Effectiveness of E-Banking and Customer Satisfaction; A Moderating Role of Personal Traits

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Abstract - The purpose of this study was to examine the relationship between the effectiveness of e-banking and customer satisfaction. This study also aimed to examine the personal traits between the effectiveness of e-banking and customer satisfaction in Bahraini banks. For this purpose, data was collected using structured questionnaires from 100 customers of top ten banks in Bahrain. Statistical Package for Social Science (SPSS) software version 22 and Partial Least Square - Structural Equation Modelling (Smart PLS) were used for the analysis of the collected data. The findings showed a significant and positive affect of effectiveness of e-banking on customer satisfaction. Moreover, the education has significant and positive moderating effect but, age and gender has no on the relationship of e-banking and customer stratification. Findings of the current study recommend that e-banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of effectiveness of e-banking can help the banking industry focus on what satisfies customers the most

Keywords: Effectiveness of e-banking, personal traits, customer satisfaction, moderation

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INTRODUCTION

Electronic banking is considered as a new revolution of the traditional banking services which offers customers the greatest expediency for performing banking transactions electronically. All banks, especially the large banks and mutual banks, have gradually increased their number of internet banking services available to customers over the past decades (Momeni, 2013). Advances in electronic banking technology have created new ways of handling banking transactions, especially via the online banking channel. A feature of the banking industry across the globe has been that it is increasingly becoming turbulent and competitive, characterized by an increasing trend towards internationalization, mergers, takeovers, and consolidation of the banking industry (Muhammad, Akin & Abdul, 2015).

Developed economies were the founders of electronic service and have introduced it to their banking sectors which has been improving every day. This aimed at meeting the needs of the changing lifestyles of the clients. As a result, electronic banking has grown tremendously at the rate of 25% to 39% in the few years ago (Bank to the Future,2013). This means that banks offering multichannel banking are gaining competitive advantage as well as increasing their links with their customers (Stoica, Mehdian&Sargu, 2015).

Notably, electronic banking benefits both the banks and the customers. Whereas banks are able to become more efficient in account opening, cash deposits, funds transfer and the making of payments, customers can access the same services such as making payment at a speed and at anywhere which means at the most convenient place for them. (Takieddine& Sun, 2016; Ling, Fern, Boon &Huat, 2016). Personal traits are taken as a moderator variable in the current study. Personal characteristics include the age, education, and gender of customers as measured in previous studies that gender composition, age and Corporate Social Responsibility support consistently moderate customer responses to CSR acuities (Perez & Bosque, 2017).

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A large pool of previous studies has merely been based on internet banking forgetting other aspects of electronic banking such as smartphones application and electronic banking robots. Additionally, the studies have also been based on the metrics of service in electronic banking and forgotten about the level at which a customer is satisfied. Therefore, the study aimed at filling the gap by addressing electronic banking in Bahrain where there are no other similar studies that have been conducted before. The study implied that there was a significant effect of electronic banking service quality on the satisfaction of a customer and the perceptions of banking clients, moreover the researcher main objective of this research is to investigate the personal traits of users and their impact on Bahraini customers' intention to use e-banking. Education, age, and gender were selected from the personality traits as critical factors influencing the acceptance of e-banking. The study was therefore organized in subsections for the clear context of the objectives as follows; literature review which is followed by the methodology, the findings of the study and discussion which interprets the findings as well as shows the implications of the study. Finally, the last part is the conclusion which gives a summary of the entire study and presents the limitations of the research as well as recommendations and a guide for future research.

LITERATURE REVIEW

The research-based on electronic service quality has shown a significant impact on customer satisfaction and the use of electronic banking which as implied that higher e-service quality can improve satisfaction and thus lead to increased utilization of electronic banking according to Oni, Adewoye, and Eweoya (2016). In this study results, e-service support personnel competence, structure accessibility, service set, receptiveness, and dependability were discovered to be the most important in rating the quality of e-service. The increase in e-banking investment could increase internet customers, boosting bank revenue by increasing transaction fees and obtaining extra resources. On the other side, the need for physical branches and related costs are reduced by enhancing traditional customers' inclination to use e-banking services according to Shahabi and Razi (2019).

