenience of e-banking had

	Ashalley, E., & Quaye, I. (2015).	satisfaction: Empirical evidence from Ghana.	electronic banking (e-banking) service delivery on customer satisfaction in Ghana.	performed to determine the impact of e-banking service delivery on satisfaction of customers.	to positively correlated with consumer satisfaction. In order to please and keep consumers, banks are advised to offer consistent, dependable, and user-friendly online banking services.
4	Simon, V. T., & Thomas, A. S. R. (2016).	Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya.	The general aim of the study was to determine the effect of electronic banking and customer satisfaction among first tier bank in Nairobi Town.	The study also conducted a regression analysis to establish the relationship between the study variables.	The study concluded, based on the data, that customer satisfaction is significantly impacted by the flexibility of online banking. Moreover, a large number of customers use online banking due to its ease of use, and customized internet banking greatly increases customer satisfaction. Additionally, the poll found that customer satisfaction was significantly impacted by ATM privacy, accessibility, and user-friendliness.
5	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.	This study aimed to examine what impact electronic banking has on customer satisfaction.	The study used tables, percentages, chi-square independency test and multiple regression analysis.	The study's findings indicate that the majority of e-banking users are young, educated, employed, and students. Business men and women do not actively use the e-banking service, and there is a correlation between e-banking and demographic traits. Currently, e-banking is only available to current account holders and savers. Additionally, e-banking has increased customer satisfaction.
6	Toor, A., Hunain, M., Hussain, T., Ali, S., & Shahid, A. (2016).		This research work intends to investigate the impact of E-banking variables on customer satisfaction in Pakistan.	Data collected were analyzed and hypotheses were tested using multiple regression.	This study found that there was a significant association between service quality characteristics and customer satisfaction in Pakistani E-banking, with higher importance given to dependability, responsiveness, and assurance among the five aspects. According to the findings of this study, service quality in E-banking leads to satisfied customers.
7	Janahi, M. A., & Mubarak, M. M. S. A. (2017).	The impact of customer service quality on customer satisfaction in Islamic banking.	The purpose of this study was to contribute to the Islamic banking literature by examining the impact of	Data collected were analyzed and hypotheses were tested using multiple regression.	The results showed that all hypotheses were supported and statistically significant, suggesting that customer satisfaction with Islamic banks was positively impacted by the caliber of customer service

			different factors of customer service quality on customer satisfaction.		provided. In order to attain a high degree of customer satisfaction, all operationalized aspects in this study namely, compliance, assurance, reliability, tangibility, empathy, and responsiveness showed how important it is to integrate service quality features.
8	Asiyanbia, H. B., & Ishola, A. A. (2018).	E-banking services impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria.	This study perused the impact of E-banking services on customer satisfaction.	Four research questions and two hypotheses were tested using Pearson correlation analysis and, t-test for independence.	The findings showed that ATMs, online banking, and electronic transfers were heavily used. Among the obstacles encountered include bank fraud, internet network outages, and company losses as a result of unsuccessful e-transactions. Due to its cashless features, cash accessibility, time savings from bank visits, and smooth transactions, customers were pleased with e-banking.
9	Iluno, E.C., Farouk, B. K. U., & Saheed Z. S. (2018).	Impact of social media on consumer behavior.	This study examined the impact of electronic banking (EB) on customers' satisfaction (CS) in Kaduna State, Nigeria.	To present and analyze the data from the respondents, frequency distribution table and multiple regression analysis were used.	The result found that in Kaduna State, Nigeria, electronic banking services (EBS) and products (EBP) significantly improve customers' satisfaction (CS). The Central Bank of Nigeria (CBN) is advised to create a policy framework that will improve E-banking operations by emphasizing customer satisfaction through customer-oriented policies, in light of the findings.
10	Lamichhan e, P. (2018).	Service quality on customer satisfaction in Nepalese commercial banks.	This study analyzed bank customers' perception in relation to the service quality factors explaining customer satisfaction.	This study has applied descriptive and regression research design using SERVQUAL approach to analyze service quality factors affecting customer satisfaction.	The results of the study show that customer satisfaction is influenced by bank service quality factors. Ultimately, this study demonstrated that the degree of customer satisfaction is influenced by the tangible, empathetic, responsive, and reliable components of bank service quality. Tangible, assurance, and empathy were strong and had a better explanatory power for client pleasure in Nepalese banks.
11	Wilson, N., & Christella, R. (2019).	Effect of social media on Nepal consumer purchase decision.	The purpose of this study was to analyze the effect of website design, reliability, time	The data were analyzed using PLS-SEM Method.	This study found that dependability, time saved, product variety, and delivery performance all have a positive and substantial influence on customer satisfaction, with

