Impact of Electronic Banking on Customers' Perception: Evidence from Anuradhapura District

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ABSTRACT

Since the rapid advancements in technology, lifestyle and demographic of people, traditional branch banking is turning into electronic banking systems. Customers tend to have a high level of conceivable perception regarding online banking than the traditional banking systems. In this context, the study aims to determine the extent of customers' perception of the electronic banking system in the Anuradhapura district, mainly in the town area. A structured questionnaire was distributed among 200 electronic banking operators of eight selected banks in the Anuradhapura district. The findings revealed that the customer's perception towards electronic banking is high in the Anuradhapura district. Further, results of descriptive statistics indicated that ease of use, security, accessibility, convenience and usefulness also at a high level. Also, the regression findings confirm that there is a positive relationship between customers' perception except convenience and each dimension related to electronic banking.

Keywords: Banking Services, Customers' Perception, Electronic Banking.

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1. Introduction

The establishment of information technology plays a significant role in shaping industries worldwide (Hashim and Chaker 2008). Introduction and extension of information communication technology today all sectors of the business adopted this system to deliver its services in maximum and earn higher profit by reducing the banking halls' queue and traffic. Since the customers are demanding less time-consuming banking transactions and banks adopted internet facilities for customer's transactions which facilitates to reduce the paperwork, the quick response to customers and support to the green environment while they remain in their office or at home. Because of its ease of use, convenience, accessibility, security and usefulness electronic banking system has become more popular around the globe. Polatoglu and Ekin et al (2001) state electronic banking is gorgeous to banks and customers, who have higher acquiring of new technology.

The banking industry provides better service and competent services than related to other industries through internet banking. Also, it contributes to increasing the efficiency of banking operations and providing more convenience to customers, and without interacting with the bankers and customers can transact from one corner of the country to another corner (Singhal, 2008).

The researchers have analyzed the electronic banking system across the world. Hettiarachchi (2013) found that attitudinal and perceived behavioral control factors play a significant role in influencing the adoption of internet banking rather than social influence. On the other hand, Nguyen et al. (2020) detected that awareness and usage of customers towards electronic banking services still very low in reality.

Banks use information and communication technology to provide services to their consumers over the electronic for financial transactions. Domestic, commercial banks in Sri Lanka began offering transactional-level internet banking services in 1999. Compared to other countries globally, the number of Sri Lankans who utilize online banking is relatively low. Even though clients are aware of electronic banking services, they are hesitant to use them to conduct their financial transactions Anura (2019). Growing competition from global, local and domestic banks promotes electronic banking to improve their efficiency and profitability. Electronic banking is critical to the development of financial activities in developing countries like Sri Lanka. There are limited studies on customer perception towards electronic banking in Sri Lanka. Also, there is less attention of policymakers on electronic banking services. Electronic banking is a new trend in the banking sector and its very significant to both banks and customers in order to obtain a competitive advantage of this service. Further, banks should concentrate more on the perception of customers regarding their services. As a result, expanding electronic banking is critical, and the focus of this research is to investigate consumer perceptions of electronic banking and identify the principal variables influencing their use in the Anuradapura District.

2. Literature Review

By surveying a random sample of bank customers in Sudan about their attitudes toward automated teller machines (ATMs), mobile banking, and internet banking (Masour, 2016), it was discovered that bank customers are motivated by convenience, ease of use, and service quality, but not by credibility. In addition,

he indicated that in his three models, attitude emerged as an utterly mediating factor for customers' behavioral intentions.

Saeed (2015) analyzed the impact of service quality on the adoption of internet banking in Pakistan and confirmed that the higher customer satisfaction level among internet users. Further, he suggested that management can establish a sequential priority to improve customer service quality in online banking service. Using an online questionnaire survey Hettiarachchi (2013) gathered the data from 108 electronic banking customers from Colombo and Gampaha district. It concluded that attitudinal and perceived behavioral control factors play a significant role in influencing the adoption of internet banking rather than social influence (subjective norms). Further, relative advantage, values, internet skills, trial, ability, risk, confidence in using such services (self-efficacy), and technology support also influence the adoption of internet banking.

Maheswaranathan (2016) directed a study on customers' perceptions on the usage of internet banking systems in the Batticaloa district by administrating a self-structured questionnaire to randomly selected 100 customers from various employment backgrounds and bankers. The findings discovered a high level of perception experienced by the customers to adapt internet banking from anywhere at any time. Especially in terms of usefulness, security and ease of use have revealed a higher level of perception and concern trust and privacy comparatively influence less than the other three variables.

