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Importance of Internet Technology in Banking Services: Evidence from Focus Group Study

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Abstract:

Global business environment forces such as globalization, technological advancements, financial innovation, regulation, and deregulation have driven banks to utilize alternative channels such as electronic banking (e-banking), mobile banking and automated teller machines (ATMs). This study aims to determine and highlight the importance of technology-enabled banking services using a focus group study method in an emerging market, South Africa. The study used a descriptive research design and a qualitative research method. The findings of the focus group study revealed that customers opt to use e-banking because it provides them with several benefits and identify crucial e-banking dimensions such as privacy and security, ease of use, availability, convenience, efficiency, reliability, responsiveness and contact and aesthetics. The results of the study suggest that the e-banking service indeed creates value for customers, enhances their banking experience that ultimately creates satisfaction, and builds a long-term bank-customer relationship, which translates into customer loyalty. The insight provided in this study is expected to assist marketing scholars and professionals engaged in the banking sector. By determining and highlighting the importance of technology-enabled banking services using a focus group, this study provides original insight into consumer behavior in technology-enabled products in an emerging market, South Africa.

Keywords: technology, e-banking, focus group, value, satisfaction, loyalty.

互联网技术在银行服务中的重要性：来自焦点小组研究的证据

摘要：

全球化、技术进步、金融创新、监管和放松管制等全球商业环境力量促使银行利用电子银行（电子银行）、移动银行和自动柜员机（自动柜员机）等替代渠道。本研究旨在通过焦点小组研究方法确定并强调技术支持的银行服务在新兴市场南非的重要性。该研究采用描述性研究设计和定性研究方法。焦点小组研究的结果显示，客户选择使用电子银行是因为它为他们提供了多种好处，并确定了重要的电子银行维度，例如隐私和安全性、易用性、可用性、便利性、效率、可靠性、响应性和接触和审美。研究结果表明，电子银行服务确实为客户创造了价值，增强了他们最终创造满意度的银行体验，并建立了长期的银行-客户关系，

从而转化为客户忠诚度。本研究中提供的见解有望帮助从事银行业的营销学者和专业人士。通过使用焦点小组确定和强调技术支持的银行服务的重要性，本研究提供了对南非新兴市场技术支持产品的消费者行为的原始见解。

关键词：技术、电子银行、焦点小组、价值、满意度、忠诚度。

1. Introduction

The emergence of new information and communication technologies (ICT) in the financial industry over the last three decades has impacted how banks serve their customers (Hoehle et al., 2012; Oruç & Tatar, 2017; Patel & Patel, 2018; Agyei et al., 2022). Han and Baek (2004) concur and are of the view that during the last two decades, the electronic service business has experienced a remarkable expansion, much of which has been fueled by the internet revolution. As a result, service companies such as banks have discovered different methods for providing services to their clients as a result of ICT (Prompattanapakdee, 2009; Narteh, 2013; Arefjevs et al., 2020).

Banks are witnessing a paradigm shift in their business practices. Banks are embracing technology and innovation to provide improved services to their consumers to remain relevant and competitive (Karsh & Abufara, 2020). Banking services facilitated by technology, such as internet banking, mobile banking, and ATMs, have emerged as new channels through which banks can provide their services to their customers. Proper understanding of e-banking is critical for various stakeholders, not the least of which is the management of banking-related organizations, as it allows them to reap the benefits thereof. Banks in South Africa, like most banks around the world, have already embraced or aimed to introduce technology-enabled banking services for their customers due to the potential benefits. This study focuses on internet banking and customer views regarding services offered through this channel.

The shift in the service delivery process from human-to-human engagement to machine-to-human interaction has made measuring the quality of internet banking services considerably more difficult than in the past. Customers typically characterize services as an experience, trust, feeling, and security because they are viewed subjectively due to their intangible nature (Grönroos, 2007). These are fairly abstract ways of expressing what a service comprises. Because of the unique characteristics of services, such as the inseparability of production and consumption, intangibility and heterogeneity, measuring quality is a difficult undertaking (Parasuraman et al., 1985). In the absence of objective indicators, service organizations such as banks must rely on consumer perceptions of service quality to determine their strengths and weaknesses in product or service offerings (Karatepe et al., 2005). Exploring customer views through studies such as focus groups, which are employed in this study, would undoubtedly contribute to the conceptualization and our insight into what constitutes excellent service

quality.