			saved, product variety, and delivery performance towards customer satisfaction		product variety having the greatest effect among the other categories. This study, however, discovered that there was no substantial relationship between website design and customer satisfaction.
12	Uchechukwu, N. M., & Stella, M. (2019).	Impact of electronic banking on customer satisfaction.	The objective of the study was to know if electronic banking products and services have significantly improved customer satisfaction.	The chi-square test was employed by the researcher to test the significance of the responses from the credit officers of GTBPlc (respondent).	This study showed that the use of electronic banking services and products had greatly increased client satisfaction. The bulk of participants expressed satisfaction with the electronic banking system's service delivery level. Lastly, there was a great deal of disagreement among respondents on the drawbacks of electronic banking.
13	Saravanan, N., & Leelavathi, R. (2020).	Impact of E-Banking services with customer attitude and satisfaction with special reference to Chennai district.	This study aimed to provide an analysis of the customer attitude and customer satisfaction.	Reliability test, correlation, regression analysis, hypothesis testing has been used for analyzing data.	The study's findings demonstrated a significant association between service quality parameters and customer satisfaction in E-banking in the Chennai District. This study showed that service quality in E-banking leads to fulfilled customer demands and wants, and that banks may acquire a competitive edge in today's world by providing better-quality services to their consumers.
14	Ijeoma, C., Akujor, J. C., & Mbah, J. C. (2020).	Electronic banking and customer satisfaction in Imo State: A study of selected commercial banks in Imo State.	This study was carried out to examine the impact of electronic banking on customer satisfaction in commercial banks in Imo State.	The statistical tool of analysis is the Pearson Product Moment Correlation Techniques.	The findings showed that at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd., there was a favorable correlation between electronic banking and customer satisfaction. Additionally, it showed that customer happiness at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. positively correlated with automated teller machines and mobile banking.
15	Kashif, A. R., Akhtar, M., Sulehri, N. A., Ali, M., Shahzad, A., &	Impacts of internet banking on customer satisfactions in Rawalpindi & Islamabad.	The objective of this research study was to analyze how the new technological developments in the banking sector of	The statistical tools, which utilize in this study, are reliability analysis, descriptive statistics, correlation and	This study found that all of the variables including customer satisfaction, ATM, mobile, and online banking correlated favorably. This survey also found that internet, ATM, and mobile banking have a positive, significant impact on customer satisfaction.

	Younus, B. (2021).		Pakistan and multiple regression analysis.		
16	Gazi, A. I., Rahaman, I., Hossain, G. M. A., Ali, J., & Mamoon, J. R. (2021).	An empirical study of determinants of customer satisfaction of banking.	The aim of this study was to determine the factors that affect customer satisfaction in the banking sector of Bangladesh.	OLS regression model and descriptive statistical tools were used to analyze data.	The results of this study reveal that the quality of service (e.g., tangibility, reliability, and empathy) has a statistically significant impact on customer satisfaction. The results also show that there is a positive correlation between the customer satisfaction and service quality dimensions in the banking sector of Bangladesh.
17	Claude, M. J. (2022).	Effect of electronic banking on customer satisfaction in Rwanda: Case of bank of Kigali Headquarter.	The main objective of the current study was to investigate the effect of electronic banking on customer satisfaction in Rwanda	To test the linear relationship between predictor variables and outcome variables regression analysis was used.	Therefore, the study concluded that the regression model was statistically significant and predict the results from the study variables. This demonstrated a higher degree of correlation between the dependent and independent variables from the study. This led us to conclude that there was a strong relationship between Information Technology, Electronic Mobile devices, Electronic Banking transactions, and financial policies with their influences on customer satisfaction.
18	Belbase and Paudel (2023)	Impact of e-banking on customer satisfaction.	The primary objective of the study was to examine at how customer satisfaction was affected by e-banking.	Correlation and regression analysis were used to examine the data in this investigation.	This study revealed that four characteristics and customer satisfaction were positively correlated. The findings showed that the factor that had the most impact on customers' happiness with online banking was security.

2.3 Research Gap

The term "research gap" describes the knowledge gap pertaining to earlier investigations. Research on how digital banking affects customer satisfaction in Nepalese commercial banks is scarce. The use of information and communication technology (ICT) has altered many businesses' operational procedures and ways of doing business. Virtual banking encompasses all electronic and non-traditional banking methods, including credit cards, debit cards, phone banking, internet banking (IB), and ATMs. As a significant advancement towards e-commerce, digital banking,

often known as online banking, is currently gaining popularity across all nations. This study aims to identify the digital banking services offered by Nepalese commercial banks and assess the correlation between the country's commercial banks' customer satisfaction and their offerings in terms of ATMs, internet banking, mobile banking, credit card services, and electronic fund transfers. The earlier research did not evaluate these objectives. This study has included important explanatory variables such as ATM services, internet banking services, mobile banking services, credit card services and electronic fund transfer services which variables were not included in previous study to analyze the impact of digital banking on customer satisfaction in Nepalese commercial banks. Descriptive analysis, correlation analysis and multiple regression analysis are the major tools in this study which are not used on this topic and they only used mean, percentage frequency etc. That's why, this study is quite different to compare previous researchers' studies.

CHAPTER - III

RESEARCH METHODOLOGY

The term "research methodology" describes the chosen approach that is adhered to by a series of steps appropriate for a certain study. The study's research techniques are provided in this chapter. This chapter begins with the research design of the study followed by the population and sample, and sampling design, nature and sources of data, and instruments of data collection, method of data analysis and research framework and definition of variables.