Bhavesh et al (2013) examined the perception of rural and urban customers perception towards E-banking services in the Thiruvananthapuram district, considering 60 customers were 30 from Rural areas and 30 from urban areas. The study comprises the awareness level of the customers, Electronic Banking services availed by the customers, factors influenced in using electronic banking services as variables and found that most of the customers were satisfied with the services availed from E-banking rural and urban area preferred electronic mode for their banking transactions.

Rajesh (2007) instigated research to identify the customer's perception and attitude towards paperless banking using questionnaires from internet banking users. They confirmed that most of the respondents secure them while using internet banking, and 25 percent suggested that they need awareness to use internet banking and mobile banking in Tirunelveli District. Sarkar (2015) conducted a study to evaluate the perception of service quality and customer satisfaction in Islamic banks, particularly in social Islamic bank ltd, by applying conveniently selected 100 retail banking customers in Dhaka city using a structured questionnaire. The study revealed that the customer's perception about the service delivery system and products or services offered by the bank is satisfactory except for Bai-Salam and the ATM services. Further, it indicated that the location of the branch gets the higher priority to the customers followed by employees and physical facilities of the branch among the service delivery system of the bank.

Using convenience sampling and a structured survey (Singhal & Padmanabhan, 2009) conducted a study on customer perception towards internet banking to identify the major contributing factors of internet banking in India. The findings showed that utility requests, security, utility transaction, ticket booking, and fund transfer are major contributing factors towards internet banking and more than 50% of respondents agreed that internet banking is convenient and flexible.

3. Theoretical Framework

The conceptual framework establishes a link between dependent and independent variables.　The independent variable describes the customers' perception of electronic banking. The dependent variable describes the use and perception of electronic banking through the perceived electronic banking as five variables: perceived usefulness, ease of use, security, accessibility, and convenience.
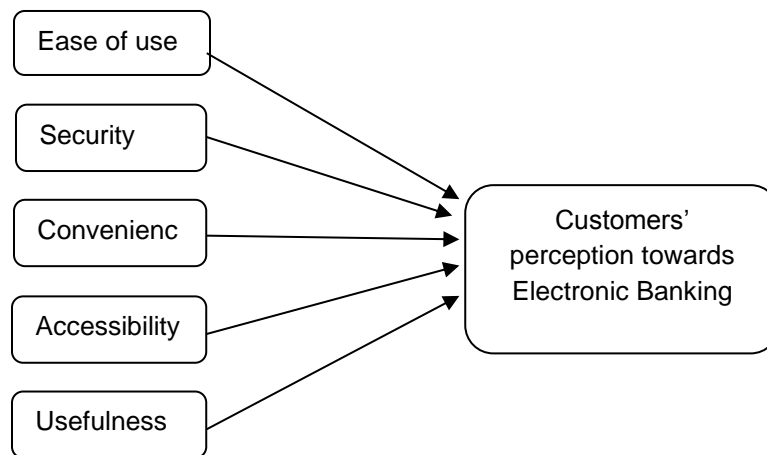
Source: Developed by the researcher using Literature

4. Research Methodology

Research Design

The study investigates the customer perception of electronic banking in the Anuradhapura district considered customers of the public and private banks. Primary and secondary data were collected from 200 respondents by considering eight banks, including private and public banks in Anuradhapura District, specifically in the town area. Based on the research problem, primary data was collected through the structured questionnaire to achieve the study's objective, and collected data were analyzed by using SPSS -22. The questionnaire is divided into two parts and consists of the respondents' personal information and the second part consists of the customers' perception of electronic banking. Further, apply the ordinal measures of the "Likert scale" to order answers of respondents. Two hundred respondents were selected using the convenience sampling method by applying Sample (Yamane, 1967) size calculating equation (95%) and 200 questionnaires were distributed to the electronic banking users of private and public equally in Anuradhapura Town area since the bankers are reluctant to provide the information of electronic banking users. The secondary data comprises research articles, textbooks, journals, and the internet.