According to Bauer et al. (2006), the hard business environment has pushed banks to be more inventive and explore alternative delivery methods to attract more customers, improve consumer perceptions, and inculcate customer loyalty. Although the number of banks offering e-banking services and electronic bankers has increased recently, research suggests that there is no monitoring of e-banking service quality (Zarei, 2010). This is primarily due to managers' frequent disdain for its significance, and secondly, because service quality in online technologies is so difficult to conceptualize and assess (Du Plessis & Rousseau, 2007). This study aims to contribute to the literature on the subject and provide empirical evidence through a focus group study on customers' views and perceptions of e-banking services in an emerging market, South Africa.

2. Literature Review

2.1. Importance of Technology to Banks

The term technology in this study refers to the internet technology (cyber technology) that enables banks to provide banking services to their customers through the internet of things (IoT). These services are referred to as electronic banking services (e-banking services). Some of the primary advantages of e-banking, as mentioned by Shah and Clarke (2009) and others, are briefly discussed as follows:

2.1.1. Convenience

E-banking enables banks to provide services to their customers conveniently, and customers prefer the choice and convenience of e-banking. In today's competitive business world, providing a one-of-a-kind and exceptional experience is a compelling incentive to keep customers. Almost all financial transactions can be completed from the convenience of one's own home or workplace, or from wherever the customer desires (Shah & Clarke, 2009; Chavan, 2013; Oruç & Tatar, 2017).

2.1.2. Attracting High-Value Customers

According to Shah and Clarke (2009), e-banking frequently attracts high-profit customers with higher-than-average income and education levels. Such high-end customers help banks improve the size of their revenue streams and generate more profits. Customers who use e-banking are therefore of particular interest to a retail bank, and such customers are likely to have a higher demand for banking products. Most e-banking customers use online channels daily for several reasons,

and for some, there is no need for regular personal connections with the bank's branch network, which is a costly channel for banks to maintain (Berger & Gensler, 2007).

2.1.3. *Enhanced Image*

E-banking is also known for its contribution to a firm's reputation. This was especially true in the early days when e-banking was introduced, and when only the most innovative businesses employed this technology innovation. Despite its general availability at present, an engaging banking website with a diverse range of innovative products does still promote a bank's image (Shah & Clarke, 2009).

2.1.4. *Increased Revenue*

Banks in South Africa are heavily investing in the provision of technology-enabled banking services to boost their revenue and profit. According to Chavan (2013), banking products have been delivered on banks' websites, and this innovation has assisted banks in addressing revenue, cost and competition challenges. Concurring with Chavan (2013), Shah and Clarke (2009) believe that e-banking has altered the old retail banking business model in many ways, including allowing banks to separate the production and delivery of financial services into several business sectors. This means that banks can sell and manage the services provided by other financial institutions to increase their revenues.

2.1.5. *Easier Expansion*

The use of the internet and smartphones is increasing. According to Dagada (2013), cell phone ownership in South Africa has reached its maturity level, and South African banks are benefiting substantially from the growth of these services. Historically, if a bank wanted to expand geographically, it had to open new branches, which entailed large start-up and maintenance expenditures. Electronic technologies, such as the internet, have rendered this unnecessary in many circumstances. Banks with a traditional client base in one portion of the country or the world may recruit customers from other parts of the country or the world because most financial transactions do not require physical presence near the customers.

2.1.6. *Load Reduction in Other Channels*

Electronic channels are largely automatic, and most everyday activities, such as account checking or account payments, can be performed through them. This typically reduces the pressure on other distribution channels, such as branches or call centres. Shah and Clarke (2009) anticipate that this tendency will continue if more sophisticated services, such as mortgages or asset finance, are made available through e-banking channels. Routine branch transactions, such as cash/cheque deposit-related tasks, are being automated in various nations, including South Africa. This allows banks to minimize the workload of branch workers,

allowing more time to be spent on providing superior service.

