IMPACT OF E-SERVICE QUALITY ON CUSTOMER ADOPTION OF VIRTUAL BANKING SERVICES IN SRI LANKA

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Abstract

Virtual banking is a service that has been introduced by banks aiming to help their customers to perform most of the traditional banking services with limited physical interactions. But still a smaller number of bank customers are seen adapting to these services in Sri Lanka. The main aim of this study is to identify the e-service quality on customer adaptation to online banking services. E-service quality was measured using information, design, communication, and fulfilment. Perceived usefulness, perceived ease of use and perceived risk were used to measure customer adaptation to online banking. The researchers carried out a confirmatory tetrad analysis to confirm the reflective nature of the e-service quality and customer adaptation towards virtual banking services. The results revealed that there was a strong positive relationship between the main two variables. The sub-hypotheses also confirmed a strong positive influence made by the determinants of e-service quality on customer adaptation toward the virtual banking services in Sri Lanka.

Keywords: E-Service quality, Virtual banking, Customer adaptation

Introduction

Information Communication Technology (ICT) revolutionizes the banking sector by introducing e-banking, mobile banking, and ATMs. Modern banking systems with the internet is a method to maintain the connection between customers and banks. The banks could facilitate managing, preparing and handling transactions of the customers through the internet (Rizwan, et al.,2014). Globalization highly influences the banking industry as most of the companies change their strategic planning to reach their customers and employees around the world. Therefore, this impacts to enhance the banking facilities and increase the efficiency of the organization.

The rapid spread of information and communication technology (ICT) has made electronic banking the best channel to provide banking services/products to customers (Aliyu, Rosmain, & Takala 2014). According to the research done by Jayasiri &Weerathunga (2008) e-banking, a tendency of new technology has provided the customers of the banking world with new and more convenient ways to do their banking needs. E-banking enables the customer to check account balances, access account history, payment of utility bills, etc. Customers prefer to use it due to its convenience, speed, efficiency, effectiveness, and ubiquity. Banks prefer it as it retains customers and reduces paperwork. It is perceptible that online banking enabled banks to service customers not only in branches and other devoted services sites, but also in several other channels (Al-Hawari, 2005) Reducing the cost, expanding service to new segments of the population, increasing efficiency, enrichment of the bank's status and better customer service and satisfaction can be identified as the key benefits a bank enjoys through virtual banking services (Jayawardhena, 2000).

The bank customers need to subscribe to the e-bank service to get the internet bank facilities in Sri Lanka. Wanninayake & Shantha (2013) as cited in Magboul & Abbad (2018) explained e-banking is critical factor that leads to the success of the business. Initially, most of the banks needed to reduce the cost of transactions by implementing e-banking systems. Magboul & Abbad (2018) stated that there is a considerable gap in technology related to e-bank services in developing countries and developed countries. Wanninayake & Miloslava, (2012) as cited in Magboul & Abbad (2018) explained the advantages of e-banking service for the developing countries as attracting new customers, get more opportunities, attracting new customers, and serving existing customers with the most efficient and reliable service.

Most of the banks in Sri Lanka have updated their bank services with modern and advanced technologies to provide the best service to their customers. "Virtual Banking" has become an important new channel to perform online and deal with many services. Wanninayake, (2014) as cited in Redda (2015) explained though most banks have adapted these electronic services, there is a lack of measurement and literature related to the electronic bank service quality. Kumari (2013b) as cited in Redda (2015) stated that service quality related to electronic services such as mobile banking and internet banking is difficult to be measured as the perception of one customer to another is different. Some of the customers look for efficiency and trust in e-services, and the other customers look for service attributes, security, and ease of use with modern technological solutions. The traditional bank service differs from modern

banking services such as mobile banking, ATMs and online banking as they never interact with bank employees. Therefore, it is difficult to identify the customer requirement and customer perception related to electronic services offered by banks.