Table 01:　Demographic Information of Respondents

Variables	Description	No.	Percent (%)

Gender	Male	120	60
	Female	80	40
Education	below O/L	14	7
	O/L	34	17
	A/L	104	52
	Degree/ Diploma	48	24
Monthly Income	below 15000	26	13
	15001-30000	62	31
	30001-45000	56	28
	More than 45000	56	28
Occupation	Government	60	30
	Self- Employee	40	20
	Business	35	18
	Private Employee	40	20
	Other	25	13
Frequency of using e-banking system	Always	28	14
	Most of the Time	46	23
	Moderate	56	28
	Rarely	70	35
Type of bank	Amana bank	25	12.5
	BOC	25	12.5
	People's bank	25	12.5
	HNB	25	12.5
	DFCC Bank	25	12.5
	Sampath Bank	25	12.5
	Commercial Bank	25	12.5
	NSB	25	12.5
Total		**200**	100

Data collection and analysis

The researchers carry out descriptive statistics, correlation and regression analysis by applying the Statistical Package for Social Science (SPSS) to analyze the data.   Based on Cronbach's Alpha indications degree of the inter-item consistency of an instrument measured by Reliability analysis (Opatha, 2003). Bivariate analysis is used to find the influencing level of given independent variables. In order to measure how much of the variance in one variable can be explained by other correlated variables, coefficient of determination (R^2) would be identified. It measures the percentage of deviation that the association explains.

A questionnaire measured the research data with five-point Likert scales ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The mean value ranges 1-5 of these five-point scales. This mean value determined whether the respondents were satisfied with the variable or not.

Average Score

Table :2 Decision attributes for Univariate Analysis

Range	$1 < X \leq 2.5$	$2.5 \leq X \leq 3.5$	$3.5 \leq X \leq 5$
Decision attributes	Low Level	Moderate Level	High Level

5. Results and Discussion

Demographic characteristics of the respondents

The information of the study is obtained through 200 structured questionnaires. The first section describes the demographic characteristics such as gender, education, monthly income, occupation, frequency of using electronic banking services and the type of banks. The following Table -2 describes the demographic characteristics of the respondents.

The behavior and the view of the male differ from the females in using electronic banking facilities. Table -3 shows 60% male and 40% female, indicating that males are more engaging in internet banking activities. The degree of education is a key aspect in managing internet banking activity. With the use of education, people can learn about new banking services. When investigating the engages with electronic banking, the results confirm that respondents who completed their GCE (A/L) are highly using electronic banking (52%) only 7% of customers who possess below GCE (O/L), 17% of the customers who completed O/L and 24% of the respondents were completed degree or diploma. Considering the income of the respondents 13% respondents are earning less than Rs.15,000, 31% of respondents are earning between Rs.15,001 to Rs.30,000, 28% respondents are earning Rs.30,001 –Rs.45,000 and 28% respondents are earning above Rs.45,000. To analyze the occupation of the respondents, the majority of the respondents were government sector employees and it is 30%. 38% of the customers represented as private and self-employed, 28% of the customers represented as a business, and 12% represented other occupations. When asking how frequently using E-Banking, 14% of respondents agree that they are using it constantly, 23% of respondents are using it most of the time, 28% of respondents are using it frequently, and 35% of respondents are using it frequently are using it rarely in a month.

Research Information

Table 03: Level of perception on the E-Banking

Dimension/Indicators	Mean	Standard Deviation	Attributes
Clear and understandable procedure	4.25	.608	
Clear instructions and personal attention	4.29	.656	
Providing various incentives	4.25	.678	
Easy to use	4.16	.700	
Easy transfer of money	4.11	.686	
Ease of Use	**4.21**	**.550**	**High Level**
Secrecy of financial transactions	4.24	.618	
Confidential information	4.17	.645	
Correction of errors	4.17	.661	
Safety of transactions	3.96	.690	
Security	**4.10**	**.465**	**High Level**
Availability of E-banking services	3.89	.671	
Anytime services	3.77	.630	
More convenience	4.05	.551	
Quick transaction	4.07	.580	
Getting alert message	4.11	.579	
Convenience	**3.98**	**.427**	**High Level**
Availability of information	4.11	.591	
Easy to access	4.17	.695	
Less restrictions	4.19	.653	
Connections with banks	4.21	.656	
User-friendly technological products	4.08	.649	
Accessibility	**4.15**	**.486**	**High Level**
improving performance	3.94	.713	
Productivity	3.99	.638	
Save time	3.90	.723	
Fulfillment of needs	3.87	.704	
Efficiency and Effectiveness	4.17	.658	
Usefulness	**3.97**	**.488**	**High Level**

According to the above descriptive analysis, the mean value indicates a high level of perception towards E-Banking in the Anuradhapura district.