2.1.7. *Cost Reduction*

So far, the main economic rationale for internet banking has been the decrease of overhead expenses associated with alternative channels such as branches, which require costly facilities and personnel presence. It also appears that once a significant number of users is obtained, the cost per transaction of e-banking often declines faster than that of traditional banks (Chavan, 2013; Dagada, 2013).

2.1.8. *Organizational Efficiency*

E-banking unquestionably aids banks in achieving organizational efficiency. According to Dagada (2013), the cost-to-income ratio is one of the most essential factors in every bank's annual report. It demonstrates how much of every dollar/rand gained is used to cover the costs of running the company and, therefore, how efficient the bank is in creating value for shareholders. Banks are working on reducing customer reliance on branches and encouraging clients to use cheaper self-service channels in their drive to improve the ratio. The increase in cell phone ownership and internet connection in South Africa has given banks a window of opportunity to further decrease costs and enhance cost-to-income ratios.

2.1.9. *Service Quality, Customer Value, Satisfaction, and Loyalty*

The notion of service quality in e-commerce (e-service quality), which evolved from internet marketing and classical service quality literature, can be defined as consumers' total evaluation and judgment of the excellence and quality of e-service offers in the virtual marketplace (Santos, 2003; Djajanto et al., 2019). Similarly, Parasuraman et al. (2005) describe electronic service quality as the extent to which a website makes shopping, purchasing, and delivery more efficient and effective. This definition demonstrates that the notion of e-SQ spans from the pre-purchase phase (ease of use, product information, ordering information, and personal information protection) to the post-purchase phase (shipping, customer service, fulfilment, and return policy).

Internet banking, e-banking, and online banking are all terminologies used to characterize online technology-driven electronic service offerings. E-banking is a broad term that refers to the method through which a customer can conduct banking transactions electronically without visiting a bank (Ombati et al., 2010). Similarly, Sayar & Wolfe (2007) define internet banking from the perspective of a client as conducting transactions through the internet. In this study, e-banking is defined as an internet portal through which users can access various banking services ranging from bill payments to investments (Pikkarainen et al., 2004). It entails providing services such as account access, fund transfers, and online purchases of

financial products or services. As a result, banks' websites that solely provide information without the ability to conduct transactions are not considered e-banking services for the purposes of this study. In this study, e-banking service quality is defined as consumers' overall evaluation and judgment of the excellence and quality of electronic service offerings via the internet.

Any effort made by a company to deliver great service aims to create value for customers in order for the company to remain competitive and profitable in the long run. Services are economic activities that generate value and deliver advantages to consumers at specific times and locations because of bringing about the desired change on the service user's behalf (Lovelock & Wright, 1999). According to Zeithaml et al. (2009), the concept of *value* is defined as the consumer's total appraisal of the utility of a product based on perceptions of what is received and what is provided. In this respect, Zeithaml et al. (2009) suggest four ways for customers to perceive value: value is low cost, value is everything I desire in service, value is the quality I get for the amount I pay, and value is everything I get for what I contribute. In this definition, value is a trade-off between what the customer received, such as quality, benefits, worth, or utility, and what the customer gave up to acquire and use the items, such as price or any other sacrifice.

Customers place value on the relationship between every benefit they obtain from the purchase, ownership, use and consumption of a product or service, and the multiple sacrifices they make to obtain those benefits (Boshoff & Du Plessis, 2009). The customer's opinion of the balance between the benefits obtained and the sacrifices made to experience those benefits is defined as a value. According to Boshoff and Du Plessis (2009), this definition can be presented in the form of an equation:

$$Value = \frac{Benefits}{Sacrifices}$$

According to this equation, the customer's perception of value can be raised in two ways: by increasing the benefits they receive or by minimizing the sacrifices they make.