According to Asgarkhani, (2015) an inquiry of confidence in e-banking outcomes, the writers observed that not all trusts precursors have a major impact on the generation of consumer confidence and that the impact of these precursors on the construction of consumer confidence varies across customers and cultures. Personal needs, website organization, user-friendliness, and website effectiveness are separate constructs in all aspects. It also claimed that the above four-dimensional quality of internet banking services is adequately reliable and that each dimension has a positive connection to the quality of internet banking services. The effectiveness of the banking website is a key element of the quality of internet banking services (Amin, 2016). The variables hypothesized to create trust in the use of electronic banking were shown to be important: trust expected results and expected commitment had a beneficial effect on the use of Colombia's financial websites, while public assistance had no important effect on the use of financial websites (Alzate,Sandoval, Canada &Torres,2018).

The use of online banking services is affected by technological governance, e-trust, e-loyalty, customer value for internet customization, customer privacy concerns and technology adoption propensity (Salem, Baidoun & Walsh, 2019). It is discovered that three constructs are excellent predictors of expected effort (EE), social impact, and perceived quality of e-bank services. Important predictors are not performance expectations and hedonic motivation. All three predictors, however, were moderated by era only considerably (Yaseen & Qirem, 2018). Demonstrate in their assessment that the technology acceptance model was the most commonly used model for assessing mobile banking adoption decisions and the determinants leading to adoption decisions. Nevertheless, their analysis likewise focuses on the neglect of the internet banking post-adoption stage and requires more studies on the post-adoption drivers to maintain all the existing customers and attract more customers from the market (Tam& Oliveira, 2017).

There has been extensive research on online banking and the factors that have influenced its growth. This is however in neglect on to the postadoption stage. The postadoption stage, however, is serious for financial institutions facing volatile client requirements and growing a competitive environment, as ongoing use of online banking improves the possibility for long-term, equally beneficial customer-bank interactions that eventually discern the success of a financial institution (Oertzen & Schroder, 2019). Internet banking, while proven to be a magnificent development, has not yet been accepted by everyone and has therefore not met all the demands of the finance and insurance sectors. The result shows that online analphabetism and online ignorance are the most significant obstacles, both of which act as the root cause and require strong attention on the part of the banking sector, which works to include customers in online banking. These results may help the banking sector recognize the key issues that most concern online banking system (Katiyar & Badola,2018). Bank management would concentrate on transaction error reduction, transaction cost reduction, waiting time and initial online learning. These four characteristics have a strong impact on the satisfaction of consumers, based on quality performance. The most important services to the Nigerian banking customers are the reduction in waiting time and transaction costs in comparison to other services. Other results of willingness to pay and consumer preference for other attributes show more information for better policies in banking (Lee & Dauda,2016)

Confidence in technology and perception of effort is the most important determinants of behavioral intent to use online dispute resolution among stakeholders in Malaysia's Islamic banking industry. Quality perception and social influence, however, did not have significant effects on behavioral intent (Omoola, et a.l, 2018). Online banking is the utilization of the internet and technology to conduct any banking transactions through the medium. Online banking helps classify banks in three stages that is a traditional bank (brick-and-mortar), click-and-mortar bank and the virtual bank. The traditional banking system is considered as the brick-and-mortar because there is the presence of the location where customer can come to make business such as deposit or withdrawals. The click and mortar system on the other hand means that banks have both online and offline operations which normally include the website of the bank and their physical branch or location. The last stage which is the latest innovation in the banking system is the virtual bank, where almost all services are conducted through electronic platforms or channels. In this case, there will be no bricks and mortar branches anymore. The vital service that is availed through online banking includes access bank accounts, pay bills, transfer funds, review account statements, balances, brokerage services, check account personal loans, mutual funds, and issuance of credit cards. Adopting such platform prevents the customers from going through the hassle of the various processes and procedures. Instead of that, all work is done through few clicks. It also avoids the common human errors from happening. However, one of the major concerns of online banking is security where many bank customers avoid utilizing the e-banking services due to the fear of the security aspect. Nevertheless, the technology in security includes the use of passwords, identification numbers, and SSL. Additionally, the client's site is private. Although the security concern makes the banks reluctant in adopting online banking, the clients are protected by the Electronic Fund Transfer Act (EFTA). The act covers most electronic fund transfer (EFT) products and services and which are connected to the bank account of a client. This is implemented as it is known that the success of online banking depends on the satisfaction of clients.

Conceptual Framework
The study's conceptual framework was based on the theory mentioned in the theoretical context as depicted in figure 1 below. It presented the qualities of e-banking services in the Kingdom of Bahrain, in terms of its efficiency, reliability, security and privacy as well as the responsiveness and communication. Customer satisfaction depends on the moderating effect of the personal traits of the customers namely the gender, age, and education.