3.1 Research Design

The study is based on descriptive and causal research design. To describe the components of digital banking services descriptive research design is used. Similarly, casual design helps to determine the relationship between dependent (customer satisfaction) and independent variable (digital banking services). Further causal research design is used to examine the impact of e-banking service delivery on customer satisfaction of banking industry in Nepal.

3.2 Population and Sample, and Sampling Design

The population for this survey is the all the customers who has taken digital banking services in twenty commercial banks in Nepal (till July, 2023). To make my research comfortable and simple, the researcher distributed 500 questionnaires, only 412 responses were collected. There were 12 response errors due to hesitation of responded and hence the valid response 400 respondents. Therefore, the sample size of the study is 400. This study examines into how consumer satisfaction is affected by digital banking. In order to contact the sample respondent for this study, the convenience sampling method is used. It is a rapid, low-cost, user-friendly tool that yields qualitative data, making it appropriate for students. Convenience sampling data analysis is simpler as compared to other procedures.

3.3 Nature and Sources of Data, and Instruments of Data Collection

Primary sources of data were used to collect and analyze the impact of e-banking services and customer satisfaction. The major source of data for the research

questions forms the basis of the study research. Primary data are first-hand observations made by the researcher in order to verify a hypothesis and subsequently serve as proof for claims made by the researcher.. In addition to being informed of the purpose of the research and its primary goal, the respondents were asked to complete the questionnaire. This approach to data collection improved our knowledge of client satisfaction in Nepal's banking sector and e-banking services. The questionnaires were given out and collected at the respondent and researcher's convenience.

3.4 Method of Analysis

This study used the easily interpreted frequency tables that provide the percentage and frequency of every category. In addition to the descriptive analysis, regression and correlation analysis were employed to validate the hypothesis.

3.4.1 Descriptive Analysis

Descriptive statistics are used to describe the customer satisfaction, e-banking services, and demographic characteristics of the respondents. Calculated mean, standard deviation, frequencies, and percentages were used to characterize the variables.

Mean

Mean

The mean, which is obtained by dividing the total number of values by the number of values, is the arithmetic mean of a range of values or quantities. It alludes to the average that is examined or utilized to determine the data's central tendency. A widely used and easily understood metric of central tendency is the arithmetic mean. To find it, tally up all of the population's data points, then divide the total by the number point. The mean is computed in this study to determine the average of the respondents' answers to the various variables in the Likert scale question. On all samples, the mean value of the answers to the Likert scale question is computed.

$$\text{Mean } (\bar{X}) = \frac{\sum X}{n}$$

Where,

$\sum X$ = Value of responses of each independent or dependent variable

n = No. of statements

Standard Deviation

The standard deviation, which measures dispersion, is used to express how much a collection of data values vary or are dispersed. The positive square root of variance is one way to describe it. One helpful characteristic of the standard deviation is that, in contrast to variance, it has the same units of measurement as the data. There is a larger deviation within the data set if the data points deviate further from the mean. Therefore, the standard deviation increases with data dispersion. The standard deviation is computed for each sample in this study based on the Likert scale responses.

$$\text{Standard Deviation (S.D.)} = \sqrt{\frac{\sum(X - \bar{X})^2}{n}}$$

Where,

X = Value of responses of each dependent or independent variable

\bar{X} = Mean value of responses of each dependent or independent variable

n = No. of responses

3.4.2 Correlation Analysis

It is possible to use Pearson's correlation analysis to investigate the relationship between independent variables and dependent variable. The correlation coefficient (r) shows how much and which way the variables are linearly related. A statistical measurement is made of the variation or relationship between two or more variables. It shows both the direction and the magnitude of the linear relationship between the variables. The relationship between e-banking services and customer satisfaction was shown using the correlation coefficient. To determine the degree of relationship between independent and dependent variables for each sample in this study, correlation is computed for the responses given on a Likert scale.

$$\text{Correlation Coefficient (r)} = \frac{n\sum XY - \sum X \sum Y}{\sqrt{n\sum X^2 - (\sum X)^2} \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

3.4.3 Regression Analysis

To examine the impact of e-banking services and customer satisfaction, regression model was used. The model is specified as

$$Y = \beta_0 + \beta_1 \text{ATM} + \beta_2 \text{Internet Banking Services} + \beta_3 \text{Mobile Banking Services} + \beta_4 \text{Credit Card Services} + \beta_5 \text{Electronic Fund transfer Services} + e_{it} \quad (1)$$

Y = Customer Satisfaction

β_0 = The intercept (constant)