According to Arbore and Busacca (2009), the importance of customer satisfaction in financial services has been extensively researched and evaluated throughout the years. Following a surge in positive evidence, the emphasis on customer happiness has risen to the top of the priority list, particularly in the retail banking industry. As a result, a complete understanding of its antecedents has become a significant topic for both service marketing researchers and practitioners. Customer satisfaction has been heavily disputed in the literature on service marketing (Dong, 2003). Over the previous few decades, many national and international customer satisfaction barometers or indexes have been introduced. These indices are typically integrated within a system of cause-and-effect relationships or a satisfaction model. Nonetheless, there has been little model development (Johnson et al., 2001; Narteh &

Kuada, 2014).

Satisfaction is defined as the fulfillment response of a consumer to a product or service. It is a determination that a product or service feature, or the product or service itself, offers a pleasurable level of consumption-related fulfillment. Satisfaction may be related to the pleasure from services that make the consumer feel good or with a sense of happiness. Satisfaction may lead to joy in the case of services that truly surprise the user positively (Zeithaml et al., 2009). According to Jain (1997), satisfied customers are an organization's only assets, and customer happiness is the only rationale for an organization's existence. Parker and Mathews (2001) suggested two fundamental techniques for defining consumer happiness. Customer satisfaction can be considered because of a consumption activity or an experience, as well as a process (what was received and what was expected). Boundaries must be established, measurements must be specified, and improvements must be targeted by defining the process leading to customer satisfaction (Boshoff & Du Plessis, 2009; Djajanto et al., 2019).

Service-based definitions, for the most part, equate quality with customer satisfaction, as described by the formula:

$$Satisfaction = \frac{Perceived\ service}{Expected\ service}$$

Within this context, service quality refers to how well a service meets or surpasses consumer expectations. Customers will be happy and loyal if the actual delivery of the service is better than expected; if it falls short of expectations, they will be disappointed (Lovelock & Wright, 1999).

Loyalty is described as "a consumer's long-term preference for a particular firm or chain of firms" (Knox & Denison, 2000, p. 34). According to this definition, loyalty is defined as a long-term attachment to a service or product source, and it is assumed to arise when buyers are content and have an investment in a relationship with a supplier that is too big to sacrifice for a cheaper or lower-quality option. There is also evidence that customers become loyal at the point of purchase and return to the same supplier (Young, 2005). Loyalty is also seen as a key factor of profit and growth since loyal customers generate more cash flow, cost less to service, and propagate strong word-of-mouth recommendations (Young, 2005).

The primary objective of a customer retention strategy, according to Boshoff and Du Plessis (2009), is to maximize an individual's profitable lifetime value as a customer. This is achieved and made possible because of the following important reasons:

- Customer acquisition costs decline
- Repeat purchases
- Referrals to new customers
- Positive word-of-mouth
- Loyal customers are less price-sensitive
- Customers who have been with the company for a long time are more likely to purchase than new

customers.

- Long-term customers are inexpensive to serve since their likes and dislikes, as well as their demands and specific procedures, become known, preventing costly blunders.

2.2. Dimensions of E-Banking Service Quality

Ladhari (2010) believes that online transactions differ from the traditional retail context in several ways, such as convenience and efficiency, safety and confidentiality, the absence of face-to-face contact and co-production of service quality. Consumers who use the online services benefit from the ease of saving time and effort when comparing prices and some technical qualities of products. However, users who participate in the online world also face unique challenges regarding privacy, safety and confidentiality. In the internet environment, customers connect with a technical interface (Fassnacht & Koese, 2006). Because there is no person-to-person interaction, traditional concepts and methods of measuring service quality, which emphasize the personal interaction of the traditional service encounter, are insufficient when applied to electronic service quality (Van Riel et al., 2001; Bressolles & Durrieu, 2010). Customers play a more important part in co-creating the service in the online environment than within the traditional retail context (Fassnacht & Koese, 2006). As co-creators of the service, e-banking users have a great deal of influence on the quality of service they receive when they transact online.