Customer needs and industry behavior change day by day. Therefore, it is essential to identify the most common and most advanced system with companies to achieve high profitability. The main problem with the traditional banking system is the operating hours of physical bank branches. Also, banks are not open on public holidays in Sri Lanka. Virtual Banking is a good solution for the traditional banking system and the issues related to traditional banking systems. Though most of the Sri Lankan banks facilitate virtual banking facilities for their customers, still, the majority of the bank customers do not use the e-banking system for their daily work. Saeed, et al. (2015) explain the reasons such as difficulty to understand the virtual banking services and their instructions, and having less trust in the security associated with e-banking services, lead to a low adaptation of e-banking services by the customers.

Therefore, the researcher aims to understand the impact of Electronic Service (E-Service) quality on customer adaptation of virtual banking in Sri Lanka. Since most of the financial institutions still take efforts to promote the virtual banking system among citizens, this study and the result of this study will help the policymakers & management of the banks and financial institutions to understand the importance of e-service quality, which will also lead to develop strategic decisions related to virtual banking services in Sri Lanka.

Theories & Literature Survey

Virtual Banking

Fernando (2016) defined internet / virtual banking as a distance banking service over digital media. Best virtual banking can give the same set of services as traditional banking services. Service provided through the internet first started in New York in 1981. Banks namely Citibank, Chase Manhattan, Manufacturers Hanover banks first provided home banking using video editing system, but it was not successful at that time. Most of the banks around the USA started internet-based banking as a way to acheive cost reduction, the easiest method for integrated services, and increase the profit margin.

Jayasiri, et al. (2016) explained Sri Lanka as s the first South Asian country which provides the unrestricted internet facilities in 1995. In 1998, Sri Lanka introduced online banking services to their customers and five local banks offered that service. First, it offered transactional level service to their customers. After that, the state banks of Sri Lanka provided this service to their customer to gain competitive advantage. Kariyawasam & Jayasiri (2016) explained the advantages of internet banking as convenience, reliability and speed, low cost and security. The bank customers could get bank services at any time by using an online banking service. Speed and reliability is the most important factor related to the service organization nowadays.

The bank customers can instantly transfer money, carry out transaction processing and check bank balance. Security has become a major impact on adapting to the online banking system. Cost explains the charges associated with time, financial, energy and etc. E-bank services can provide traditional bank services at the lowest rate. Further, Kariyawasam & Jayasiri (2016); Wanninayake, & Dissanayake, (2012) explained some barriers that highly influences promoting e-services of the bank. Those factors are security threats associated with the online services, system failure, less knowledge related to new technologies related to bank services, difficulty dealing with the internet due to slow and connectivity issues and updating websites or domain names.

Service Quality

Roche (2014) explained service quality as customers' attitudes related to the service excellence of a bank. Chovancova, Asamoah, & Wanninayake, (2012) in Roche (2014) explained service quality as consumers' overall satisfaction and evaluation of excellence. There are different methods to discuss the service quality and the most famous one is the SERVQUAL model which was developed by Valarie Zeithaml, A. Parasuraman and Leonard Berry in 1988. E-service quality focuses on measuring web-based service characteristics. Some attributes focus on website interface and some attributes try to measure overall transaction (Wanninayake, 2013, cited in Roche, 2014).

SERVQUAL model discusses five dimensions named tangibles, reliability, responsiveness, assurance and empathy (Wanninayake, 2014). Tangibles refer to physical facilities related to specific service. Reliability means the accuracy of service and provides services that promise. Responsiveness measures the willingness of providing service to the customer by employees and providing prompt service. Assurance means knowledge of the employees and empathy measures caring and individuals attention for the customers. SERVQUAL model focuses on identifying different quality gaps. This model explains seven service quality gaps.

Gap one - the difference between customer expectation and management perception.
Gap two - the difference between management perception and service specification.
Gap three - the difference between service specification and service delivery.
Gap four - the difference between service delivery and external communication.
Gap five - the difference between customer expectation and customer received service.
Gap six - the difference between customer expectation and employees' perception
Gap seven- the difference between employee's perceptions and management perceptions.

