

COVID 19 AND E-BANKING: PSYCHOLOGICAL IMPACT ON CUSTOMER PREFERENCES IN INDIA

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ABSTRACT

The study has been undertaken to discover the elements affecting customer preferences and psychology towards e-banking in times of lockdown amid COVID 19 and it was found that privacy, accessibility, reliability, website consent, responsiveness, service charges, convenience, website design, loyalty, security, user-friendliness, and image of the bank are the major factors affecting that motivates customers for availing e-banking services. But because of the situation of lockdown amid novel coronavirus (COVID 19), people are preferring e-banking because of maintaining social distancing and if the website gives them language options as well as upload tutorials for use of e-banking, it will attract more customers. The learnings from the study shall provide the robust predicate for experimentation in the future as well as will help decision-makers to plan accordingly as this study shows the impact of three new variables on e-banking services viz. social distancing, language options for inclusion of any regional language to attract customers from rural areas as well for e-banking and tutorials on bank's website on how to use e-banking.

Keywords:

Coronavirus, COVID 19, customer preferences, e-banking, India, lockdown, online banking, psychology, social distancing.

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Introduction

The COVID-19 infection is the portraying overall prosperity crisis inside ongoing reminiscence and the superlative overall humanitarian trial the ecosphere has beheld since World War II. The contamination has blowout extensively, and the frequency of COVID 19 patients is rising at an alarming rate as governments work to control its spread. The nation has fortified quickly, realizing a positive, the country over, 21-day lockdown, to fix the twist and use a chance to design and resource responses sufficient. Banks assume a significant job in the Indian money related market as they are the greatest purveyors of credit and pull in most of the reserve funds from the populace. Banking is vital for the monetary advancement of the considerable number of countries of the world because a created financial framework holds the key just as fills in as a gauge for the monetary soundness of a nation. Banking Industry is one of the best and solid enterprises of our nation's financial structure is influenced by the changing condition of an economy. In the Indian

setting, there were two periods of nationalization, the presentation of RRBs, the passage of private part banks and outside banks and nowadays e-banking are some substantial and significant fluctuations that influence the structure just as the working of the banks every once in a while. The level and nature of patron contribution had the best influence on the idea of the regulatory understanding and matters, for instance, patrons' region of versatility, the notch of employment empathetic by patrons, and energetic response conceivably chose, anticipated, and saw organization eminence (Broderick and Vachirapornpuk, 2002). It was seen that web banks use increments to the extent that clients see it as helpful. The apparent convenience is focal because it chooses if the obvious effortlessness of web bank use will incite extended use of the web bank (Eriksson et al., 2005). Client gratification is a moderator in the association between computerized service eminence and the economic performance of the financial institutions (Al-Hawari and Ward, 2006).

(Guriting and Oly, 2006) indicated that seen value and adage convenience are compact elements of social aim to obtain online banking. It has been additionally a circuitous impact of personal computer self-efficacy and previous comprehensive processing understanding on social expectation concluded saw handiness and saw usability. Attitudinal elements assume a huge job in web banking reception. Also, the utilitarian direction of the site instead of the epicurean direction impacts selection (Oly and Sinti, 2006). Productivity, comfort, and wellbeing are remarkable factors in deciding the distinctions in client esteem observations between the web and portable banking (Schierholz and Laukkanen, 2007). (Casaló et al., 2008) exhibited that realization with past cooperations with the bank site optimistically influenced both customer faithfulness and encouraging WOM. Additionally, site comfort of practice was found to certainly affect consumer loyalty, and true to form, devotion was likewise fundamentally identified with positive word of mouth. Three aspects that influence clients' calculation of the management nature of web banking directions are efficiency and safety, gratification, and receptiveness (Sohail and Shaikh, 2008; Bapat, 2017). A four-factor procedure (E-ServQual) spoke to by close to site association, household needs, user-friendliness, and efficacy are discovered, with all mechanisms appraised as noteworthy however productivity isn't seen as prescient (Dennis et al., 2009). Mental boundaries are advanced elements of opposition than use and worth, which are builds identified with ease-of-use and value deciding acknowledgment in the customary innovation acknowledgment model. Additionally, the job of self-efficacy in bank clients' hazard impression of web banking (Laukkanen et al., 2008). (Rod et al., 2009) indicated noteworthy networks among online client care quality, online data framework quality, banking administration item eminence, in general, web banking administration

eminence, and consumer loyalty. Patron amenity, web project, assurance, privileged behavior, and data provision also contributes to the satisfaction level (Ho and Lin, 2010). Professed provision eminence has a critical effect on buyer steadfastness. Hence, customer faithfulness was found to fundamentally influence trust. Both purchaser faithfulness and trust viably influence dependability through casual (WOM) while WOM is a harbinger of repeat visits or repurchase objectives. Strangely, trust doesn't straightforwardly impact the last mentioned (Kassim and Asiah, 2010). (Ahmad and Al-Zu'bi, 2011) indicated that openness, coziness, safety, fortification, contented, erection, swiftness, expenditures, and custodies affected Jordanian Commercial Bank patrons' contentment, dedication, and constructive WOM. Innovation preparation, oldness, and sex restrained the principles-purpose rapport. Clients with shifting degrees of technology-related perspectives and socioeconomics hold various convictions about innovation. The connection among helpfulness and conduct was more grounded for more youthful guys with significant levels of hopefulness and ingenuity (travelers and pioneers), while the connection between convenience and conduct was more grounded for more established females with an elevated level of uneasiness (paranoids and slowpokes) (Yousafzai and Yani-de-Soriano, 2012). There has been an optimistic linking between affirmation, substantial-quality, dependability, and responsiveness with consumer loyalty. Then again, sympathy has a positive yet immaterial impact on buyer allegiance (Raza et al., 2015; Masoud and AbuTaqa, 2017). (Sikdar et al., 2015) watched Ease of Use, faith, Approachability, Usage Constraint, and Intention to Use as dependable and substantial components determining web banking selection among clients in the country. Openness, Usage Constraints, Intention to Use depicted a solid and critical affiliation with by and large consumer loyalty. Faith and Ease of

Use are moderately more fragile and unimportant benefactors near in general consumer loyalty.

