

# Customer Adoption of E-Banking Service: A Study in Pokhara City, Nepal

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## Abstract

In today's growing worldwide economy and competitive environment, e-banking is crucial for banks strategy because of its benefit for each bank and customers. The purpose of this research paper was to investigate the customer adoption towards e-banking services in Pokhara city, Nepal. Among numerous e-banking services ATM, Mobile banking and internet banking services were taken into consideration for this study. A conceptual framework was developed based on Unified Theory of Acceptance and Use of Technology (UTAUT) and examines relationship between the independent variables such as Performance Expectancy (PE), Effort Expectancy (EE), Social influence (SI) and Facilitating Condition (FC) upon dependent variable Behavioral Intention to use (BI) and also relationship between behavioral intention to use upon Actual Use (AU). Quantitative research design was used where target population was the customers of banks having residence at Pokhara city, Nepal. Survey questionnaire was prepared using Google form and sent to the customers of banks using convenience sampling method. Out of all of the surveys collected, 208 have been usable and compiled with SPSS 26. By using descriptive statistics, t-test and correlation the study discovered that Performance Expectancy, Effort Expectancy and Facilitating Condition have higher effect than Social Influence on behavioral intention to use. The results determine that demographic factors also impact significantly on adoption of e-banking. The findings of the study might assist banking industry to recognize e-banking marketplace and additionally locate customer's conduct and belief concerning the usage of e-banking services which is fruitful to banks for formulating techniques to expand new structures of banking in the present competitive market.

**Keywords:** Customer adoption, E-banking, Pokhara city, Nepal



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## Introduction

E-banking is the automated delivery of banking products and services directly to customers through electronic channels. The definition of e-banking is not similar as various researchers define it in different ways. Electronic banking refers to several types of services through which a bank customer can request information and carry out most retail banking services via computer, television or mobile phone (Daniel, 1999; Sathye, 1999). On the other hand, Leow (1999) state that the terms PC banking, online banking, internet banking, telephone banking or mobile banking refers to a number of ways in which customer can access their banks without having to be physically present at the bank branch. Therefore, e-banking covers all these ways of banking business electronically. Although e-banking comes with a security threat but still banks are using the benefits the internet has to bring banking services to their clients. E-banking has benefit for both bank and customer. The main benefits from the banks point of view are better branding and better responsiveness to the market, cost reduction, attracting high value customers and maximizing profit. Customers get benefits as saving time, convenience and reducing transaction cost.

Banking industry is becoming a tougher business to run and grow due to high competition and challenge to provide better services, retain existing customer and acquire new customer. Banks and other businesses alike are turning to IT to improve business efficiency, service quality and attract new customers (Kannabiran & Narayan, 2005). It is no doubt that e-banking products are the best option to compete in market in today's technological world but it is again a big challenge to satisfy customers with these services. Studies have shown that poor awareness of e-banking transaction platforms, social influences and poor knowledge of technology hinders adoption (Omotayo & Adebayo, 2015). Even the customers using e-banking services do not continue for long time. Robinson (2000) reported that half of the people that have tried online banking services will not become active users.

In developing countries like Nepal, e-banking was introduced later and customers of banks are still undecided to use it due to security and trust issues and insufficient knowledge about the services. So, banks are now focusing on the factors which influence the adoption of these services.



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Almost all banks in Nepal have invested huge amount to infrastructure for supporting e-banking services and given high priority to promote these services to customers. Banks provide e-banking means as ATM, POS, internet banking, and mobile banking services these days. Nepal Rastra Bank (NRB) is the regulatory body of all banks and financial institutions (BFIs) which is also requesting BFIs to promote e-banking services to customers.

The results from the review of several authors, researcher found several research gaps that exist, first, there is limited study on the perception and adoption of customers of Banks in Nepal except few research which focus on selected commercial banks. Most of the research is based in other countries, but nothing related to banks in Nepal. The second gap is the findings from pervious study could not apply to Nepal since there are different in economic status, education level, cultures, attitudes and behaviors of customers. Thus, it is vital to examine the aspects that influence customers' adoption of e-banking services in Nepal, so that banks can better frame their marketing policies to increase this service utilization in the future.