In an attempt to identify the features or dimensions that customers use to assess the quality of virtual services or operations, Madu and Madu (2002) proposed a set of dimensions that could be used to assess the quality of virtual services or operations: performance, features, structure, aesthetics, reliability, storage capability, serviceability, security and system integrity, trust, responsiveness, product/service differentiation and customization, website policies, reputation, assurance, and empathy. Wolfinbarger and Gilly (2003), on the other hand, found only four relevant dimensions: website design, fulfilment/reliability, security/privacy, and customer service. Specifically, in the banking environment, Loonam and O'Loughlin (2008) identified 10 dimensions crucial to e-service quality delivery, with each recommended dimension applicable to e-banking: web usability, security, information quality, access, trust, reliability, flexibility, responsiveness, self-recovery, and personalisation/customisation. Ho and Lin (2010) also conducted a similar study and found five dimensions: web design, customer service, assurance, preferential treatment and information provision, which can be used to measure internet banking service quality. While electronic service quality is acknowledged as a multidimensional construct, no consensus exists on the number and nature of the dimensions. Most of the empirical studies on the dimensions of e-banking conducted thus far are quantitative. This study

investigates the importance and dimensionality of e-banking services from a qualitative perspective.

3. Research Method

The study followed a descriptive research design and a qualitative research method.

3.1. Focus Group

A focus group method was implemented to achieve the stated objective of the study. Participants of the focus group were carefully selected based on their knowledge and solid experience of e-banking usage in Gauteng, South Africa. The sampling technique was, therefore, a non-probability sampling method (Malhotra, 2010).

As per the guidelines put forward by Welman et al. (2005), Malhotra (2010), and Babbie (2013) in the case of focus groups, eight participants of diverse age, gender and race with varying levels of educational background were approached. This diversity was sought so that information obtained from the sample is representative and relevant to the objectives of the research.

3.2. Data Collection Procedure

Semi-structured questions were designed for the focus group interviews to solicit their views regarding e-banking services in South Africa. A semi-structured interview gives the researcher and participant much more flexibility and the researcher can follow up on a particular avenue that emerges in the interview, while the participant can give a fuller picture (De Vos et al., 2012).

The focus group interview schedule, shown in Table 1, was utilized to assist the focus group interviews. Questions 1 to 3 were developed to obtain information on why clients utilize internet banking. The three questions were designed to elicit information about the characteristics of e-banking service excellence. In other words, they were assigned the task of determining the fundamental service quality parameters of e-banking from a South African standpoint.

Question 4 was designed to determine whether internet banking adds value to users by drawing parallels to the traditional banking channel. Question 5 was designed to elicit information about customer satisfaction by investigating client expectations, as well as degrees of satisfaction and dissatisfaction. Questions 6 and 6.1 were designed to elicit the customers' post-purchase intentions. These two questions, taken together, helped in comprehending the concept of client loyalty.

Table 1. Focus group interview schedule

Think of the service you receive when you use Internet banking and answer the following questions:	
1.	Why do you use Internet banking?
2.	What are the things you like about Internet banking?
3.	What are the concerns you have about Internet banking?
4.	Do you think it adds value to use Internet banking? How?
5.	Does Internet banking meet your expectation? Please describe your satisfaction level?
6.	Would you continue to use Internet banking?
6.1	Would you recommend Internet banking to family and friends?
7.	What improvement do you want to see regarding Internet banking?

3.3. Trustworthiness (Validity and Reliability)

The researcher and author of this article conducted, moderated and recorded the focus group interviews. To ensure the trustworthiness of the results of the study, participants were carefully selected and ensured that they had in-depth knowledge and experience of the internet banking service. Additionally, accurate transcriptions of the interviews, the appropriateness of the data collection process, and the techniques in analysing and interpreting the data were the required standard to ensure the validity and reliability of the results (McMillan & Schumacher, 2001). Informed consent was obtained from the participants, and relevant ethical clearance was obtained from the University to conduct the research.

