

E-BANKING SERVICES AND PERFORMANCE OF SELECT COMMERCIAL BANKS

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ABSTRACT

The objective of the study was to determine the influence of self-service technology strategy on performance of major commercial banks. The study adopted a descriptive cross sectional research design and population of the study comprised of all the eleven commercial banks. Regression analysis has been used to conclude that there is a relationship between self-service technologies and performance of commercial banks.

The study therefore recommends that commercial banks consider intensifying self-service technologies for better accessibility thus improving financial performance. Uptake should be affordable and deemed secure to encourage a culture of adoption and acceptance by customers should be created thus ensuring the future sustainability of self-service technologies as a workable strategy for competitive edge.

KEYWORDS

Electronic Banking, Self-Service Technology, Services, Performance etc.

INTRODUCTION

Information technology advancement is changing the marketing landscape of goods and services, such that service sectors like banks have increased the use of self-service technologies (SSTs). (Vargo & Lusch, 2004). Technology has appealed to service providers due to standardized service delivery; reduced labour costs and expanded options for delivery to the customer.

SSTs are interfaces that enable customers get services independent of direct employee involvement and therefore as a strategy, SSTs are expected to increase a firm's level of competitiveness, cost efficiency, enhancement of service quality and attraction of new customers as compared to firms that will not have adopted the strategy for service delivery. The banking sector have come a long way and the mechanization of this sector has added fuel to the entire process of transformation of the industry, which now aspires to serve the world at large instead of confining itself to a particular sector (Dabholkar & Bagozzi, 2010). Therefore in a world with a cut-throat competition and which is characterized by an enlightened customer base, banks can use technology based service delivery platforms to increase their customer level of satisfaction and therefore increase their competitiveness in comparison with the other players in the market.

Indian banking industry has lately witnessed an increased activity in terms of level of competition and to compete effectively, there has been a major focus to operationalize improvements with a view of minimizing the resulting impact on attrition, dormancy and loyalty, and in the process achieve a benefit in terms of their costs of service. In a bid to stay ahead of competition, most banks have resorted to adopting technology based self-service channels that promise to remove the constraint of time, distance and communication. Adoption of SSTs in Indian banking sector has been slow due to more complex and less compatible systems that are not compatible with the existing values and behaviours of mature consumers. This indicates that some customers perceive greater benefits from SSTs, while others perceive greater benefits from banking through face-to-face (Bateson, 2010).

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LITERATURE REVIEW

Self –Service Technology

Self-Service Technologies refer to access to banking transactions by use of technology as medium (Zeleny, 2009). It enables customers to perform transactions without visiting a bank's branch. This makes Intelligent ATMs, credit cards, smart cards, Internet banking (IB), Mobile banking (MB) and most recently banking applications downloaded from the mobile play store. SSTs make businesses continuously available for the consumers' convenience and comfort (Meuter & Bitner, 2008). Commercial Banks have adopted self-service technology of various types which are availed to customers independently to meet their needs without them having to interact directly with any bank employees (Meuter et al., 2010).

Introduction of SSTs in service delivery are aimed at benefiting the customer; this requires increased involvement by the customer. These factors may discourage the customer from trying out the technology (Honebein & Cammarano, 2005). The attitude of the customer towards SSTs will determine. Satisfaction with service delivery through SSTs is commonly viewed as a useful gauge for effectiveness by the customer. This should result in customer satisfaction and retention which eventually should impact performance through growth of customer numbers and increase in value per customer (Lewis & Mitchell, 2014).

Organizational Performance

According to Gibson and Singhal, (2010) organizational performance refers to the achievement by an organization seen through measures such as achieved targets, period of time for achieving the targets and realized efficiency and effectiveness. Organizational performance can be measured using financial and non-financial terms. Financial terms refer to productivity of an enterprise measured through revenue growth, profit, and market share compared to other enterprises in the same industry. Financial performance can also be evaluated by efficiency and effectiveness of controls that results in cost savings. Venkatraman and Ramanujam (1986) cited that performance can be measured through financials, such as return on a firm's investment, growth of sales, and profit over a defined period, organization effectiveness and overall business performance. Non-financial organization performance looks at quality of service and products alongside innovations of both in relation to customer satisfaction, retention and loyalty. This is measured through growth in customer numbers and value per customer. It also considers attainment of workers satisfaction that increases productivity (Gibson & Singhal, 2010). Organization performance can therefore be well summarized by looking at the four dimensions of Balanced score card that is, financials, customer satisfaction, controls efficiency and productivity.