In terms of the efficiency of the banking system, as described by Alwneh, et al. (2013) is the ability of the bank to provide a smallest amount of input that would achieve a maximum output. In terms of the services of the bank, it means that banks could provide a small amount of time for the customer to make business with them, however, they provided the complete services that the customers need. As such, providing efficient service would result to highly satisfied customers. On the other hand, e-banking system is said to be reliable if their system can be fully trusted and working well. Security is necessary in order for the customers to put their trust to the services of the bank. Considering that financial transactions are highly sensitive and is susceptible to theft, hence, customers just wanted to make business with banks whom they fully trust. Responsiveness and communication is also an important factor in order for their customers to be satisfied by their services. Customers wanted to make sure that there is always an available person who can answer their queries regarding their services anytime of the day. In such case, customers will become comfortable in doing business with them and would feel at ease.
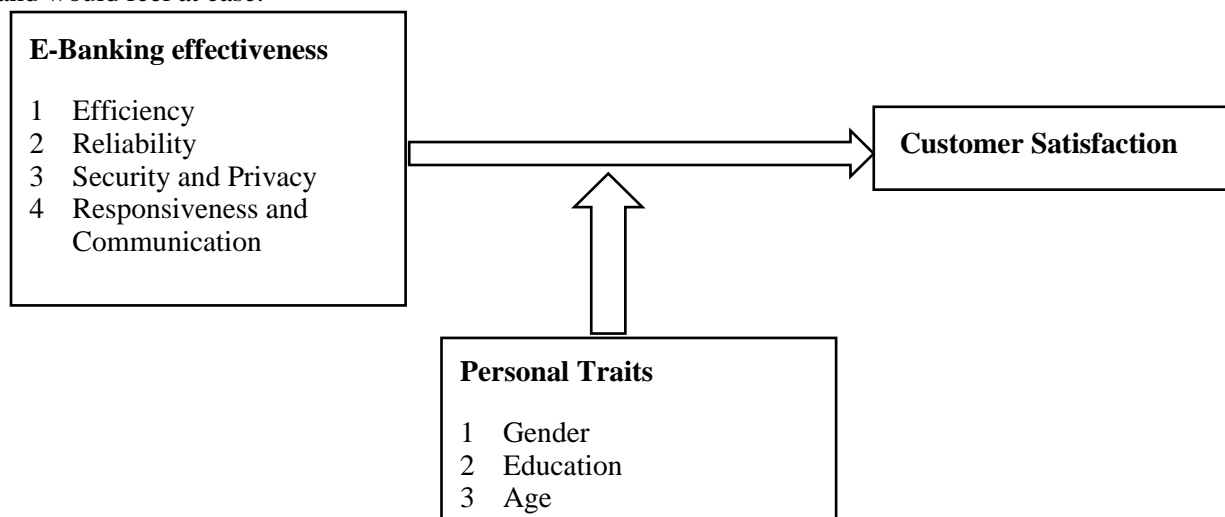

Figure 1: Conceptual Framework

Research Hypothesis

    H1: Effectiveness of electronic banking effects the satisfaction of customers of Bahraini banks.

    H2: Personal traits would significantly moderate the relationship between the effectiveness of e-banking and customer satisfaction of Bahraini Banks.

    H2a: Customer education would significantly moderate the relationship amid the effectiveness of electronic banking and the satisfaction of customers of Bahraini Banks.

    H2b: Customer age would significantly moderate the relationship amid the effectiveness of electronic banking and the satisfaction of customers of Bahraini Banks

    H2c: Customer gender would significantly moderate the relationship existing amid effectiveness electronic banking and the satisfaction of customers of Bahraini Banks.

METHODOLOGY

Research Design The study has adopted a quantitative research methodology as this method depends purely on data that has been measured and observed to study inquiries about a certain sample of population. The findings of such method help in specifying what is influencing or is important or not to the selected sample population and thus allows a flexible as well as interactive approach. As part of the data collection process, there was a constant modification made on the choice and the design of data methods. Questionnaires were checked and modified in order to become suitable to the research problem. The researcher made sure that the questions asked will help in answering the problem. Ultimately, the data gathered helped the researcher to have a thorough understanding of the research problem. Sampling Method /Size A sample is a subset of a population selected to participate in the study, it is a fraction of the whole, selected to participate in the research (Brink,1998; Polit & Hungler,1999). Top 10 banks in Bahrain have been chosen to perform the sampling to represent the whole banking sector. The number of customer sample has been chosen based on Hair et al., (2011), who argued that good sample size for such statistical analysis should be 10-20 times greater than the variables used in this research which in this study is six variables, however, large sample give good results. Using the population formula, the sample size was determined as:

$$N = (1.96)2 \ (0.5) \ (0.5) / (0.10)2 \ = (3.84 \ X \ 0.25) / (0.01) \ = (0.96/0.01) \ = 97 \sim 100$$