3.4. Main Findings Considering Extant Literature

The main findings are presented in this section considering the extant literature. The transcriptions of the focus group interviews were content analyzed using Atlas.ti, a program that helps identify clusters, themes and subthemes of a qualitative study.

4. Findings and Discussion

Broadly, four themes emerged from the focus group interviews, viz. e-banking service quality, customer value, satisfaction and loyalty.

4.1. Multidimensionality of E-Banking Service Quality Construct

The focus group interviews revealed that e-banking service quality is indeed a multidimensional construct in keeping with the literature (Bauer et al., 2004; Ladhari, 2010). Several descriptions, phrases and codes were identified that described and indicated the multidimensionality of e-banking service quality. Following this, eight variables, which are henceforth referred to as *dimensions of e-banking service quality*, were identified:

1. *Privacy and security*
2. *Ease of use*
3. *Availability*
4. *Convenience*
5. *Efficiency*
6. *Reliability*
7. *Responsiveness and contact*
8. *Aesthetics*

According to the focus group interview, customers' top concerns about e-banking are privacy and security issues. *Privacy and security* concerns have been identified as the primary factors of e-banking service quality worldwide (Bauer et al., 2004; Parasuraman et al., 2005; Loonam & O'Loughlin, 2008). Although some participants believe their banks' security procedures are stringent, they also expressed concern about internet banking fraud, which has been widely publicized. The following are the views expressed by the research participants when asked about the privacy and security issues of e-banking.

You are notified immediately of any movement in your account; Furthermore, I have my own password and PIN to perform my transactions. My concern is the safety of my money, as I hear stories about people losing money from their accounts. That is my only concern. Otherwise, I am happy. I think banks must have a good and safe website to keep criminals away from our money.

Similarly, *ease of use* has been acknowledged as a critical aspect of website quality (Barnes & Vidgen, 2003; Loonam & O'Loughlin, 2008; Alhassany & Faisal, 2018; Patel & Patel, 2018). Contrary to popular belief, the participants in this study indicated that e-banking is simple to use, which may impact the general population's acceptance of e-banking. The following extracts represent the participants' points of view:

Easy to use steps; I can do transactions even after normal working hours; It is not difficult to use Internet banking as many people may think; It is easy to understand it; the website is arranged properly and there are only a few steps to follow to conduct the transactions. You can conclude a transaction in less than 5 min.

The *availability and convenience* of e-banking were strongly mentioned by participants as the primary reasons why they chose to use it. Customers are drawn into e-banking by the availability of transaction systems and the convenience provided by the e-banking platform. (Parasuraman et al., 2005; Hu & Liao, 2011; Oruç & Tatar, 2017). These reasons are substantiated by the following quotes:

I don't have to go to the bank and queue for hours; Service breakdown should be limited; Service should always be available for transactions; I can do transactions even after normal working hours; Internet banking is convenient, it saves time; I conduct my banking at my own time and place; I can pay anyone at any time any inform them immediately about the payment through automatic email or fax; Internet banking is very convenient; I do not have to queue in a bank for long hours just to some transactions; I can do my banking without leaving the comfort of my home.

Participants overwhelmingly supported *efficiency* as a dimension of e-banking service quality, which is directly related to system availability. It has also been documented in many studies (Parasuraman et al., 2005; Hu & Liao, 2011). Phrases such as *it saves time, it is quick* and *it is fast* were used in describing the efficiency of e-banking.

Reliability is a crucial aspect of any service offering (Ibrahim et al., 2006; Loonam & O'Loughlin, 2008) and it becomes more crucial when money is involved, as in the case of e-banking. Participants stated that e-banking is dependable (reliable) and useful in emergency situations. The following are statements made by participants regarding the reliability of e-banking services:

It is reliable; it helps a lot in case of emergencies; I rely on Internet banking for most of my banking needs, from paying creditors to managing my investment

portfolio.