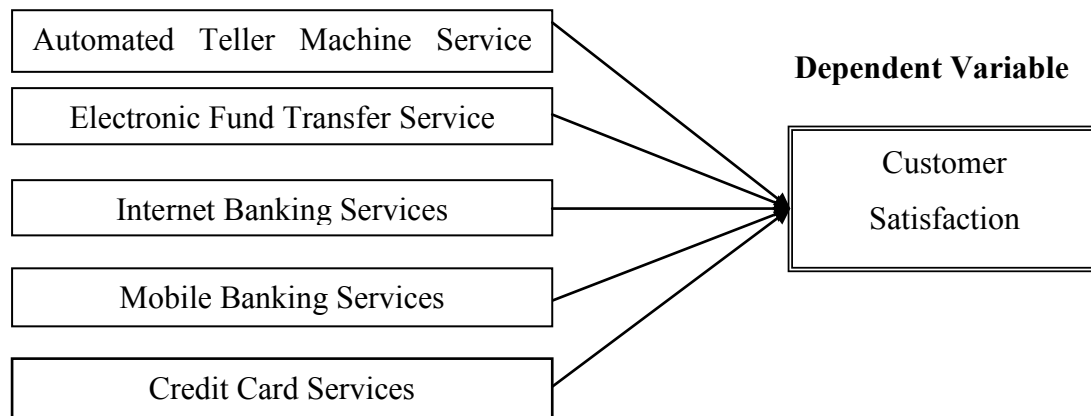
$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = The slope which represents the degree with which banking services and customer satisfaction changes as the independent variable changes by one unit variable.

e = error component

3.5 Research Framework and Definition of the Variables

The research is based upon the analysis and interpretation of dependent (customer satisfaction) and independent variables (Automated Teller Machine (ATM), Internet and Mobile banking, Credit cards and Electronic Fund Transfer).

Independent Variables



Source: Simon and Thomas (2016); Worku, Tilahun and Tafa (2016); Iluno, Farouk and Saheed (2018)

Figure 1 Research Framework of the Study

Dependent Variable

Customer Satisfaction

In this study, customer satisfaction is an emotional response to experience associated with the services of banking in comparison to customer's expectation (Simon & Thomas, 2016). The customer's satisfaction can be observed in terms of satisfaction with services offered by the bank, positive impression, continuous transactions and recommendation.

Independent Variables

Automated Teller Machine (ATM) Services

Automated tellers suggest that the bank will be more productive during regular business hours. An automated teller machine (ATM) is a device provided by a bank or other financial institution that allows users to take out cash, make inquiries, obtain bank statements, and more. Instead of waiting in line at bank halls, it saves consumers time during service delivery, which they may use for other worthwhile endeavors. Simon and Thomas (2016) found positive and significant effect of ATM services on customer satisfaction. Likewise, Uchechukwu and Stella (2019); Kashif et al. (2021) found ATM services had significant positive effect on customer satisfaction. Further, Asiyandia and Ishola (2018) concluded that automated teller machine greatly effect on the customer satisfaction.

Electronic Fund Transfer Services

Customers can use their check cards to make retail purchases thanks to the POS system. Although it does not work like a credit card, the card appears like one. The debit card holder's account and the store's account are instantly updated with the amount that was purchased. Asiyandia and Ishola (2018) which observed a positive association between electronic fund transfer service and customers' satisfaction. At the same time Simon and Thomas (2016) and Worku, Tilahun and Tafa (2016) concluded that electronic fund transfer service had significant positive effect on customers' satisfaction. The result is also similar with the researcher expectation.

Internet Banking Services

The use of the internet as a delivery channel for banking services, such as checking balances, presenting electronic bills, transferring trust to other records, and making payments without physically visiting a bank, is known as internet banking (Nath, 2003). Worku, Tilahun and Tafa (2016); Kashif et al. (2021) found a positive association between Internet banking services and customer satisfaction. Simon and Thomas (2016) mentioned that internet banking services had significant positive effect on customer satisfaction.

Mobile Banking Services

Mobile banking is the availability and use of financial and banking services via mobile device communication. One of the services offered might be the capacity to manage account operations, make payments, and check balances using a mobile device, such as a phone. Currently, SMS and mobile internet connection are the most popular methods for doing mobile banking; however, some apps can also be downloaded to a mobile device. It is therefore crucial to increasing bank productivity. Thomas (2016) concluded that mobile banking services had significant positive influence on customers' satisfaction. Likewise, Kashif et al. (2021) found that mobile banking had significant positive impact on customer satisfaction.

Credit Card Services

A Credit Card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amounts so paid plus the other agreed charges. The credit company provider may also grant a line of credit (LOC) to the cardholder which allows the holder to borrow the money in the form of cash advance. Ijeoma, Akujor and Mbah (2020) identified a positive association between credit card services and customer satisfaction. At the same time, Kashif et al. (2021) found that credit card services have significant positive effect on customer satisfaction.

CHAPTER - IV

RESULTS AND DISCUSSION

The main objective of this research is to investigate digital banking procedures and customer satisfaction in Nepalese commercial banks, as the researcher has said in earlier chapters. This results in the chapter being divided into three sections that include the topic's analysis and conclusions. The demographic analysis and correlation analyses of the study variables are provided in the first section; the fulfillment of the assumptions of the linear regression model was supplied in the second section; and the regression results were presented in the third section. The ratio of the supplied dependent and independent variables, as well as the data analytic procedures used for ratio scale measurement, were established for additional statistical analysis. SPSS version 26 was the statistical program used to evaluate the collected data.