RESULT AND DISCUSSION

This section contains the analysis of the data in regard to the questionnaire and questionnaire participants. The analysis was based on a selection 100 random customers from the top ten Bahrain Banks

of 0, which shows that significantly and positively moderate the relationship of effectiveness of e-banking and customer satisfaction. However, education in relation to effectiveness of e-banking and impact on customer satisfaction has Beta 0.120, t-statistic value 2.86, and p-value 0.004, which shows that education significantly and positively moderate the relationship of effectiveness of e-banking and customer satisfaction. Age in relation to effectiveness of e-banking and customer satisfaction has Beta value 0.049, t-statistic value 0.953, moreover the p-value is 0.341, which mean that age does not moderate the relationship of effectiveness of e-banking and customer satisfaction. While gender in relation to effectiveness of e-banking no impact customer satisfaction has Beta value 0.043, t-statistic value 0.738 and p-value is 0.461, which mean that there is no moderating effect.

Table1: Path Coefficient and Model Significant

| Hypothesized Relationships	Beta	Standard Deviation	t-Statistics	P Values	R^2 without moderation	R^2 with moderation
Effectiveness of e-banking → Customer Satisfaction	0.854	0.040	21.148	0.000		
Edu*effectiveness of e-banking → Customer Satisfaction	0.120	0.042	2.860	0.004		
Age*effectiveness of e-banking →Customer Satisfaction	0.049	0.052	0.953	0.341	0.724	0.746
Gender*effectiveness of e-banking → Customer Satisfaction	-0.043	0.058	0.738	0.461		
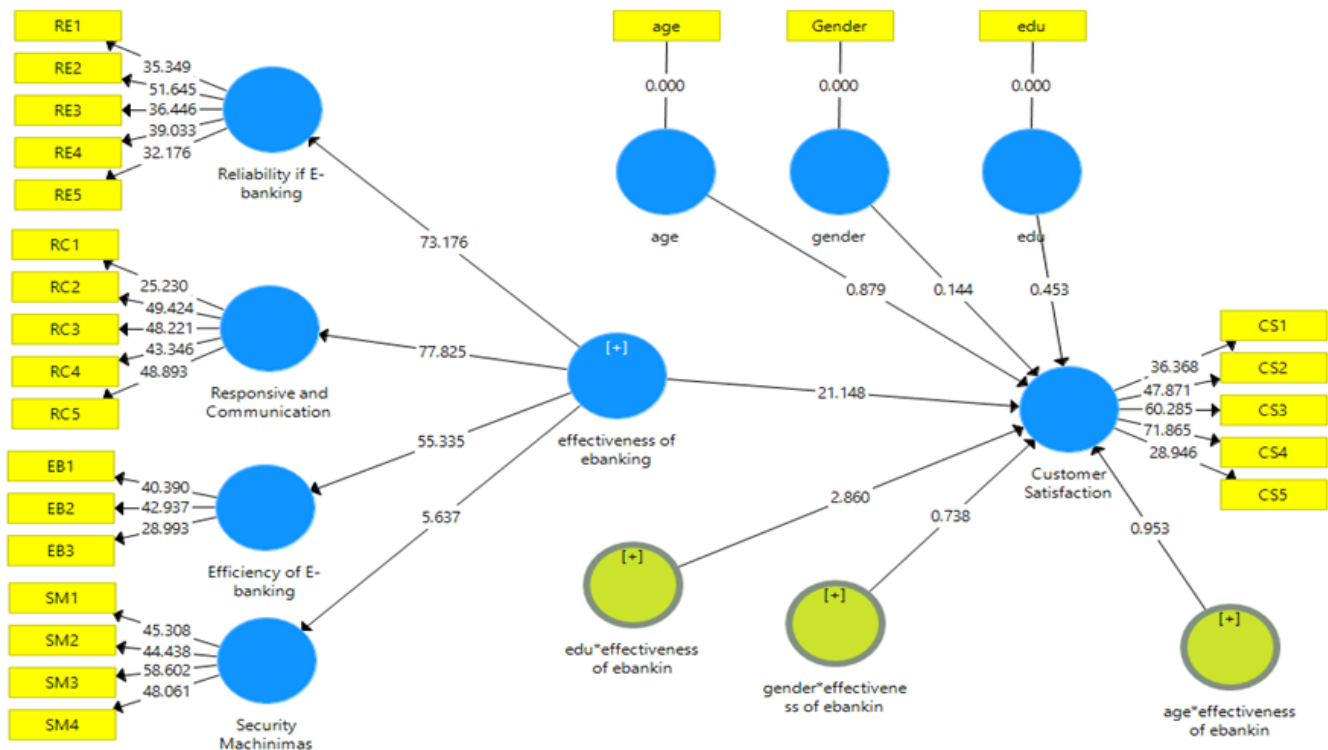
Figure 2: Significance of Model