## Research Objectives

The research objectives were developed based on the Concept that the customer's perception to the services and the satisfaction decides the using and continuing the service. The main objective of the study is to identify the key factors which affect the adoption of e-banking services provided by banks. The specific objectives of the study were classified into areas as stated below:

1. To identify the key factors which affect the adoption of E- Banking service Provided by banks.
2. To find relationship between independent variable (Performance expectancy, Effort expectancy, social influence and facilitating condition) and behavioral intention to use E- Banking. Also, relationship between behavioral intention to Use and Actual Use.

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## Conceptual framework and hypothesis

Among various popular theories related to the adoption of e-banking, Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by Venkatesh, Morris, Davis, & Davis (2003) is one of the most complete, strong, and influential models up to date. Therefore, this research is based on UTAUT. The researcher has not considered moderators which are present in the original UTAUT Research Model. Also due to the difficulty of identifying effect of facilitating condition to actual use, its effect to behavior intention is considered. For the purpose of understanding the factors influencing customers' adoption of e-banking in Pokhara city, Nepal, this paper proposed a research model which is presented in figure 1.

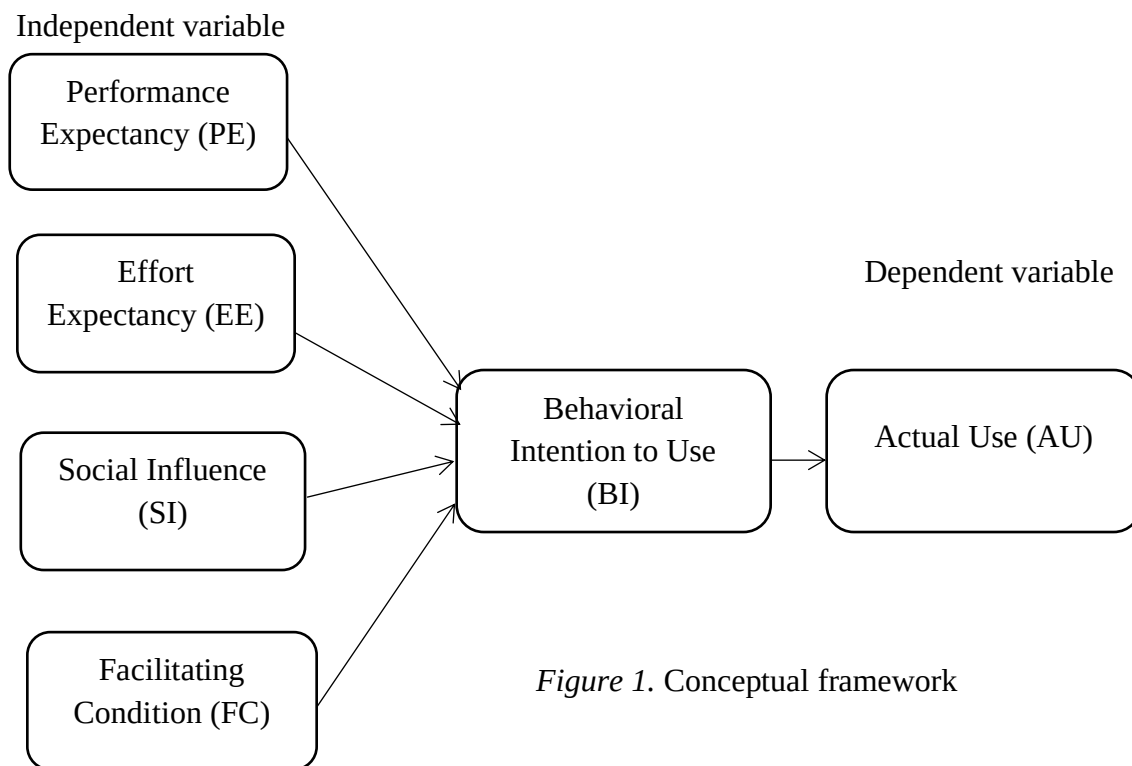


Figure 1. Conceptual framework

Based on above conceptual framework five hypotheses which shows the relationship between dependent and independent variables are mentioned below:

H1 There is significant relationship between Performance Expectancy and Behavioral Intention to use.