4.1 Results

4.1.1 Respondents Demographic Profile

The demographic analysis and interpretation of primary data obtained through survey collection are covered in this section. This section looked at the respondents' age and gender profiles. Every response was from the Kathmandu Valley.

The gender distribution of the responders is seen in Table 2. Information from 400 respondents was gathered and examined for this study. 64.00 percent of responses were from males, indicating that men make up the majority of respondents in banks. Men make up a larger majority of the 400 respondents than women do. However, 36.00 percent of the respondents were female when it came to digital banking and its impact on customer satisfaction in Nepalese commercial banks. Based on these findings, it appears that men are more likely than women to be digital banking users. In this particular situation, Nepalese commercial banks are able to recognize respondents of both sexes as the primary participants in the survey.

Table 2*Summary of Demographic Profile of Respondents*

No.	Items	Frequency	Percent	
1	Gender wise Respondents	Male	256	64
		Female	144	36
		Total	400	100
2	Age wise Respondents	20-29	140	35
		30-39	188	47
		40 and above	72	18
		Total	400	100
3	Income wise Respondents	Up to Rs. 300,000	132	33
		Rs. 301,000- Rs. 500,000	160	40
		Rs. 501,000 and above	108	27
		Total	400	100
4	Years of using E-banking services	Less than 1 year	28	7
		1-2 years	48	12
		2-3 years	80	20
		3-5 years	128	32
		More than 5 years	116	29
		Total	400	100

Source: Opinion Survey, 2024

Table 2 presents an age description of the participants, showing that 47.00 percent fall within the 30- to 39-year-old age bracket. The demographic segment comprising commercial bank customers who are 40 years of age or older is the least. Still, the majority of replies are youthful. In addition, 18.00 percent of respondents said they were 40 years of age or older, and 35.00 percent said they were in the 20–39 age group. This indicates that 82.00% of all customers of Nepalese commercial banks were likely to be young, active people who could use digital banking, among other services.

In addition, Table 2 shows the profile of respondents according to their income level, revealing that 40.00 percent of respondents make between Rs. 301,000 and Rs. 500,000. Customers of commercial banks making more than Rs. 501,000 make up the lowest percentage income category. The bulk of responders, nevertheless, are at a medium level. Furthermore, of the respondents, 33.00 percent said that they were in the income bracket up to Rs. 300,000, and 27.00 percent indicated that their income was Rs. 501,000 or more.

Furthermore, table 2 states about the number of years the respondent had used the bank's e-banking services. 116 respondents, or 29.00 percent, have been using the services for more than five years, while 128 respondents, or 32.0 percent, have been using them for from three to five years out of 400 respondents. It was also found that, of the respondents, 48 (12.00 percent) had used the services for one to two years, 28 (7.00 percent) had used them for less than a year, and 80 (20.00 percent) had used them for two to three years.

4.1.2 Summary of Descriptive Analysis

The main objective of the study was to evaluate the effect of digital banking on customer satisfaction in Nepalese commercial banks, the mean value and the standard deviation of each dimension was used. Creswel (2012) provided trustworthy sources from which the decision rule (cut-off point) for the mean values was derived and interpreted. According to Creswel (2012), a mean value of less than 1.5 denotes extreme low, 3.5–4.5 high, 2.51-3.5 moderate, and ≥ 4.5 very high. Based on this mean score evaluation, the researcher gave the participants' mean score for each category of variable descriptions.

Table 3

Summary of Descriptive Analysis

Study Variables	Mean	SD	Evaluation of Mean Score
Automated Teller Machine Services (ATMS)	3.8262	.83610	High
Internet Banking Services (IBS)	3.8142	.82476	High
Mobile Banking Services (MBS)	3.8575	.75883	High
Electronic Fund Transfer Services (EFTS)	3.8608	.79178	High
Credit Card Services (CCS)	3.8208	.82387	High
Customer Satisfaction (CS)	3.7950	.78462	High

Source: Appendix-I

With a mean score of 3.7950, the study's findings, which are displayed in Table 3, demonstrate a high degree of customer satisfaction. It demonstrates that every component of the Nepalese commercial banks, with scores ranging from 3.8142 to 3.8608, is operating at a very high level. The section on electronic fund transfers had a mean of 3.8608, which was higher than the scores for credit card services, online banking, mobile banking, and automated teller machine services. The investigation's primary focus seems to be electronic fund transfer services, as indicated by the

highest mean score of 3.8608. In other words, the data indicates that a significant proportion of the participants reported a satisfactory level of customer satisfaction, with the greatest influence coming from mobile banking and electronic currency transfer services. In the meanwhile, the total mean score for the credit card services, online banking, mobile banking, and automated teller machine services elements was 3.8208, 3.8142, 3.8575, and 3.8262, respectively.