The study has adopted a quantitative research methodology as this method depends purely on data that has been measured and observed to study inquiries about a certain sample of population. The findings of such method help in specifying what is influencing or is important or not to the selected sample population and thus allows a flexible as well as interactive approach. As part of the data collection process, there was a constant modification made on the choice and the design of data methods. Questionnaires were checked and modified in order to become suitable to the research problem. The researcher made sure that the questions asked will help in answering the problem. Ultimately, the data gathered helped the researcher to have a thorough understanding of the research problem.

The respondents of this study were the customers of the top 10 banking institutions listed in Bahrain Bourse. The researcher made use of the purposive sampling method in choosing the respondents of the study. These respondents were requested to answer the questionnaire provided to them. This study used quantitative research methods to collect the essential data, particularly questionnaire surveys, which are explained in previous section.The questionnaire was made up of six parts, and a total of 22 questions that covers all aspects of the six variables to be considered. Five point Likert scale was used in this study Data collection took approximately 20 days. Then the researcher has used Structural Equation Modelling to an analysis of the collected data.A total of 110 surveys were distributed on the customers of the top ten banks in Bahrain from which only 100 were considered. Out of those ten banks, 10 customers were chosen randomly to add up to 100 customers in total.

There were a total of 154 banks in the Kingdom (Kingdom of Bahrain - eGovernment Portal, 2018). However, the population of the study were the customers of the top 10 banking institutions listed in Bahrain Bourse in the Kingdom. A total of 100 customers were chosen through the use of population proportion formula. The collected data in this study has been analyzed using the combination of both the descriptive analysis and inferential statistics. The study has utilized Statistical Package for Social Science (SPSS) software version 22 and Partial Least Square - Structural Equation Modelling (Smart PLS) for the analysis of the collected data. Additionally, this study has applied strict data cleaning procedures before data analysis to ensure having the right data for the final analysis. Partial Least Square - Structural Equation Modeling (PLSSEM) has been used to analyse the data as it is a predictive technique (Sanchez-Franco, 2006). Moreover, PLS-SEM has two separate models; one is measurement model which deals with the individual item reliability, ascertaining internal consistency reliability of variables, convergent validity and discriminant validity as suggested by Hair et al., (2011). The second model is the structural model that deals with hypotheses testing and model predictive power.

The sample of the study was 100 which were clients randomly picked from the top 10 Bahrain-based banks. The Bahrain-based commercial banks were divided into three strata or categories which are retail banks, wholesale banks, and foreign banks. It has been summarized that the findings showed that there were clear relationships, mention that its positive or

negative, between the independent variables and the dependent variable. It has been found that the influence of the effectiveness of e-banking on customer satisfaction is significant, therefore, Hypothesis Ha is accepted which was to approve that the effectiveness of electronic banking pointedly affects the satisfaction of customers of Bahraini banks. However, the moderating role of level of education on effectiveness of e-banking and impact on customer satisfaction is significant, therefore, hypothesis H2a is accepted that the customer education would significantly moderate the relationship amid the effectiveness of electronic banking and the satisfaction of customers of Bahraini Banks. Age, on the other hand, has a significant value 0.341, which is more than 0.05. This means age has no impact on the effectiveness of e-banking and on customer satisfaction. Accordingly, Hypothesis H2b is rejected which was to disapprove that customer age would significantly moderate the relationship amid the effectiveness of electronic banking and the satisfaction of customers of Bahraini Banks.