The e-SQ model the most famous model to identify the electronic service quality. This model was introduced in 2000 by Zeithmal (Davidson , 2008). The main aim of this model is to measure the efficiency and effectiveness of web-based services. This model considers the pre-service experience and post-service experience. This model explains four service gaps named information, design, communication and fulfilment gap (Davidson , 2008); . Information gap focuses on measuring customer requirement for having a website or web-based service for

specific service and perception of management. Design gap means failure to fulfill the customer requirement in the web-based application (Weerasiri & Wanninayake, 2009). The communication gap can be identified as inaccurate promises related to the website given by the company. Fullfilment gap measures the difference between the customer requirement and experience. This model is suitable to provide better customer experience on website by addressing the expectation of the customers and requirement. The satisfied customer helps to make a strong relationship and it will help to increase customer loyalty.

Adaptation of Modern Technologies

Ayoobkhan (2018) explained most banks highly invest in order to aquire new technologies such as internet banking, ATMs, etc. All these methods increase the efficiency of transactions and save the time of the customers. Theories and models related to customer adaptation help to understand the customer intention to use and work with new technologies. Therefore, there are many theories explaining the customer intention to use new technologies such as Technology Acceptance Model (TAM) model, Unified Technology. Acceptance User Technology (UTAUT), Innovation Diffusion Theory (IDT) and etc.

The echnology Acceptance Model (TAM) was developed in 1985 by Davis (Magboul & Abbad, 2018). This model discusses the user acceptance of an information system. The individuals' beliefs that the specific system helps to enhance the performances can be explained using the TAM model. This model discusses factors such as perceived usefulness and perceived ease of use. According to Abu-Dalbouh (2013) perceived usefulness is defined as the degree to which an individual believes that using a particular system will enhance the task performance. Perceived ease of use defines as the degree to which an individual believes that using a particular system is free of physical and mental effort (Davis et al., 1989).
TAM theory is extensively used in many types of research as well as with several types of technology applications (Akturan, &Tezcan, 2012; Kumari 2013b; Santouridisa& Kristin 2014). Meanwhile, different contexts and research constructions have confirmed the validity of the TAM model (Abu-Dalbouh, 2013).

Nevertheless, many researchers suggest that additional variables in TAM are required to derive a better understanding of determinant factors influencing the decision of bank users to use internet banking systems (Chau & Lai 2003). Theory of Planned Behavior (TPB) consideredan extension model of Theory of Reasoned Action (TRA). This model considered one more variable named Perceived Behavioral Control (PBC). This variable explains the individuals' perception regard toperform specific behavior in the controlled situation. This can also be used to control beliefs, perceived power, and perceived facilitation. Perceived power explains the minimum power that uses a specific system.

Empirical Findings

Hammoud , et al. (2018) identified that e-banking factors mostly impact on customer satisfaction. According to the findings, e-service quality factors namely   reliability,

responsiveness, communication, security, privacy, efficiency and ease of use had a relationship with customer satisfaction. The researcher identified that reliability highly influences on customer satisfaction. Further, the researcher explained that the banks can promote e-banking service as an essential banking service by implementing the service well. In addition, the customers need to identify the most influential service dimensions that satisfy the customers to succeed in e-bank service.

Devi & Revathy (2011) explains in their research that banks had to adopt new technologies as to provide a higher level of customer service with the increased income and educational level of people. This is also a way of proving a faster access method to bank customers to do transactions, and to provide reliable service to their customers. The result also revealed that customer satisfaction related to internet banking is based on the quality of service on reliability, user-friendliness, security, and responsiveness. The researcher explained that these factors are core service quality dimensions of customer satisfaction related to internet banking.

Jayasiri, et al. (2016) staets that customers show less motivation on adopting e banking services. The researcher used the TAM model with factors named perceived risks and perceived website features. Perceived risk consists of six attributes named security, social time, risk facets, privacy, financial risk, and performances. Perceived website measured using two factors named perceived system quality and perceived information quality of the website.

It has revealed that factors such as social facet, perceived security, perceived usefulness, and perceived system quality influences on internet banking services. Moreover, it found that age, income level and working hours influence the relationship between independent and dependent variables. Sundara & Perera (2018) explained that time and cost highly influencemost of the consumers in adapting to internet banking.