Table 04: Pearson Correlation between Customer Perceptions towards E-Banking

	Perception	Ease of use	security	convenience	Accessibility	usefulness
perception	1	.460**	.425**	.322**	.379**	.631**
		.000	.000	.000	.000	.000
Ease of use	.460**	1	.674**	.365**	.427**	.523**
	.000		.000	.000	.000	.000
Security	.425**	.674**	1	.562**	.370**	.439**

.000	.000		.000	.000	.000
Convenience	.322**	.365**	.562**	1	.459**	.420**
	.000	.000	.000		.000	.000
Accessibility	.379**	.427**	.370**	.459**	1	.440**
	.000	.000	.000	.000		.000
usefulness	.631**	.523**	.439**	.420**	.440**	1
	.000	.000	.000	.000	.000	

**. Correlation is significant at the 0.01 level (2-tailed).

The relationship between the independent (ease of use, security, convenience, accessibility, and usefulness) and dependent variables (consumer perception) is depicted in Table -4. According to the findings, Pearson correlation (r) values are over 0.3, with less than the alpha value (0.000) at the significance level. It confirms a statistically significant linear relationship between consumer perception and electronic banking (r =.460,.425,.322,.379, and.631, p.000). Table 4 shows that the predictors (or IVs) are not highly correlated, with the strongest correlation being r=.63. Furthermore, the direction is positive, indicating that these characteristics tend to develop in tandem (higher perception is connected with higher electronic banking), and the strength of the relationship is moderate (.3 | r |.6).

Analysis of Reliability

Cronbach alpha is the most often used reliability test for multiple Likert survey questions and is used to determine internal consistency. Table 4 illustrates the findings of Cronbach's Alpha test, which indicate that the internal reliability of each instrument is satisfactory due to Cronbach's Alpha value exceeds 0.7.

Table 4: Reliability Analysis

Instruments	Cronbach's Alpha	No. of questions
Ease of use	0.883	01-05
Security	0.741	06-10
Convenience	0.750	11-15
Accessibility	0.804	16-20
Usefulness	0.753	21-25
Customer Perception	0.784	26-28
Overall	**0.7858**	

Table 5 shows that the value of Cronbach's alpha of ease of use, security, convenience accessibility, usefulness, and customer perception are 0.784, 0.741, 0.750, 0.804, 0.753 and 0.883, respectively. Here, all

the values of Cronbach's alpha and the overall value are greater than 0.7, which indicates that all the variables are reliable for this study.

Regression Analysis

The regression analysis is applied to determine the functional relationship between the dependent and independent variables (a predictor) for prediction and making other inferences.

Table 06:   Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	.604	.345		1.750	.082		
security	.200	.090	.167	2.226	.027	.520	1.923
Convenience	-.056	.092	-.043	-.607	.545	.588	1.701
Accessibility	.109	.075	.095	1.457	.147	.683	1.465
usefulness	.588	.077	.514	7.622	.000	.642	1.558
Ease of use	.033	.062	.038	.536	.593	.580	1.725

a.   Dependent Variable: perception_

Table 6 shows no multicollinearity because each VIF value is less than ten and tolerance scores are greater than 0.2 (statistics =.052,.59,.68,.64, and.58, respectively). The variance of the residuals is constant since there were no clear signals of funneling in the plot of unstandardised residuals vs. standardised predicted values, implying that the homoscedasticity criterion was met.