4.1.3 Correlations Analysis

Correlation analysis is carried out to evaluate the effect of digital banking on customer satisfaction in Nepalese commercial banks. The following tables show the relationship between the dependent and independent variables, bank and factor customer satisfaction. In this study, correlation analysis is employed to ascertain the association between the variables. The researcher calculated the correlation coefficient value in this analysis using the SPSS program. The correlation analysis focused on the overall relationship between digital banking and bank customer satisfaction.

Table 4

Pearson Correlation Coefficients of Study Variables

	ATM	IBS	MBS	EFTS	CCS	CS
ATM	1					
IBS	.651** (.000)	1				
MBS	.525** (.000)	.499** (.000)	1			
EFTS	.519** (.000)	.402** (.000)	.529** (.000)	1		
CCS	.545** (.000)	.493** (.000)	.446** (.000)	.428** (.000)	1	
CS	.699** (.000)	.659** (.000)	.682** (.000)	.562** (.000)	.653** (.000)	1

Source: Appendix-II

Table 4 presents the results of a correlation test utilizing a correlation coefficient matrix between the dependent and independent variables. The correlation coefficient between ATM services (ATM) and customer satisfaction (CS) is 0.699, with a significant value of 0.000. This indicates that there is a significant positive correlation between ATM services and customer satisfaction ($P < 0.05$). Similarly, the correlation

coefficient between internet banking services (IBS) and customer satisfaction (CS) is 0.659, with a significant value of 0.000, indicating a significant positive correlation between internet banking services and CS ($P < 0.05$). Likewise, there is a strong positive connection ($P < 0.05$) between mobile banking services (MBS) and customer satisfaction, as seen by the correlation value of 0.682 between MBS and customer satisfaction, which has a significant value of 0.000. Additionally, the correlation coefficient between electronic fund transfer services (EFTS) and customer satisfaction (CS) is 0.562, indicating a significant positive association ($P < 0.05$). This means that there is a clear positive relationship between EFTS and CS. Finally, there is a significant positive association ($P < 0.05$) between credit card services and customer satisfaction (CCS and CS), with a correlation value of 0.653 between the two variables that has a significant value of 0.000.

4.1.4 Regression Analysis

It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable (customer satisfaction in Nepalese commercial banks) and independent variables (automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services).

Table 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845 ^a	.714	.710	.42218

a. Predictors: (Constant), CCS, EFTS, IBS, MBS, ATM

Source: Appendix-III

By defining the four variables credit card services, internet banking, mobile banking, automated teller machine services, and electronic money transfers the model predicts customer satisfaction. The models' R² value of 0.714 indicates that variations in the independent variables (CCS, EFTS, IBS, MBS, and ATM) account for 71.40 percent of the observed variability in customer satisfaction. Other factors account for the remaining 28.60 percent of the difference in customer satisfaction because they are not taken into account by the model. Put otherwise, the model fits in a linear fashion.

Table 6*Analysis of Variance (ANOVA)*

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	175.409	5	35.082	196.825	.000 ^b
	Residual	70.226	394	.178		
	Total	245.634	399			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), CCS, EFTS, IBS, MBS, ATM

Source: Appendix-III

The impact of dependent factors may be best explained by the maximum number of possible combinations of predictor variables, according to an ANOVA analysis (F-value). The customer satisfaction metric has a significant impact, according to the findings. F-values of 196.825 ($p = 0.000 < 0.05$) are shown by the customer satisfaction proxy variables CCS, EFTS, IBS, MBS, and ATM, indicating a statistically significant correlation between the dependent and independent variables.

Table 7*Regression Coefficient of Independent Variables on Customer Satisfaction*

Variables	Coefficients	t-statistics	Sig. or p-value
(Constant)	-.233	-1.752	.081
ATM	.206	5.478	.000
IBS	.189	5.350	.000
MBS	.310	8.573	.000
EFTS	.098	2.905	.004
CCS	.248	7.709	.000

a. Dependent Variable: CS

Source: Appendix-III

Table 7 presents the regression coefficient of independent variables automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services and the intercept value of dependent variable customer satisfaction. The regression coefficient (β) for ATM services is 0.206. According to the study, a one-unit improvement in ATM services leads to a 0.206-unit increase in customer satisfaction. Furthermore, the data is statistically significant at the five percent significance level, according to the ATM services' p value of 0.000. Hence, this is significant positive effect of ATM services on customer satisfaction. The regression coefficient (β) for internet banking is 0.189. Based on this data, if all

online banking services were to improve by one unit, customer satisfaction would increase by 0.189 units. Internet banking services have a p value of 0.000, meaning that at the five percent significance level, they are statistically significant. Hence, this is significant positive effect of internet banking services on customer satisfaction. The regression coefficient (β) for mobile banking services is 0.310. Customer satisfaction would increase by 0.310 units if all mobile banking services increased by one, according to the statistics. Furthermore, mobile banking services have a p value of 0.000, indicating statistical significance at the five percent significance level. Hence, mobile banking services have significant positive impact on customer satisfaction. The regression coefficient (β) for electronic fund transfer services is 0.098. Based on this data, an increase of one in each electronic fund transfer service would result in a 0.098 unit increase in customer satisfaction. Electronic fund transfer services have a p value of 0.004, meaning that at the five percent significance level, they are statistically significant. Hence, this is significant positive effect of electronic fund transfer services on customer satisfaction. Moreover, the regression coefficient (β) for credit card services is 0.248. Customer satisfaction rises by 0.248 units for every unit that credit card services are improved, according to the research. Furthermore, the data is statistically significant at the five percent significance level, as indicated by the credit card services' p value of 0.000. Hence, this is significant positive effect of credit card services on customer satisfaction.