Another key feature of e-banking as a product is its *functionality* (Bauer et al., 2006; Sohn & Tadisina, 2008). It encapsulates the essence of what users may do with this e-banking application. The following participant expressions reflect the functionality of the e-banking service:

I can do many things; I can manage my account myself (add or remove recipients on my account); you manage your portfolio yourself;

The bank's *responsiveness and contact* with regard to electronic communication, as well as when problems arise, have been identified as significant service aspects of e-banking (Parasuraman et al., 2005; Ibrahim et al., 2006; Loonam & O'Loughlin, 2008). The participants indicated that they receive immediate electronic communication and feedback regarding their transactions via short message service (SMS), security alerts, and codes and instructions to complete their transactions. Regarding responsiveness and contact, the participants expressed their views:

Because it is linked to my cell phone, I get immediate feedback; Since the internet banking is linked with the phone, it is frustrating when I try to do a transaction and I don't receive an SMS with One Time Pin (OPT) on time (immediately); The link between internet banking and SMS should be improved.

The bank's *website aesthetics* were not recognized as a highly important and unique component of the service, although it is closely tied to ease of use, functionality and efficiency. However, the literature indicates that it is a significant component of e-banking that improves service quality (Kenova & Jonasson, 2006; Ariff et al., 2012; Gupta & Bansal, 2012).

4.2. Customer Value

The second theme that emerged from the focus group is the concept of customer value (or value for customers). The focus group interviews demonstrated that e-banking added value to customers' lives. Participants answered that they favor e-banking because it saves them time and money on travel. They also agreed that the overall fees for e-banking are lower than those for branch and ATM banking (Bauer et al., 2004; Zeithaml et al., 2009; Kumbhar, 2012; Zhu & Chen, 2012; Djajanto et al., 2019). The following statement from a participant highlights this:

I save money because I do not have to travel; Minimizing the costs because most of the transactions are free on internet banking; It does, it saves me time and cost of going to the bank; If you compare the costs on branch banking and ATM banking, Internet banking is less expensive if you have access to the internet.

4.3. Customer Satisfaction

The third theme that emerged from the focus group is customer satisfaction – satisfaction achieved from e-banking. The importance of customer satisfaction has received a great deal of attention in the literature (Bloemer & DeRuyter, 1998; Herington & Weaven,

2009; Zeithaml et al., 2009; Ding et al., 2011). Two codes were used to explain customer satisfaction: fulfillment and delightful. According to the focus group interviews, e-banking has become the primary source of satisfaction in their interactions with their respective banks. The following extract indicates a widespread favorable assessment of e-banking services:

I am extremely satisfied; It meets my expectation; I am satisfied; I can access my accounts, do transactions and manage my portfolio better; The benefits outweigh the risk involved and so far I have not encountered any risk regarding my money.

4.4. Customer Loyalty

The fourth theme that emerged from the focus group is loyalty (or brand loyalty). Achieving high levels of customer loyalty is often seen as the goal of any business and it is a cornerstone in building customer relationships. Furthermore, loyalty is viewed as a primary determinant of profit and growth of the business (Young, 2005; Herington & Weaven, 2009). Customer loyalty is explained by one code (post-purchase intentions) (Alhawamdeh et al., 2022). The participants of the focus group interviews described their loyalty intention commitments as follows:

I would continue to use Internet banking; I will continue to use this service; I would recommend it to family and friends because I am happy with the service.

Figure 1 illustrates the importance of technology (e-banking) to banks and to bank customers. It also highlights the specific benefits accruing to banks and bank customers from maintaining long-term relationships based on customer value, satisfaction and loyalty.

As elucidated in the literature, the importance of internet technology to banks has been underscored, and the main benefits (advantages) of promoting e-banking to their customers include convenience, attracting high-value customers, enhanced image, increased revenue, easier expansion, load reduction in other channels, cost reduction, and overall organizational efficiency. Banks are in a position to provide superior quality using internet technology and create value for their customer. Banking services offered over the e-banking portal do play a crucial role in overall customer satisfaction and building a loyalty base. Customers' individual profitable lifetime value is increased because of reasons such as declining customer acquisition costs, repeat purchases, referrals to new customers, positive word-of-mouth. Long-established customers buy more than new customers. Loyal customers are less price-sensitive. Long-term customers are inexpensive to serve since their likes and dislikes, as well as their demands and specific procedures, become known, preventing costly blunders.