Self-Service Technology and Organizational Performance

The importance of service delivery, need for improved satisfaction, retention of customers, improving sales and need to increase market share in order to improve corporate image cannot be overstated (Lewis & Mitchell, 2014). Self Service Technology as a development over traditional banking system reduces the cost of transaction processing, Service providers who adopt SSTs may experience increased customer satisfaction, productivity, improved cost efficiency and ultimately organization performance (Bitner et al, 2009). SSTs allow customers to perform transactions and complete services on their own reducing the need for tellers and thereby saving the associated expenses and costs (Hammer, 2010). SSTs serve as differentiator that firms can leverage on to improve reputation through technological advancement. The relationship between SST technology strategy and performance is the key to measure user satisfaction (Pitt et al., 2010). The customer perception of overall service excellence is seen through quality. There exists a rapid advance in technology-based systems which lead to fundamental changes in banking interaction with customers, a trend that is well established in the service industry. Service providers are increasingly urged to invest in technology to better secure their future in the electronic world (Bitner, 2009).

The importance of self-service technology strategy on banking seen from improved satisfaction and retention of customers. Self-service technology provides an opportunity to utilize customers as free inputs in increasing productivity in banking industry (Ojasalo, 2009). SSTs can reduce costs and improve efficiency of resources used in the service process resulting in positive impact to customer value (Bitner et al, 2009). Commercial banks acceptance

of the self- service option will decide the capacity and utilization of new infrastructure investment. Anselmsson (2001) examined customer-characteristic and technology-specific factors of service quality in a context of self- servicing at commercial banks. According to Meuter et al. (2010), SSTs are to meet their service needs free of direct service employee involvement. The services that SSTs provide are varied including monetary transactions, self-help and customer services.

OBJECTIVES OF STUDY

The main objective of the study is to analyse the Electronic Banking Services and Performance of Select Commercial Banks in India.

RESEARCH METHODOLOGY

Research Design

This study adopted descriptive cross sectional design. Descriptive research design was chosen as it was deemed an appropriate way of collecting data by obtaining opinions, attitudes, behaviours and beliefs by way of answers from selected respondents in order to understand the group or population represented. Descriptive cross sectional research has the advantage of unchanged natural environment that allows respondents to respond in their own time frame. Population of study comprised 11 select commercial banks in South India. Respondents (36) of all the said commercial banks have participated in this study.

Data Collection

This study used primary and secondary data. Primary data was collected using semi structured questionnaire that consisted of open ended and closed questions. Open ended questions allowed respondents to answer questions in an elaborate way while closed questions guided respondents on quick responses. Use of questionnaire ensured that confidentiality was upheld, saves on time and was very easy to administer. Two questionnaires were distributed to each bank for the technology and finance managers to fill as they understand the effect that the technology has impact on performance of the banks. Secondary data supplemented primary data.

Data Analysis

Data analysis was done through social sciences statistical software package version 20. This was useful in predicting the future outcome. This acted as an analytical tool for manipulating all the data that was gathered for analysis and presentation. In particular, mean scores, standard deviations, percentages and frequency distribution were used to summarize the responses and to show the magnitude of similarities and differences. Results were presented in tables. A regression analysis model was used to show correlation between the variables between the self-service technology and performance. The regression equation assumed the following:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \alpha$$

Where: Y is Organizational Performance; β_i - Are the Regression Coefficients; X_1 - Internet Banking; X_2 - Automatic Teller Machine; X_3 - Smart Cards; X_4 - Credit Cards; X_5 - Mobile Banking; β_0 = Y- Intercept.