  The perception of electronic banking based on security, convenience, accessibility, usefulness, and ease of use was explained using multiple linear regression. Between residuals, all of the assumptions were met. The entire model (Table - 7) explains 43% of the variation in electronic banking perceptions and is significantly useful in explaining electronic banking perceptions, $F(5, 199) = 29.66$, $p < .05$. According to Table -6 the perception of electronic banking rises by.20 with each one-unit improvement in security, which was confirmed to be a significant change, $F(199) = 2.22$, $p.02$ (Table -8). The perception of electronic banking increases by.10 and.03 with each unit increase in accessibility and ease of use, respectively, which was not shown to be a significant change, $F(199) = 1.80$, $p = .14$ and $F(199) = .54$, $p = .59$. The perception of electronic banking increases by.59 with a one-unit rise in usefulness, which was determined to be a significant change, $F(199) = 7.62$, $p.05$.
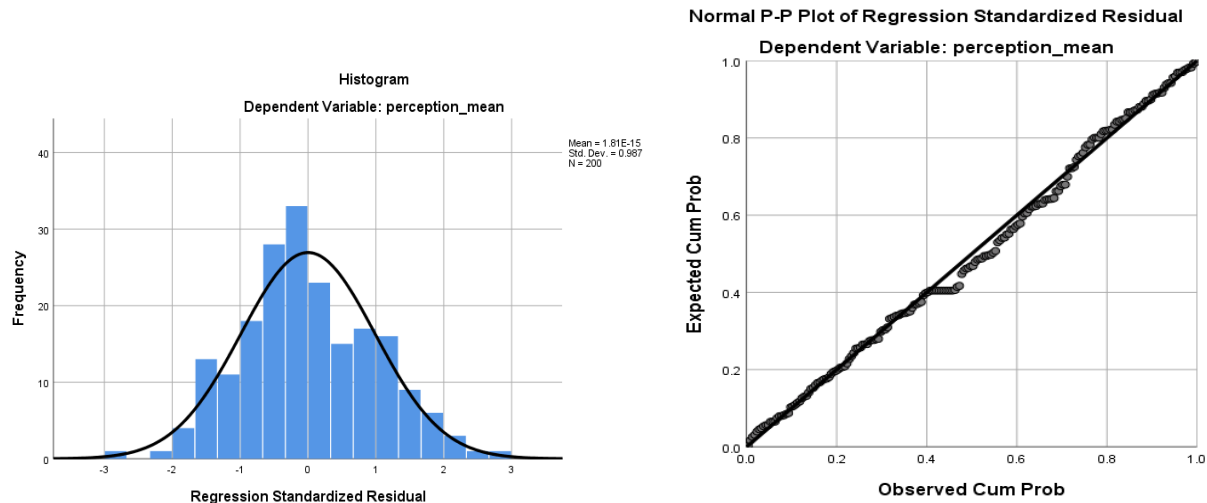
Figure -2 Residuals Normality

Figure 2 indicates that the residual values are normally distributed, and the P-P plot for the model indicates that the residuals' normality is likely to have a significant impact on the findings; thus, the results are valid.

Table 7 Model Summary

R	R^2	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.658ª	.433	.419	.426	1.711

a. Predictors: (Constant), Ease of use, convenience, Accessibility, usefulness, security

b. Dependent Variable: perception

From Table 6, the value of the Durbin-Watson statistic is 1.711, which lies between 0 to 4. Therefore, this model residuals are independent (or uncorrelated) also, this value is closed to be 2 indicates the analysis is valid. The R and R^2 values are listed in Table 6. The R-value, which refers to simple correlation, is 0.658, indicating a high degree of connection. The R^2 result reveals how much the independent variable, electronic banking, can explain the total variance in the dependent variable, perception. In this situation, 43 percent of the variance can be explained, which is relatively low. Human behavior is complicated to predict, and achieving a high R^2 is nearly impossible. Frost (2017) also points out that a strong model can have a low R^2 value. According to regression analysis, perception of security and usefulness are statistically significant also positively influence customer satisfaction. Table 6 shows the impact of independent variables on the dependent variable, which is a positive direction for each independent variable except convenience. It concluded that the selected regression model has a strong model fit (p < 0.000) for the data.

$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \varepsilon$

$Y = 0.604 + 0.062X_1 - 0.200 X_2 - 0.056X_3 + 0.109X_4 + 0.588 X_5 + \varepsilon_1$

X_1 is ease of use

X_2 is Security

X_3 is Convenience

X_4 is Accessibility

X_5 is Usefulness

β_0 is the intercept

β_1, β_2, β_3, β_4 and β_5 are coefficient of the independent variables

ε is the Error term

From the above table 5 t-value of ease of use, convenience, and accessibility, the probability value is also not statistically significant for customer satisfaction and no relationship between ease of use, convenience and accessibility, and customer satisfaction which indicates that customers having information about the internet banking transactions does not affect customer satisfaction in this research area.

Table 8 ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.862	5	5.372	29.661	.000[b]
	Residual	35.138	194	.181		
	Total	62.000	199			

a. Dependent Variable: perception

b. Predictors: (Constant), Ease of use, convenience, Accessibility, usefulness, security

The above table 8 F ratio of the ANOVA test explains that the overall regression model is a good fit for the data. Further it shows that the independent variables statistically significantly predict the dependent variable, $F (5, 194) = 29.661$, $p (.000) < .05$.