Regarding gender, it has a p value of 0.461 (higher than 0.05) meaning that there is no influence of gender in relation to effectiveness of e-banking and on Customer Satisfaction. Therefore, hypothesis H2c is rejected which was to disapprove that customer gender would significantly moderate the relationship existing amid effectiveness electronic banking and the satisfaction of customers of Bahraini Banks.

CONCLUSION

The research aims at investigating the existing relationship between the effectiveness of electronic banking and the satisfaction of bank customers in the kingdom of Bahrain. Furthermore, the research examined the restrictive role of personal characters amid the effectiveness of electronic banking and satisfying customers in Bahraini banks. The study aims at satisfying the gap between electronic banking in Bahrain and the perceived customer satisfaction which is why 100 respondents were considered to test the hypotheses considered which resulted in indicating a significant effect of e-banking service quality on the satisfaction of a customer and the perceptions of the banks' clients. It is concluded that the effectiveness of the e-banking system has a positive effect on customers' satisfaction.

Additionally, results show that customers are well aware about the importance of e-banking as people as well as banks are evolving to keep up with the modern technology and the digital world. It was observed that the customer's age has no influence on the usage and effectiveness of the e-banking. The e-banking services is perceived as an ease of procedure as customers tend to mainly use e-banking services to avoid having to go to the actual bank and the need to go through the long processes and procedures to get their transactions or work done. Meanwhile, findings of the study conducted have shown that customers' gender has no influence on usage of e-banking services as both males and females use e-banking services. In addition to that, age has no impact on the effectiveness of e-banking and customer satisfaction. Furthermore, education has an impact on the effectiveness of e-banking and customer satisfaction. The results also show that customer satisfaction enables researchers to understand that the factors are determinants in the quality of the e-banking services, mainly because it implies communication and control processes that banks possess.

The research data analysis of customer satisfaction implemented on the banking sector is performed regarding the perception that users have towards the service provided. The gap that exists between the expectations and perceptions of the clients is not so negative, this explains the difference that exists between what the client expects to obtain from the service and what he has received.

RECOMMENDATIONS

This section discussed a recommendation for further studies that can be conducted to improve the outcome of this study. One of the main reasons why the traditional banking culture is very common is because customers, in general, prefer a personal contact service since it gives a sense of security. The financial institutions should promote the creation of safe online portals increase in security. A secured portal is an indispensable feature that must be offered so that customers who prefer traditional banking are encouraged to use the electronic banking services.

Consideration of navigation is a must in the development of digital platform such as application or even a website. Thus, any banks considering moving to the future that is building an e-banking service, must test their navigation first as it is very important aspect of the service. Well-designed navigation helps in providing easy transactions and smooth search. Upon completion of building the platform, the banks must test it among their own employees first for a period not less than 2 months to ensure the ease of navigation and dealing with any errors that may occur before going live. Customers are the best advisers yet can easily be dissatisfied and effect on the opinions of other customers as well when not attended well. Banks should consider listening to the feedback from the customers to understand how customers could be better served and to improve the online banking service.

Developing digital branches is a response to the trend of the banking sector. Such platform has been intended to provide customers with a more personalized environment, where the customer could feel more comfortable. The new generations have been demanding this type of services, having been born practically immersed in technological trends. It is believed

that these branches would have as a type of clients who seek to optimize their times and operate at any time of the day. Banks should conduct satisfaction studies on a regular basis. A satisfaction survey would help banks understand how customers interact with their e-banking channels, determine their usage preferences, and provide satisfaction data regarding these channels. Today, customer satisfaction is not synonymous with its retention. This is particularly true in a progressively transparent competitive atmosphere, with new sources of digital information and global reach. The needs of the user can change quickly as what is crucial today, can become obsolete tomorrow. The result of this is a decrease in customer loyalty despite greater customer satisfaction or seeking changing their banks even if it was a satisfied customer.

It is recommended that banks start to identify and select new business models. The quality of the competitive advantage can be gathered in an order from best to worst, by using the competitive positioning of the bank to determine whether it is the "only", the "best" or the "cheapest", taking into account the competition and not only that of its own sector. The new business models must be based on the main traditional sources of banking, customer data and information, risk and security control and in-depth knowledge of the client's life cycle. All this supported by current services such as the network, ATMs, and internet & mobile banking. In addition, banks need to invest highly in their employees to ensure having well-trained technical support team that has all the right skills, knowledge and attitude to attend to the various customer's complaints regarding problems encountered when using the e-banking services.

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