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H2 There is significant relationship between Effort Expectancy and behavioral intention to use.

H3 There is significant relationship between Social Influence and Behavioral Intention to Use.

H4 There is significant relationship between Facilitating Condition and Behavioral intention to use.

H5 There is significant relationship between Behavioral intention to use and Actual Use

## Literature Review

The UTAUT model, which is a unified view of the previous IS models, has a considerable potential to elucidate the most relevant factors of e-banking acceptance (Baabdullah, Alalwan, Rana, Kizgin, & Patil, 2019). Therefore, this research is based on UTAUT which has the probable to study factors of E-banking adoption. Venkatesh et al (2003) develops the UTAUT model through integrating eight theories primarily based totally on an evaluation of Technology (IT) adoption models including the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model (MM), the Theory of Planned Behavior (TPB), Combined TAM and TPB (C-TAM-TPB), the Model of Personal Computer Utilization (MPCU), the Diffusion of Innovation Theory (IDT), and the Social Cognitive Theory (SCT).

Venkatesh et al. (2003) conducted an empirical study to compare the above eight models, and then projected a unified model called UTAUT, which comprises four core constructs of intention and usage, and four moderators. UTAUT posits that performance expectancy, effort expectancy, social influence, and facilitating conditions are the determinants of behavioral intention or use behavior; and that gender, age, experience, and voluntariness of use have moderating effects on the acceptance of IT. According to Venkatesh et al. (2003);

1. performance expectancy is the degree to which an individual believes that using a service will help him or her to attain gains in job performance. In addition, he demonstrated that performance expectancy is the strongest predictor of behavioral intention to use IT.



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2. effort expectancy is the degree of ease users feel with respect to the use of an information system (Venkatesh et al. 2003). The three constructs that relate to effort expectancy are perceived ease of use (TAM/TAM2), complexity (MPCU), and ease of use (IDT)
3. social influence is the degree to which an individual perceives others' belief that he or she should use service. This construct is about whether an individual will change his or her decision to adopt service in compliance to the social pressure. Three constructs capture the concept of social influence, namely, subjective norm (TRA, TAM2, TPB and C-TAM-TPB), social factors (MPCU), and image (IDT)
4. facilitating conditions are the degree to which an individual believes that an organizational and technical infrastructure exists to support or facilitate the use of system. It is regarded as a belief related to one's control over the use of IS. Similar to social influence, facilitating conditions is often theorized to have a direct effect on intention and the use of IS. This construct is derived from the notions of perceived behavioral control (TPB/DTPB, C-TAM-TPB), facilitating conditions (MPCU) and compatibility (IDT).
5. behavioral Intention is individual behavior which is predictable and influenced by individual intention. UTAUT contended and proved behavioral intention to have significant influence on technology usage.
6. actual use is measured by self-reported frequency of technology usage such as an average number of hours per day.

With regard to e-banking, a substantial quantity of research in diverse contexts tested the variables that would affect e-banking use. In this study distribution channel as ATM, internet banking and mobile banking only are considered. Mobarek (2007) stated that the most favored distribution channel is ATM, second one is internet banking, the third preference is mobile banking and the final preference is traditional branch banking. According to the research of Daka & Phiri (2019) which was conducted to determine the factors influencing the adoption of e-banking services based on the UTAUT model, results was found that performance expectancy (PE), effort expectancy (EE), facilitating conditions (FC) and behavior intention (BI) have a significant impact in the adoption of e-banking services but social influence (SI) was non-significant. Similar study of Yaseen & El Qirem (2018) to customers of the Jordanian commercial banks and the results



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indicate that three constructs are significant i.e., EE, SI, and perceived e-banking services quality. Additionally, the result directed that gender is not a moderating variable between predictors and BI. To investigate the factors of internet banking adoption among Malaysian banks using unified theory of acceptance and use of technology Foon & Fah (2011) found a significant relationship between performance expectancy, effort expectancy, social influence, facilitating conditions and behavioral intention. According to the study of SARFARAZ (2017), performance expectancy, effort expectancy and risk perception significantly effect user's intention to adopt mobile banking services. Though, no significant relations were established for social influence and trust. In the above studies all researchers found the significant relationship between effort expectancy (EE) to adoption of e-banking services while results of other factors found different according to their study.