Discussion

The current study investigated the impact of employer brand on job satisfaction of employees of Telecommunication sector in Sri Lanka. The findings of the present study confirm that the findings of some earlier studies and conflict with the findings of other studies. Hochwarter et al. (1999) defined Job satisfaction as "an attitude formed by both contextual variables and factors inherent in the individuals" is a central measure of how well an organization satisfies employees' needs and fulfill their expectations. If organizations succeed in doing this, they increase the likelihood of retaining employees through satisfied workforce. Direnzo and

Greenhaus (2011) in their studies stated that job satisfaction is a prominent indicator of the desirability of movement, a key integral driver of individuals' inclination to leave or to stay with an employer in nearly all turnover theories. Tanwar and Prasad (2016) found that employer brand acts as a critical predictor of job satisfaction. Also, gender is found to have moderating effect on the relationship between employer brand dimensions and job satisfaction.

Berthon, et al. (2005) identified there are five dimensions of employer brand which are economic value, development value, social value, interest value and application value. Economic value is to what degree the individual is attracted to an employer that provides the average remuneration as well as the entire compensation package. Developmental value is to what degree employer embraces self-worth, recognition, and confidence, coupled with career-enhancing experiences and a base for possible future employability. Social value is the degree to which potential talent is attracted to an employer that provides a working environment that is fun, happy, and provides a supportive team atmosphere. Interest value as to what degree an employee is attracted to an employer that provides an exciting and challenging work environment, has original work practices and makes use of its employees' creativity to produce high-quality yet innovative products and services. Application value is the attractiveness of an employer that provides an opportunity for the employee to apply what they learned in the classroom or workplace and the opportunity of teaching others. Schlager et al. (2011) cited reputation value is similar to the dimension of Cable and Turban (2001), describe the employer's reputation as a job seeker's beliefs about how other people evaluate an employer. Good quality of products, Well-known products, Innovative products, good reputation of the company amongst friends and good brand to have on the resume.

Besides, when breaking down employer brand it was found that there is significant relationship between dimensions of employer brand and job satisfaction. It was supported with some earlier studies (Ash & Bendapudi, 1996; Cable & Graham, 2000; Cable & Turban, 2001; Backhaus & Tikoo, 2004; Judge et al., 2000; Malka & Chatman, 2003; Saari & Judge, 2004; Schnake et al., 2007; Schlager et al., 2011; Tansky & Cohen, 2001). But the findings not supported in relation with Application value which is not significant even though it has positive relationship. According to the findings of this study, Application value of the Telecommunication Sector does not a significant impact on Job satisfaction of employees in this sector. That means the employees feel that there are no opportunities to apply their knowledge and experiences in anywhere at society. Due to the current pandemic situation, people are started using telecommunication technology to work from home and to avoid unnecessary travelling. So, there is a workload for employees who are in the telecommunication industry. This may be the reason behind that they feel they cannot be able to apply their knowledge and experience in the society. Policy makers of this sector organizations need to design the brand based on applying knowledge, skills and experience of employees which they learn from the organization   to the outside environment in order to keep satisfied workforce and to effectively retain them.

6. Conclusion

The present study examines the customers' perception towards the e-banking system in the Anuradhapura district with three research objectives and employed descriptive Analysis, Pearson correlation and multiple regression analysis by applying collected data from the questionnaire. According to the descriptive results, the mean value indicates a high perception of the E-banking system in Anuradhapura. Furthermore, the Pearson correlation indicated that customers have a positive perception of electronic banking. Further, the multiple linear regression analysis revealed that 43 percent of the variation in customers' perception is explained by the ease of use, security, convenience, accessibility, and usefulness. The multiple regression model assumption validated the model's fit. Moreover, the sample population had been restricted only in the town area due to time and accessibility constraints. For future research, a more comprehensive geographical coverage including rural areas could be captured. The sample size was limited to 200 due to time constraints and future research can be increased to generalize the findings better.

Recommendations

Based on the findings and experience from the research on customers' perception of the e-Banking system in Anuradhapura district, the following recommendations are made to deal with customer perception regarding the Electronic Banking system properly. There is a high customer perception towards the e-Banking system in the Anuradhapura district. It is an excellent opportunity for banks to capture more customers to bank through a good marketing process. Therefore, banks are recommended to let others know about that the situation and get the advantage of those circumstances. Furthermore, there is a strong correlation between customers' perception and usefulness. Banks are recommended to give special attention to other than usefulness to increase the perception among the customers.

Although this research is principally based on the primary data from internet banking users, the findings cannot be generalized, as the research is based on convenience sampling. This study has successfully examined the customers' perception of e-Banking services. Future research may include examining the factors' importance. Future research may also consider the impact of other demographic variables like education.

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