DATA ANALYSIS AND DISCUSSION

Response Rate

A total of 55 questionnaires were distributed among the 11 select banks and 36 responses were received. This represented a response rate of 73% which was adequate for data analysis purposes and well conforms to Mugenda and Mugenda (2003) assertion that a response rate of 70% and above is adequate.

Demographic Information

The factors were considered in this study include gender, age, education and length of service.

Table-1: Demographic Information (N=36)

Category	Item	Percentage	Cumulative Percentage
Gender	Male	43.8	43.8
	Female	56.2	100.0
Age group	31-40 Years	37.5	37.5
	41-50 Years	43.8	81.3
	51-60 Years	18.7	100.0
Level of Education	Certificate/diploma	31.2	31.2
	Bachelor degree	50.0	81.2
	Master's degree	18.8	100.0
Service (Yrs.)	< 10 years	18.8	18.8
	10 – 20 Years	25.0	43.8
	> 20 Years	56.2	100.0

Sources: Questionnaire

Results on the respondents gender was that 56.3% were female while 43.8% were male. This showed majority as female respondents although the male and female difference was not significant and therefore this implies that the study was not influenced by gender imbalance. The study indicates 43.8% of the respondents said that their age was between 41 and 50 years; 37.5% of the respondents indicated their age to be 31 and 40 years while 18.7% of the respondent said that their age was over 51 years. Results indicate that majority of respondents were aged above 40 years. Respondents' level of education showed that 50% of the respondents were bachelor degree holders; 31.2% of the respondents indicated their highest level of education as certificate/diploma while 18.8% of the respondent said that master degree was their highest level of education. Results indicated that majority of respondents had attained degree level of education implying sufficient knowledge on importance of self-service technology to the banks.

Respondents who are diploma/certificate holders can be attributed to majority of the respondents being over 40 years who were employed in the bank with the level of education they had that time and have not advanced their education. Results show 56.2% of respondents having worked in the commercial bank for more than 20 years while 25.0% of the respondents worked in the select banks for a period between 10 to 20 years. Further 18.8% from the respondents worked in the commercial bank for less than 10 years. Results indicate majority of respondents have worked in the commercial banks for a long time therefore understand the dynamics of the banking industry that has seen banks adopt self-service technology as a strategy for competitiveness in the market by improving their performance. The respondent strongly acknowledged that commercial banks had resorted to using self-service technology to reduce number of customers visiting the bank as well as remain competitive in the industry.

Self- Service Technology Forms

Competition in Indian banking sector has seen commercial banks adopt different strategies in order to be competitive. Self-service technologies used were indicated as, internet banking, automatic teller machines, credit cards and smart cards and mobile banking.

Internet Banking

The result show that internet banking was being used by the commercial banks and has improved process of innovation especially the operational procedures ($M=4.125$); processes of service delivery and distribution of financial services (3.937) and enabled customers to interact with front office operations and therefore resulting in a satisfied workforce ($M=3.75$). Thereby reducing the cost of personnel in the short term ($M=3.562$). The low standard deviation variation indicates that respondents were in agreement on importance of internet banking. Results show

internet banking was important for the commercial banks as it has resulted in improved processes of service delivery enabling the bank reduce its operating costs. At the same time the interaction of the customers with the front office operations results in a satisfied workforce.

Table-2: Internet Banking

Internet Banking	Mean	Std. Deviation
Internet banking has led to innovation of banking products and consequently leading to a process of innovation to improve exclusively operational procedures.	4.125	.718
Online banking has emerged as noble way of offering banking service to people.	4.062	.928
Internet banking is an innovation in the processes of service delivery and distribution of financial services.	3.937	.771
Internet banking allows increased customer interaction at front office resulting to a satisfied workforce.	3.750	1.183
Internet banking forms a set of technological solutions for development and the distribution of financial services.	3.625	.885
Internet banking reduces cost of personnel, in the short run.	3.562	.727

Sources: Authors Compilation

Automatic Teller Machine

The results indicate that ATM technology has been put in place by the bank and it results in reduced waiting time for service (M=4.25); funds transfer is faster compared to manual transfer system (M=4.25) and that it is convenient for those travelling abroad (M=4.125). The respondents further said that customers are able to make withdrawals at locations where the bank does not have branches and withdraw local currency in a foreign country (M=3.875); the interbank network enables customers to withdraw and deposit money from machines (M=3.625) and that the ATM service directs attention of the organization towards the real priorities of the customer that includes withdrawals and deposits (M=3.562). The results show that automatic teller machine technology has been put in place by the bank and it results in decreased number of people visiting the bank to make withdrawals / deposit, enable customers to make their transactions whenever they are even without the bank having a branch there and that the system is faster compared to the manual system.