The goal of the study by Md Nor, Pearson, & Ahmad (2010) was to empirically test a portion of Innovation Diffusion Theory (IDT's) features. Internet banking was employed as the innovation or targeted technology. According to the findings, relative benefit, compatibility, and trialability all have a substantial impact on one's attitude about online banking. The survey also discovered that before Internet banking can be accepted, people must have a good attitude toward it.

According to Lusaya & Kalumba (2018), the availability of information is critical in the uptake of e-banking services. This is because, according to the theory of reasoned action, a customer can only adopt a service or product if he has complete information about how to use it. It was also determined that familiarity is very important in the use of e-banking because technological acceptance is based on the service's familiarity and complexity. However, despite the fact that other theories emphasize the need of security, security is not a barrier to e-banking adoption and use. The only drawbacks to using e-banking are a lack of knowledge, a lack of education, and the expense of the service. impact on intention and attitude

In the study of Prospects and Challenges of E-banking in Nepal, Banstola (2007) found that Nepalese banks were using E-Banking for their own convenience and for the purpose of retaining exiting customers. The cost analysis of most of the banks in Nepal is seems to be either



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inadequate or narrow space of business transaction or lack of sufficient tools. No significant correlation was found between use of e-banking and gender, marital status or salary of customer. Though, use of e-banking is found significant with age and education.

The model was empirically tested using data acquired from 273 respondents from two different banks in Ghana, according to Mbrokoh (1970). The performance expectancy construct positively contributed to explaining the variance in behavioral intention, according to the study's findings. The link between effort expectation and motivation was also found to be beneficial. The social impact variable also played a role in explaining the variation in behavioral intention in a favorable way. The results also showed that, contrary to their assumptions, the facilitating conditions construct had no effect on usage behavior. The link between behavioral intent and actual usage behavior was also found to be valid.

The results from the review of the above authors, researcher found that most of the research are based on the knowledge for either internet banking only or mobile banking adoption. Researchers also considered e-banking as a whole without separating each e-banking services for their studies. This study used internet banking, mobile banking and ATM separately to show their effects on adoption. Further, e-banking as a whole was also measured. These results will be helpful for banks to get knowledge about those services and further making marketing strategies so that maximum benefit can be achieved.

## Research Methodology

In order to reach the objectives of this research, the researcher designed the study as quantitative research in which survey questionnaire was administered to analytically assess the level of adoption of e-banking in Pokhara city, Nepal. The population of this research were the individual who are the customers of any banks using e-banking services. Survey questionnaire was prepared using Google form and sent to the customers of banks to collect primary data using convenience sampling method. Out of 260 questionnaires sent randomly, 220 were returned and 208 are usable which were compiled with SPSS 26 software. Demographics factors were calculated using descriptive statistics and correlation coefficient was used for relationship between



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variables. Secondary sources used were journals, books, Nepal Rastra Bank's information and information available in internet. The variables used for this research are Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SE), Facilitating Condition (FC), Behavior intention (BI) and Actual Use (AU). For developing measurement items, this study has executed well-defined and authenticated scale obtained from the former studies. Also, all the variables were measured on a Five-Point Likert Scale except actual use for which frequency scale is used. To observe the reliability of internal consistency Cronbach's Alpha test was used. According to Green, Lissitz, & Mulaik (1997) an alpha of 0.65 - 0.80 is often considered "adequate" for a scale used in human dimensions research. The value was obtained using SPSS tool and found the Cronbach's Alpha 0.967.