The researcher had selected factors such as perceived ease of use, perceived usefulness, and relative advantage to conduct this study.The researcher identified that all the three variables impact on customer adaptation of internet banking.According to the empirical studies, Most of the research (Kumari, 2013a), studies have tried to identify the factors affecting customer adaptation of internet banking services as well as impact of service quality on customer satisfaction.

Therefore, it clearly highlights an emphirical gap as the researcher could not find relevant studies to identify the relationship between internet banking service quality and customer adaptation to internet banking. Based on the theories and models explained in the literature review, the researcher has developed a conceptual framework followed by the hypothesis, with the aim of finding the impact of the E-service quality on customer adaptation to Virtual Banking Services of Commercial banks in Sri Lanka.
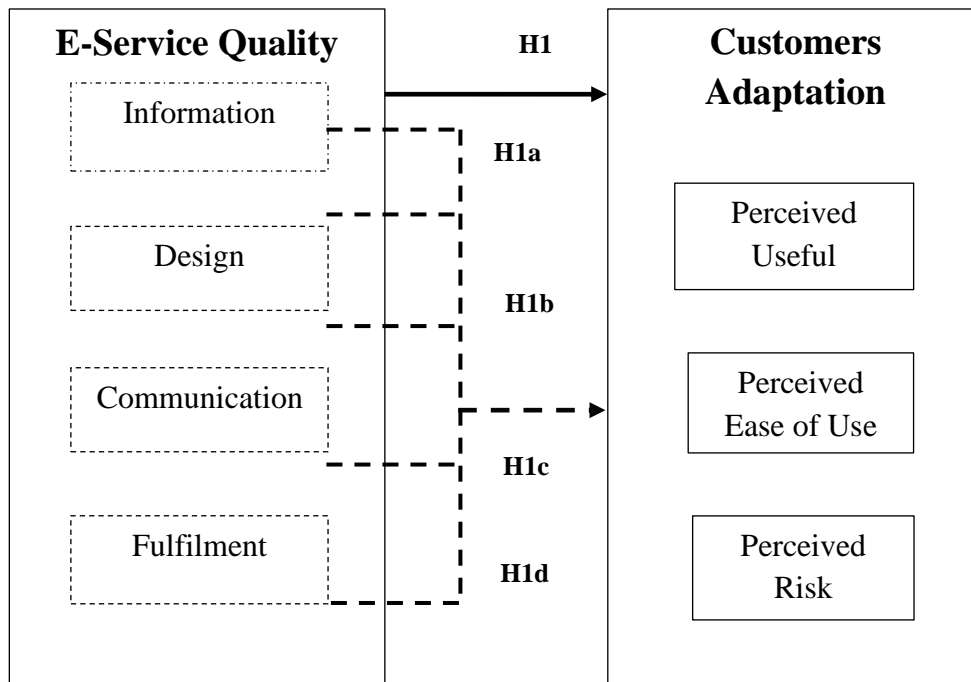
Figure 1. Conceptual Framework

H1:There is a significant influence of E-Service quality on custormer adaptation
H1a: There is a significant influence of information on custormer adaptation
H2b: There is a significant influence of design on custormer adaptation
H3c: There is a significant influence of communication on custormer adaptation
H4d: There is a significant influence of fulfillment on custormer adaptation

Methodology

The present study was designed based on the deductive approach in positivist research paradigm, conceptual framework and hypotheses were developed based on the empirical literature. The main hypothesis was formulated to test the relationship between e -service quality and customer adaptation towards virtual banking. In addition, there were four sub-hypotheses formulated and tested. As the survey method was adopted for primary data collection, a researcher administrated questionnaire was employed as the research instrument (Sekaran & Bougie, 2016). The target population was taken from banks' customers representing nine provinces in Sri Lanka.

Further, the sample size was taken as 500 based on the Cochran's sample size estimating formula. The multilevel mixed sampling method was employed. Further, the researcher conducted a literature review to find out the determinants of e-service quality and customer

adaptation which were mostly used by the previous researchers. Measurement items were accurately represented in the respective determinants of the two main variables. Confirmatory tetrad analysis (CTA) was conducted to confirm the reflective nature of the e-service quality and customer adaptation towards virtual banking (Hair et al., 2018). The researchers employed the structural equation model and the Smart-PLS 3 was used as the main analytical software.