Table-3: Automatic Teller Machine

Automatic Teller Machine	Mean	Std. Deviation
ATM reduces waiting time for service.	4.250	.774
Funds transfer is faster compared to manual transfer system.	4.250	.683
ATM is convenience for people who are travelling.	4.125	.885
It allows withdrawals at locations where one's bank has no branches, and withdrawal of local currency in a foreign country.	3.875	.885
ATM Password facility provides confidentiality to transaction.	3.875	.957
ATMs have network connections that enable users to withdraw and deposit money abroad.	3.625	1.024
ATM service directs attention of the organization towards the real priorities of the customer that includes withdrawals and deposits.	3.562	1.093

Sources: Authors Compilation

Smart Cards

Respondents were requested to indicate extent to which smart card technology usage had been rolled out in their bank. Service technology improved performance and efficiency of banks thus resulting in overall decrease in operational cost, total cost of employment and expenses incurred on fixed assets.

Table-4: Smart Cards

Smart Cards	Mean	Std. Deviation
The card enables businesses to innovate and expand their products and services in a dynamic global market.	4.187	.655
Smart cards are secure, compact and intelligent data carriers and therefore secures more customers data.	4.062	.680
Smart card gives users freedom to carry large sums of money around without feeling anxious about possible theft.	3.937	.771
Smart card enables purchase of goods / services including online payment is easier.	3.437	.813

Sources: Authors Compilation

Credit Cards

Results in table 5 show credit cards was an important self-service technology rolled out in the bank and it offers a cardholder convenience, safety and higher purchasing power (M=4.125); provides higher risk-adjusted returns compared to other types of loans (M=4.062) and that it allows the cardholder to obtain funds at an interest from a retail bank (M=3.937). The respondents further said that the cards play an important role both to the consumers and the banking businesses (M=3.625) and allows users continued balance of debt, subject to interest charge (M=3.50). Results show that credit card technology was important to the bank and customers due to convenience and safety to customers and interest charge by bank on funds.

Table-5: Credit Cards

Credit Cards	Mean	Std. Deviation
Credit cards are increasingly an essential tool and offers cardholder convenience, safety and higher purchasing power.	4.125	.885
Credit cards are attractive to banks because they provide higher risk-adjusted returns compared to other types of loans.	4.062	.573
Credit card as a financial instrument that allows the cardholder to obtain funds at an interest from a retail bank.	3.937	.632
Credit cards play an important role both to the consumers and banking businesses.	3.625	.718
Credit cards allow users continued balance of debt subject to interest being charged.	3.500	.632

Sources: Authors Compilation

Mobile Banking

The results on the use of mobile banking was that the cost of transacting was low (M=4.187); faster to transact (M=4.062) and that it enables users to receive short messages on their mobile phones containing latest information on transactions, as well as information on development of new products and services (M=3.937). The respondents said that mobile banking has helped in reducing queues (M=3.875); helps customers to store and save (M=3.375) and that it is convenient to both customer and banks (M=3.25). From the results, mobile banking adoption has resulted in reduced queues due to faster transaction hence convenience to bank and customer.

Table-6: Mobile Banking

Mobile Banking	Mean	Std. Deviation
The cost of transacting using M-banking.	4.187	.834
It's faster to transact using M-banking.	4.062	.966
It enables users to receive short messages on their mobile phones with current information transactions including information on new products and services offered.	3.937	.853
It has reduced queues in the banking.	3.875	.885
M-banking service is used for funds storage by customers.	3.375	.806
M-banking is cost effective on registration fees.	3.312	.704



It is convenient to both customer and banks.	3.250	.774
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Sources: Authors Compilation

Performance Measures

The changes in the banking sector have seen commercial banks shift to self-service technology as a way of improving their performance.