Hypothesis Testing

H₁: Automated teller machine service has significant impact on customer satisfaction of commercial banks in Nepal.

P-value of automated teller machine is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H₂: Internet banking services has significant impact on customer satisfaction of commercial banks in Nepal.

P-value of internet banking system is 0.000 which is significant 5 percent level of significance. So, hypothesis 2 is accepted.

H₃: Mobile banking services has significant impact on customer satisfaction of commercial banks in Nepal.

P-value of mobile banking services is 0.000 which is significant 5 percent level of significance. So, hypothesis 3 is accepted.

H₄: Electronic fund transfer service has significant impact on customer satisfaction of commercial banks in Nepal.

P-value of electronic fund transfer is 0.004 which is significant 5 percent level of significance. So, hypothesis 4 is accepted.

H₅: Credit card services service has significant impact on customer satisfaction of commercial banks in Nepal.

P-value of credit card services is 0.000 which is significant 5 percent level of significance. So, hypothesis 5 is accepted.

Table 8

Summary of Hypothesis Testing

Hypothesis	Standard Coefficient	t-Value	p-Value	Result
H ₁ Impact of ATM services on customer satisfaction.	.206	5.478	.000	Supported
H ₂ Impact of internet banking services on customer satisfaction.	.189	5.350	.000	Supported
H ₃ Impact of mobile banking services on customer satisfaction.	.310	8.573	.000	Supported
H ₄ Impact of electronic fund transfer services on customer satisfaction.	.098	2.905	.004	Supported
H ₅ Impact of credit card services on customer satisfaction.	.248	7.709	.000	Supported

According to table 8, p-value of automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services are 0.000, 0.000, 0.000, 0.004 and 0.000 respectively which are significant at 5 percent level so all the hypothesis are supported.

4.2 Discussion

The main objective of the study is to evaluate at customer satisfaction and digital banking at commercial banks in the Kathmandu Valley. This study further emphasizes the connection between customer satisfaction and digital banking. Research and earlier literature have established the links between automated teller machine (ATM) services, credit card services, online and mobile banking, electronic financial transfers, and consumer happiness. The amount of evidence demonstrates that digital banking has a direct effect on customer satisfaction. Results obtained from the data analysis automated teller machine services have positive and statistically significant relationship with customer satisfaction and also significant positive impact on customer satisfaction. If consumers feel that cash withdrawals from ATMs are incredibly convenient, safe, and dependable, they will be happier with digital banking services. The result is consistent with Simon and Thomas (2016) which observed positive and significant effect of ATM services on customer satisfaction. The results are also consistent with Uchechukwu and Stella (2019); Kashif et al. (2021). Consumers think transaction on the ATM is secured, convenient and reliable. The results of this study also support the Asiyandia and Ishola (2018) which states that automated teller machine greatly effect on the customer satisfaction. Automated teller machine services are still major causes of customer satisfaction.

Internet banking services is found to have positive and significant relationship with customers' satisfaction. The impact is also found to be positive and significant. Kashif et al. (2021) identified a positive association between Internet banking services and customer satisfaction. This is also consistent with the finding of Worku, Tilahun and Tafa (2016). If consumers think there is a high secured, reliable and statement can be requested through internet banking, they are highly satisfied. This result is similar with the prior study of Simon and Thomas (2016) mentioned that internet banking services has significant positive effect on customer satisfaction.

There is positive and significant relationship of mobile banking services and customer satisfaction among consumers in Kathmandu Valley. The result shows that the impact is also positive and significant on consumers' satisfaction. The result is line with the findings of Uchechukwu and Stella (2019) concluded that a mobile banking service

has positive and significant relationship with customer satisfaction. When customer feels mobile banking is easy to use, transaction is secured and convenient, they are more satisfied with it. This is also consistent with Simon and Thomas (2016); Kashif et al. (2021) mentioned that mobile banking services have significant positive influence on customers' satisfaction.

At the same time, electronic fund transfer service is found to have positive and significant relationship with customers' satisfaction. The impact is also found to be positive and significant. Asiyanbia and Ishola (2018) which observed a positive association between electronic fund transfer service and customers' satisfaction. The consumer is more likely to use an electronic fund transfer service if they believe the transaction is highly secure, dependable, processed quickly, reasonably priced, and the most effective digital payment option available. This result is similar with the prior study of Simon and Thomas (2016) and Worku, Tilahun and Tafa (2016) mentioned that electronic fund transfer service has significant positive effect on customers' satisfaction. The result is also similar with the researcher expectation.