Results and Discussion

The structural model has denoted the relationships among the main constructs in the conceptual framework by using path coefficients. Accordingly, the path coefficients represent the hypothesized relationships among the constructs in the model (Ringle et al., 2018; Hair et al., 2018).
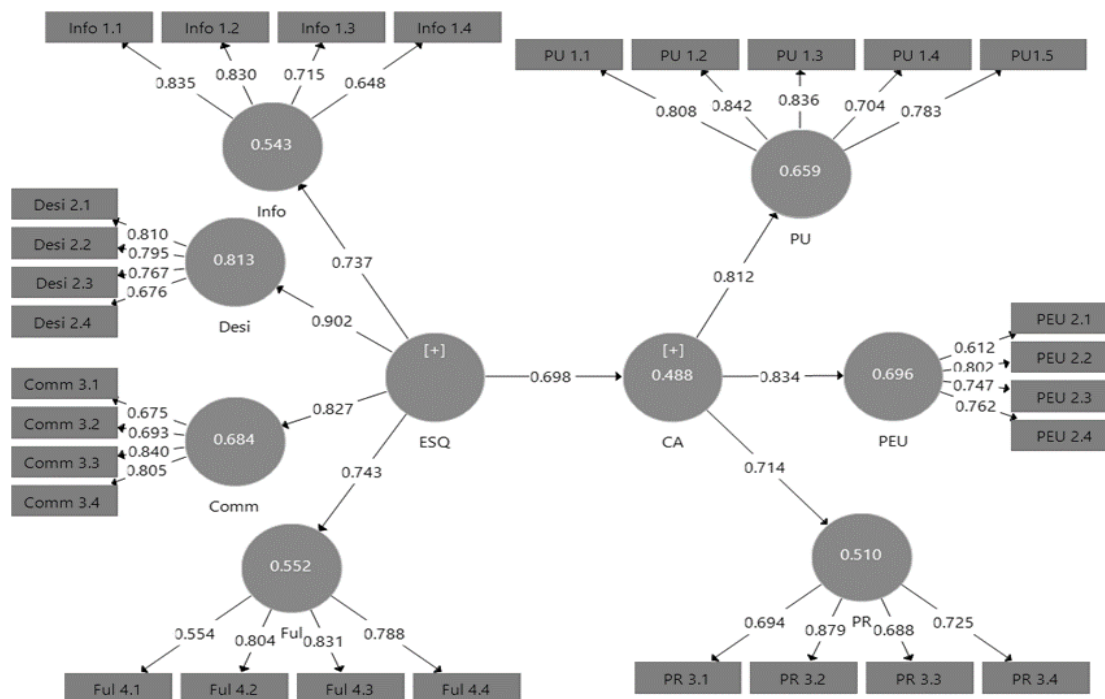
Figure 2. Structural Model

Table 01: The significant relationship between E-service quality and customer adaptation

	St. Beta	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	2.50%	97.50%	Hypotheses
ESQ -> CA	0.698	0.698	0.027	26.169	0	0.639	0.744	H1 Accepted
ESQ -> Info	0.737	0.737	0.034	21.592	0	0.655	0.791	H1a Accepted

ESQ -> Desi	0.902	0.902	0.013	69.68	0	0.873	0.924	H1b Accepted
ESQ ->Comm	0.827	0.827	0.018	45.095	0	0.786	0.858	H1c Accepted
ESQ ->Ful	0.743	0.743	0.026	28.864	0	0.687	0.788	H1d Accepted

Source: Researcher Constructed,2020

The main hypothesis (H1) denoted the relationship between E-service quality and customer adaptation toward the internet banking. According to the output results, the path coefficient value was taken as $\beta = 0.698$, which is explained the positive significant relationship among two main variables. Further, it was confirmed with *p* value (0.000) and *t* value (26.169). And also there is no zero value lied between the lower confidence intervals (0.639) and upper confidence intervals (0.744). Therefore, based on those statistical evident, **H1** is accepted.