Table-7: Performance Measurers

Performance Measures	Mean	Std. Deviation
Level of efficiency in serving customers has improved.	4.437	.6291
Efficiency in the bank through reduced operating expenditure.	4.187	.9810
Improved employee-manager relationships evidenced by reduced level of customer complain.	4.062	.7719
Increased market share.	4.062	.7719
Volume of the banks sales and market share has increased since the bank adopted the various forms self-service technologies.	3.937	.8165
Employee productivity has improved.	3.875	.8944
Enhanced uptake of bank products by the consumer.	3.687	.7932
There has been an increased level of bank customer satisfaction.	3.625	.6191
Increased customers' loyalty.	3.500	.6324
Increased customer base for the bank.	3.375	.7188

Sources: Authors Compilation

From the above analysis, it show that self-service technology enables commercial banks to increase the efficiency in serving customers (M=4.437); reduce operating expenditure (M=4.187); improved employee-manager relationship (M=4.062) and increased market share (M=4.062). The results further established that service technologies has seen the bank market share and revenue increase (M=3.937; improved employee productivity (M=3.875); enhanced uptake of bank products by the consumer (M=3.687); increased level of bank customer satisfaction (M=3.625); increased customers loyalty (M=3.625) and increased customer base for the bank (M=3.375). Results show self-service technology is important to listed commercial banks as it enables efficiency in serving customers thus increasing market share, revenue, uptake of bank products and increased customer base. The usage of technology also ensured that the customers are satisfied with the bank services thus creating loyalty.

Self-Service Technologies and Performance

Relationship between self-service technologies and performance of listed banks was tested using linear regression analysis based on regression model presented. Below are the model summary- ANOVA and coefficients of regression.

Table-8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805a	.647	.519	.53522

Sources: Authors Compilation

Table 8 shows the coefficient of determination that is; the percentage variation determination in the dependent variable is supported by variation in independent variables. R square is .647 which implies variance in performance of select commercial banks can be explained by internet banking, automatic teller machine, smart cards, credit cards and mobile banking. Adjusted R squared is the coefficient of determination which shows the variation in the dependent variable due to changes in the independent variable. From results of the study, value of adjusted R squared was 0.519 indicating that the five independent variables explain 51.9% of performance of listed commercial banks operating in India. This means that other factors not studied here contribute 48.1% of performance of the select commercial banks.

Table-9: ANOVA Results

	Model	Sum of Squares	d.f.	Mean Square	F	Sig.
1	Regressions	5.786	4	1.447	5.050	.015a
	Residual	3.151	11	.286		
	Total	8.937	15			

Sources: Authors Compilation

From ANOVA statics, study could establish that the regression model had a significance value of 0.015 which is less than 0.05 thus the model is statistically significant in predicting the five independent variables. The F critical at 5% level of significance was 2.46. Since F calculated is greater than the F critical (value = 5.050), this shows that the overall model was significant.

Table-10: Regression Coefficients

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.170	1.323		1.640	.105
Internet banking	.463	.302	.393	1.533	.056
ATM	.353	.177	.382	2.001	.073
Smart card	.421	.276	.338	1.529	.007
Credit card	.594	.278	.487	2.140	.018
Mobile Banking	.038	.135	.054	.284	.003

Sources: Authors Compilation

From the data, the generated table was: $Y = 2.170 + 0.463X_1 + 0.353X_2 + 0.421X_3 + 0.594X_4 + 0.038X_5$

The above regression analysis revealed that holding internet banking, automatic teller machine, smart cards, credit cards and mobile banking constant, performance of select banks would be at 2.170; unit increase in internet banking would result in increased performance by 0.463; unit increase in automatic teller machine would lead to performance increase by 0.353; unit increase in smart cards would lead to performance increase by 0.421; unit increase in credit cards would lead to performance increase by 0.594 and a unit increase in mobile banking would lead to performance increase by 0.038.