## Research Results

To find the first objective for identifying the key factors which affect the adoption of E-Banking Service Provided by banks different results was found. For finding Performance expectancy, four related questions are presented to participants and found highest mean of 4.53 i.e., for the item of 'Time is saving when using ATM' and the lowest rank is 'Using ATM increases my productive' with mean 3.86. In case of mobile banking also, highest and lowest rank are same as of ATM mentioned above having mean of 4.52 and 4.07 respectively. For internet banking highest rank is same as ATM and mobile banking i.e. 'I can save time while using internet banking service' with mean of 4.28. But in case of internet banking service lowest rank for 'using internet is useful in my daily life' having mean of 3.81. Three parameters of effort expectancy were 'learning to use service is easy', 'low skills required to use service' and 'using service is menu driven and user friendly'. In all the three cases i.e., ATM, mobile banking and internet banking most participants give preference for 'learning the service is easy' (mean of 4.32 and standard deviation 0.808 for ATM, mean 4.06 and standard deviation 0.759 for mobile banking, mean 3.72 and standard deviation 0.823 for internet banking). Likewise, the least preference given to 'low skills required to use service' (mean 3.98, 3.365 and 3.18). Three parameters of social influence were 'people who are important to me think that I should use the service', 'most of people around me are using internet banking service which influence me to use the service' and 'I feel using internet



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banking service as a status symbol'. In all the three cases i.e., ATM, mobile banking and internet banking, rank is higher for people who are important to me think that I should use the service (mean 3.65 and standard deviation 0.871 for ATM, mean 3.62 and standard deviation 1.005 for Mobile banking and mean 3.35 and standard deviation 0.195 for internet banking). According to the participants response to facilitating condition of all the three services, it was found that ATM, mobile banking and internet banking have first, second and third rank as; 'I have sufficient knowledge to use the service', 'I have the resources necessary to use the service' and 'easy availability of person for assistance to service while I am in trouble to use respectively'. Behavioral Intention to Use and Actual Use to the E-Banking services out of 208 participants towards their responses to three parameters of BI 'I plan to continue the service as I do now', 'I plan to continue frequently in the future' and 'I strongly recommend to others for using the service' on only one parameter of AU which was measured by the frequency to use of the services. In cases of ATM and internet banking service first second and third ranks are same i.e. 'Strongly recommend to others for using the service', 'plan to continue frequently in the future' and 'plan to continue the service as now' respectively. But in mobile banking service first rank is 'plan to continue frequently in the future', second rank is 'strongly recommend to others for using the service' and 'plan to continue as now' in third rank. The mean and standard deviation of Actual use for ATM, Mobile banking and Internet banking are 3.83 and 0.893, 3.91 and 0.931, 3.14 and 0.911 respectively.

The second object is to find relationship between independent variable (Performance expectancy, Effort expectancy, social influence and facilitating condition) and behavioral intention to use E- Banking. Also, relationship between behavioral intention to Use and Actual Use. Various results were found which are presented on table below;



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Table 1

*Result using Spearman's Coefficient test by SPSS tool*

| S. N | Relationship                   | Spearman's coefficient | Result                   |
|------|--------------------------------|------------------------|--------------------------|
| 1    | PE to BI for ATM               | 0.485                  | Moderate positive effect |
| 2    | EE to BI for ATM               | 0.404                  | Moderate positive effect |
| 3    | SI to BI for ATM               | 0.261                  | Weak positive effect     |
| 4    | FC to BI for ATM               | 0.392                  | Moderate positive effect |
| 5    | BI to AU for ATM               | 0.189                  | Weak positive effect     |
| 6    | PE to BI for M-Banking         | 0.612                  | Strong positive effect   |
| 7    | EE to BI for M-Banking         | 0.401                  | Moderate positive effect |
| 8    | SI to BI for M-Banking         | 0.485                  | Moderate positive effect |
| 9    | FC to BI for M-Banking         | 0.436                  | Moderate positive effect |
| 10   | BI to AU for M-Banking         | 0.407                  | Moderate positive effect |
| 11   | PE to BI for I-Banking         | 0.659                  | Strong positive effect   |
| 12   | EE to BI for I-Banking         | 0.623                  | Strong positive effect   |
| 13   | SI to BI for I-Banking         | 0.490                  | Moderate positive effect |
| 14   | FC to BI for I-Banking         | 0.686                  | Strong positive effect   |
| 15   | BI to AU for I-Banking         | 0.338                  | Moderate positive effect |
| 16   | PE to BI for overall E-Banking | 0.554                  | Strong positive effect   |
| 17   | EE to BI for overall E-Banking | 0.482                  | Moderate positive effect |
| 18   | SI to BI for overall E-Banking | 0.332                  | Moderate positive effect |