Finally, credit card services are found to have positive and significant relationship with customers' satisfaction. The impact is also found to be positive and significant. Ijeoma, Akujor and Mbah (2020) identified a positive association between credit card services and customer satisfaction. This result is similar with the prior study of Kashif et al. (2021) mentioned that credit card services have significant positive effect on customer satisfaction.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

Digital banking is essential to banks' efforts to alter their offerings in terms of goods and services as well as customer service. As a result, it is regarded as an important and potent instrument for the expansion, growth, and encouragement of innovation as well as for boosting banks' competitiveness. Electronic banking has made it easier for banks to grow, and as a result, information technology has been demonstrated to improve business efficiency and service quality, which in turn attracts and retains customers. A few of the distribution methods that banks employ to contact their customers are telebanking, PCs, smartphones, automated teller machines (ATMs), and now internet banking. One significant component of these networks is electronic banking. The ability to transfer money, see and verify savings account balances, pay bills, pay off mortgages, purchase financial instruments and certificates of deposit, and pay bills have all been made more easier by internet banking.

The main objective of this study is to analyze the impact digital banking on customer satisfaction of commercial banks in Nepal. The other specific objectives are to analyze the status of e-banking services of private commercial banks in Nepal, to evaluate the relationship between digital banking and customer satisfaction of commercial banks in Nepal and to examine the impact of ATM services, internet banking services, mobile banking services, electronic fund transfer services and credit card services on customer satisfaction in Nepalese private commercial banks. The research design used for this study is casual and descriptive. While the influence of e-banking service delivery on customer satisfaction in Nepal's banking industry is examined using a causal research methodology, descriptive research design is utilized to explain the components of e-banking services. The population for this survey is the all the customers who has taken digital banking services in twenty commercial banks in Nepal (till July, 2023). Among them, the sample size of the study is 400 on the basis of convenience sampling method. With the use of SPSS version 26, this study employed regression, correlation, and descriptive analysis to verify the hypothesis.

This study found that automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services and facilities are provided by the commercial banks in Kathmandu Valley. The majority of the respondents agreed that electronic fund transfer services and mobile banking services are the factor highly affects their customer satisfaction and they believe that their customer satisfaction level is also high. The results of the correlation study show that there is a strong positive association between customer satisfaction and ATM services as well as a significant positive correlation between customer happiness and online banking services. Additionally, there is a significant connection between customer satisfaction and mobile banking services. Further, electronic fund transfer service and credit card services have positive and significant relationship with customer satisfaction. The regression result concluded that automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services have significant positive impact on customers satisfaction in banking industry of Kathmandu Valley. Therefore, this study concluded that the impact of digital banking on customer satisfaction is significant in Nepalese commercial banks.

5.2 Conclusion

The study investigated the impact of digital banking on customer satisfaction in banking industry. The commercial banks in the Kathmandu Valley offer credit card services and facilities, electronic fund transfer services, mobile banking, internet banking, and automated teller machine services. The majority of respondents to this poll agreed that mobile banking and electronic fund transfers are the factors that have the biggest impact on their customer satisfaction, and they also thought that their customer satisfaction level was high.

The correlation analysis concluded that ATM services (ATM) has positive and significant relationship with customer satisfaction (CS) and also correlation value between internet banking services (IBS) and customer satisfaction (CS) is significant positive. Similarly, there is significant positive association between mobile banking services and the customer satisfaction. Moreover, electronic fund transfer service and credit card services have significant positive relationship with customer satisfaction.

The regression result concluded that automated teller machine services, internet banking services, mobile banking services, electronic fund transfer services and credit card services have significant positive impact on customers satisfaction in banking industry of Kathmandu Valley. Hence, this study concluded that the impact of digital banking on customer satisfaction is significant.

5.3 Implications

Based on the summary and conclusion of the study the researcher forwards the following implications to the concerned bodies.

- The findings indicated that ATM, internet banking, mobile banking, mobile banking, electronic fund transfers services and credit card services have statistically significant impact on customer satisfaction. The findings of the research support the formulation of policies by bankers, consumers, and IT policy makers in Nepal that improve the use of online banking by all financial institutions. This might involve passing laws to stop cybercrime.
- Information technology has been shown to increase customer attraction and retention by improving company efficiency and service quality, especially in light of the significant contribution that electronic banking has made to the growth of banks.
- The study is an excellent source for academics and students who want to do additional research on the topic.
- E-banking should provide more services, like the capacity to accept deposits, and banks should seize the opportunity to expand e-banking by solving the challenges. Finally, the banks should pay more attention to the factors that most affect how satisfied their online banking clients are.
- Future researchers can now build on this study by including client demographic factors into their research. Only bank and financial institution customer satisfaction is the subject of this study. Additional research can be carried out in a variety of industries, such as healthcare, insurance, trading, manufacturing, and technology.

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ABSTRACT This study examines the

digital banking and **customer satisfaction in Nepalese commercial banks. The** study is used **descriptive and** casual **research design** . The sampling technique **for the study** followed non-probabilistic **sampling**

technique i.e. convenience sampling. Data were analyzed by using different statistical technique such as descriptive statistic, correlation analysis and regression analysis. This study shows that