In addition, the sub-hypotheses were also being tested to confirm the influences made by the determinants of E-service quality on customer adaptation of virtual banking. Accordingly, the highest path coefficient ($\beta = 0.902$) was reported in the path of design towards customer adaptation. That reveals the fact that when the design increased by one-unit, customer adaptation towards internet banking will be positively changed by 0.902 units. It was revealed that the strong positive influence of design on customer adaptation. Further, the *t* value also taken more than 1.96 (*t* =69.68), implied the strong relationship among these two variables. When considering the *p* value (0.000), it was below the 0.5 and denoted the significant influence of design on customer adaptation of virtual banking. Therefore, **H1b** is accepted.

As the second highest path coefficient ($\beta = 0.827$), communication has a significant impact on custormer adaptation. With the high path coefficient ($\beta = 0.827$) was reported in the path of communication towards customer adaptation. It was revealed that the strong positive influence of communication on customer adaptation. Further, according to the statistics values, the *t* value taken *t* =45.095, the *p* value =0.000, and there was no zero-value lied between BCa confidential intervals denoted the significant influence of communication on customer adaptation of virtual banking. Therefore, **H1c is** also accepted.

While considering the least significant variable in E-service quality on customer adaptation of virtual banking, information taken less path coefficient value as (β =0.737). Even though the significant value is less when compared to the other sub variables in e-service quality, a positive significant influence can be identified with information and customer adaptation. Further, other statistical values also explained the significant influence made by the information and customer adaptation (eg: *t* =21.592, the *p* value =0.000 and no zero-value lied between BCa confidential intervals. Therefore, **H1a** is accepted. Further, fulfilment is showing a significant positive relationship on customer adaptation towards internet banking. Based on the results: β =0.743, *t* =28.864, the *p* value =0.000 and no zero-value lied between BCa confidential intervals. Therefore, **H1d** is also accepted.

Conclusion

According to the above discussion, many important findings were revealed in the structural model. The intensity of the relationships among constructs and their significant levels can be compared and contrasted based on the path coefficients and related statistics. Therefore, it is noted that both direct and indirect relationships can be examined through the path coefficients analysis. The path coefficient represents the exogenous latent variables' combined effect on the endogenous latent variable (Ringle et al, 2018). The researchers should assess the R^2 values of all the endogenous constructs as a measure of the model's in-sample predictive power. According to Hair et al. (2017), when **R^2** values become 0.25, 0.50, and 0.75, it implied that the respective endogenous variables are weak, moderate, and strong respectively. Therefore, one of the main parts of the structural model evaluation is the assessment of coefficient of determination (**R^2**). In the present research, E-service quality is the main construct of customer adaptation towards internet banking (dependent variable). As per the estimated structural model given in figure 2, the overall **R^2** is found to be a moderate level. In this case, it suggests that the four dimensions of E-service quality i.e. information, design, communication and fulfilment, can jointly explain $R^2 = 0.488$ of the variance of the endogenous construct (customer adaptation of virtual banking). The R^2 value is 48 %; it is shown inside the blue circle of the customer adaptation construct in the PLS diagram (see Figure 2).

Based on the above major findings, it can be emphasized that the online bank customers expect error-free service for their transaction and accuracy through the transaction process. In addition, the bank needs to provide a website with good structure that can be easily understand. The bank also needs to address the privacy risk associated with online bank customers. Therefore, the bank needs to update with the most recent security methods that can be used with online banking to protect the details of the customers and money. The banks can ask their customers to update and change their password time to time and give more information to create a strong password. Currently, the customer service center related to online banking needs to work 24 * 7 and answer for customer inquiry as they work with money and trust of the customers. In addition, the customer service center related to online banking service center needs to work 24 * 7 as they need to work in an emergency situation. The customers always look for a fast responsive website. Therefore, the bank needs to use modern technology to upgrade the site and fulfil the customers' requirement. In order to further investigate about these aspects, researchers can adopt the qualitative research method or mixed method and conduct the same as it may help to collect direct perceptions of the customers related to e-service quality and customer adaptation of virtual banking services

Declaration

The authors declare that this manuscript is original, has not been published before and is not currently being considered for publication elsewhere.

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