MAJOR FINDINGS

The changes in the banking sector have resulted in commercial banks using SSTs to reduce number of customers visiting banking halls and to be competitive in the sector.

Results show that majority of the respondent age was above 40 years and therefore the bank need to make succession arrangements so that bank operations are not affected in future as a result of advancing employees towards retirement. Further, this study indicates that the majority of respondents worked for a long time and therefore understand dynamics of the banking industry that has seen banks adopt SST as a strategy for competitiveness in the market to improve performance.

The SSTs used were indicated as ATM facilities, mobile banking, internet banking, credit cards and smart cards. Usage of these technologies enables customers to access banking services anytime and anywhere.

Despite the benefits adoption and repeat usage of SSTs vary among users. Although the services one can access through SST are similar, patronage amongst the SSTs differs. The increasing labour costs and changes in service offerings have encouraged commercial banks to replace labour with technology-based self-service options in order to serve customers better.

The increased usage of the ATM cards has seen a reduction in the number of people visiting the bank to make withdrawals/deposit. The customers that have access to internet have experienced improved service delivery while the banks have reduced operating costs. Interaction of the customers with the front office operations also results in a satisfied workforce.

Aggressiveness to increase service competition among the banks has pushed banks to find solutions and options to improve their services. The banks have put into use smart and credit cards which have seen customers expand their bank products and services due to its security nature.

Mobile banking services have been received well by the customers as it enables them to transact in the comfort of their houses any time. The banks were found to have benefitted from the self-services through reduction in the number of people visiting the bank for service they can do for themselves. In order to serve customers well, the banks have put in place a call centre facility the answer to customer needs and requirements.

SUGGESTIONS

Commercial banks should continue offering low transaction fees and charges on technology enabled self-service networks in order to encourage usage and adoption. The banks should also ensure customers' deposits are protected at all times in order to attract customers towards culture change for future sustainability of self-service technologies.

The study recommends that the banks should consider intensifying the self-service technology network to ensure accessibility of services by customers in order to improve financial performance. Banks should also consider adopting bolt approaches for the captured market which will award more power to the bank in controlling the prices and services it offers to its customers.

The banks should provide adequate physical and electronic security to safeguard against incidences of hacking by fraudsters. There is need for banks to adopt and implement continuous improvement strategy for their self-service technologies through: targeting of customers, ensuring consistent interface with the customers and prospecting for acquisition by attracting users.

It would be advisable for banks to understand their customers and retain them through better customer experience. Banks should also cross-sell and build loyalty by doing more business with customers through technology enhanced methods. The managerial implications are that for these banks to utilize effectively the self-service banking technologies and put much investment in awareness and provision of facilitating conditions that will enable the usage of such technologies be successful.

Finally, self-service banking technology providers have to take into consideration consumer's perceptions which are deemed important on use of self-service banking technology.

CONCLUSION

Customers' adoption of self-service technology is an important effort on banks towards maintaining competitive advantage, increasing productivity and efficiency. Banks use various technology-enabled banking services to improve their own internal processes as well as increase access to financial services by their customers without discrimination. Efficient use of technology enabled services has facilitated accurate and timely management of the increased transaction volume of banks necessitated by larger customer base. Design of simple and secure self-service technology has resulted in the commercial banks reaching customers doorstep thereby increasing their satisfaction and loyalty through convenience. This is an improvement from traditional long and agonizing procedure for account opening and accessibility to funds held in the accounts.

Products offered by banks are not highly differentiated which means banks have to find an edge over rivals on other parameters which can enhance customer satisfaction and loyalty. Organizations with satisfied and loyal customers will be able to survive and compete in future. Today most banks are using technology to deliver services to customers which has seen an increase in number of customers embracing technology resulting in decreased number

of customers visiting the bank and in turn reducing operational costs. The study concludes that technology enabled banking self-services has resulted in improved bank performance through increased market share, revenue, uptake of bank products and increased customer base. Usage of technology also ensured customers satisfaction with bank services hence driving loyalty.

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