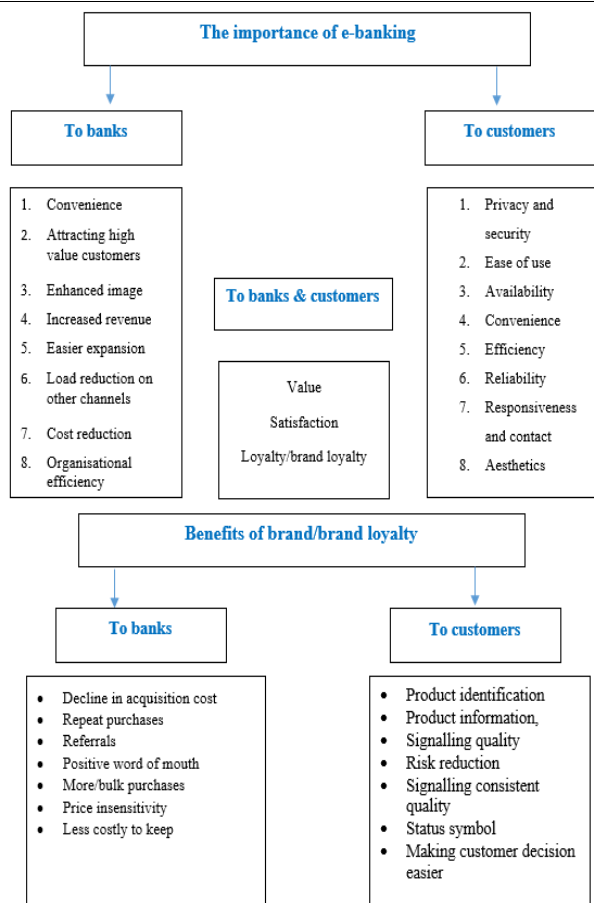


Figure 1. Importance of e-banking to banks and customers (Researcher's own construction)

The empirical evidence provided in this study suggests that customers opt to use e-banking as it provides many benefits and identifies crucial e-banking dimensions such as privacy and security, ease of use, availability, convenience, efficiency, reliability, responsiveness and contact, and aesthetics. The results of the study suggest that the e-banking service creates value for customers, enhances their banking experience, which ultimately creates satisfaction and builds a long-term bank-customer relationship. From the focus group, it could be established that e-banking does contribute to brand loyalty. As documented in the literature, brand loyalty also has many benefits to customers, such as product identification, product information, risk reduction, signaling consistent quality, status symbol, and making customer decisions easier (Boshoff & Du Plessis, 2009; Iacobucci, 2013).

5. Conclusion and Recommendations

The advent of new information and communication technologies (ICT) in the financial industry over the last three decades has impacted how banks serve their customers. Banks are witnessing a paradigm shift in their business practices and are embracing technology and innovation to provide improved services to their consumers to remain relevant and competitive in today's fast-paced business environment. The shift in the service delivery process from human-to-human engagement to machine-to-human interaction has made measuring the quality of internet banking services

considerably more difficult than in the past. This study aimed to determine and highlight the importance of technology-enabled banking services using a focus group study method to provide more insight into how consumers perceive e-banking services.

The importance of internet technology to banks has been highlighted in this study, and the main benefits (advantages) of promoting e-banking to their customers include convenience, attracting high-value customers, enhanced image, increased revenue, easier expansion, load reduction in other channels, cost reduction, and overall organizational efficiency. Banks can use internet technology to provide greater quality while also creating value for their customers. Banking services provided through an e-banking portal play an important role in total client satisfaction and loyalty development.

6. Limitations and Further Study

The study employed a qualitative study based on the focus group, which can be viewed as a limitation in terms of generalizability. Future studies could build on the findings of this study and conduct a quantitative study with a large sample size to gain more insights into consumers who engage in technology-enabled banking services.

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