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| S. N | Relationship                   | Spearman's coefficient | Result                   |
|------|--------------------------------|------------------------|--------------------------|
| 19   | FC to BI for overall E-Banking | 0.473                  | Moderate positive effect |
| 20   | BI to AU for overall E-Banking | 0.301                  | Moderate positive effect |

## Discussions

The total number of respondents is 220 out of which 12 respondents sent incomplete answers therefore their responses not included in the research. Overall demographic result shows that more focus should be done which will be beneficial for banks by providing education, training and awareness programs to female, single, age range between 45 and below 55, and retired person about e-banking services.

Investigation and analysis of various dimensions to customer adoption of e-banking services have drawn some outcomes. Past studies and review of literature shows that the main factors such as performance expectancy, effort expectancy, social influence and facilitating condition have a significant effect on behavioral intention to use. Also, behavioral intention to use on actual use has significant effect. The hypothesis is tested using Spearman's rank coefficient in SPSS. There are four independent variables such as PE, EE, SI, FC and dependent variable BI and the AU. Actually, there are five hypotheses; significant relationship with PE to BI, EE to BI, SI to BI, FC to BI and BI to SI. Also, E-Banking services ATM, Mobile Banking and Internet banking are analyzed separately. The study discovered that performance expectancy, effort expectancy and facilitating condition have higher effect than Social Influence on behavioral intention to use.

## Knowledge from Research

This research adds to the body of knowledge on information systems in a number of ways. From a theoretical standpoint, the findings contribute to a better understanding of the factors that influence technology adoption in developing countries, an issue that has received little attention.



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Indirectly, the findings acknowledge prior academics' efforts to adapt well-grounded theory from other domains (e.g., social psychology) to the field of information systems.

## Conclusion

The purpose of this research is to investigate the essential factors affecting the behavioral intention to adopt e-banking services in Commercial and development Banks of Nepal. Two objectives were established on the basis of two research questions were confirmed with the study result. The proposed model which is based on UTAUT suggests that Performance expectancy effort expectancy, social influence and facilitating condition have direct impact on behavioral intention to use. This research also suggested a direct impact of the behavioral intention on the actual use of the e-banking service. All five hypothesis were accepted. The study revealed that performance expectancy, effort expectancy and facilitating condition have higher consequence than Social Influence on behavioral intention to use. The research established ATM is the first preference, mobile banking is second and internet banking is third by customers to accomplish banking transactions. Because of globalization and a demanding lifestyle, there is a strong need for having one stop e-banking accounts and electronic banking is becoming a key success factor to gain a competitive advantage in the 21<sup>st</sup> century. Nepalese banks have rapidly introduced advanced banking technologies and e-banking services in recent years. Almost all banks have invested in expanding and improving the IT systems and a number of new e-banking services have been developed. But it's also vital to enhance on the safety capabilities of the device being used, considering this can re-guarantee the clients that e-banking is a secure mode to carry out transactions.

## Suggestions

It is recommended to Nepal Rastra Bank (NRB) which is regulatory body of all banks and financial institutions to focus on security of electronic banking transactions by regulating banks to perform IT audit which will help to make e-banking services safe, dependable and trustworthy. New strategy can be drawn to enhance limit of transactions after customer feels secure. Banks are suggested to promote e-banking adoption and usage by attractive e-banking service quality and



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building up customer's trustworthiness. Banks can plan for marketing campaign and awareness programs to make communication between customers about the benefits and necessity of the services. Ministry of finance can also act some role for conveyance regarding establishment of e banking services.

A limitation of this study is that it was studied within the definite area of E-Banking, it is undefined whether or not the outcomes can be functional more generally to other forms of technology in other nations. Also, the result may come accurate if other areas of Nepal were considered, but this research focused on only one city Pokhara. The data collection method was grounded on quantitative; the study would be well if senior bank managers were interviewed. Future research can be carried out to provide an explanation for the problems impeding the adoption of E-Banking services and should focus on mix method approach for data collection so that one can get data consistency and validity.

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