Customers are influenced if there is a personal need and if the site society, handiness, and productivity of the website are there; the association between online banking facility eminence, e-customer fulfillment, and e-customer trustworthiness is noteworthy (Amin, 2016). Professed e-service quality, the aptitude of e-service sustenance staff, system accessibility, service collection, receptiveness, and dependability have a robust stimulus on customer gratification and the use of electronic banking (Ayo et al., 2016). (Susanto et al., 2016) uncovered that clients' affirmation after the underlying utilization of cell phone banking administrations significantly affects apparent security, saw handiness, trust, and client fulfillment. Seen security essentially impacts trust while saw value fundamentally impacts trust, client fulfillment, and duration use expectation. Both client fulfillment and self-adequacy additionally altogether impact continuation use aim. Satisfaction productivity, safety, contact, responsiveness, framework accessibility, and contact autonomously contribute 70% to the general consumer allegiance in electronic banking (Firdous and Farooqi, 2017). Components like trust, execution hope, and exertion hope positively affected the utilization of budgetary sites in Colombia, while government support didn't have any critical effect (Sánchez-Torres et al., 2018). Accessibility, trustworthiness, time-saving, risk mitigation, handiness, customer gratification, and crime reduction indicating that online web banking has heightened customer fulfillment in Nigeria (Okoye et al., 2018). (Salem et al., 2019) suggested that the utilization of web-based financial administrations was wedged, separately, by the advanced authority, e-loyalty, e-trust patrons' motivation for web personalization, clients' nervousness for safety, and the predisposition of origination reception.

Research Gap

Many past works of literature have been reviewed in this study. All the major factors were selected for the study but there are three new factors on which no study has been done yet to the best of the knowledge. These are Language Options, Social Distancing, and How to use tutorials on the website. Hopefully, these variables will help other researchers as well as decision-makers in future research, and decision-making processes respectively.

Objectives of the Study

The foremost aim of the paper is to explore the factors affecting customer psychology and preferences towards electronic banking in times of lockdown amid COVID 19.

The hypothesis of the study

H1: All 17 independent variables are not significantly different from each other

H2: All 17 independent variables are not significantly different from the dependent variable, i.e. satisfaction level.

Materials and Methods

This study targets the bank clienteles who are using online banking services in the region of Gurugram, India for exploring various factors that lead to customer satisfaction. A sample size of 196 was taken into consideration at a 95% confidence level and 7% confidence interval through a purposive non-probability sampling technique. The primary data was gathered by employing an organized questionnaire built on a 5-point Likert Scale and analyzed the responses using regression, etc. The questionnaire includes 17 independent (Usefulness, Privacy, Accessibility, Reliability, Website Content, Responsiveness, Cost Effectiveness, Reasonable service fees & charges, Convenience, Website Design, Loyalty, Security, User-friendliness, Bank Image, Language Options, Social Distancing, and Tutorials on the website) and one dependent variable (Satisfaction level).

Cronbach Alpha test, Shapiro-Wilk test, Kruskal-Wallis one-way ANOVA, and Kolmogorov-

Smirnov test has been applied to analyze the data.

Data Analysis and Interpretation

Table 1: Showing Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.918	18

The value for Cronbach alpha as shown in Table 1 is 0.918 for 18 items, which is more than 0.70,

which means the items have relatively high internal consistency.

Table 2: Showing Normality values

		Tests of Normality					
		Satisfaction Level	Kolmogorov-Smirnov ^a		Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Usefulness	1	.435	7	.000	.600	7	.000
	2	.348	21	.000	.640	21	.000
	3	.294	52	.000	.779	52	.000
	4	.345	194	.000	.709	194	.000
	5	.356	110	.000	.682	110	.000
Privacy	1	.258	7	.174	.818	7	.062
	2	.377	21	.000	.707	21	.000
	3	.281	52	.000	.790	52	.000
	4	.279	194	.000	.771	194	.000
	5	.428	110	.000	.622	110	.000
Accessibility	1	.258	7	.174	.818	7	.062
	2	.372	21	.000	.633	21	.000
	3	.313	52	.000	.755	52	.000
	4	.352	194	.000	.715	194	.000
	5	.435	110	.000	.609	110	.000
Reliability	1	.308	7	.044	.750	7	.013
	2	.273	21	.000	.774	21	.000
	3	.232	52	.000	.864	52	.000
	4	.279	194	.000	.778	194	.000
	5	.424	110	.000	.628	110	.000
Website Content	1	.258	7	.174	.818	7	.062
	2	.268	21	.000	.808	21	.001
	3	.217	52	.000	.858	52	.000
	4	.276	194	.000	.824	194	.000
	5	.300	110	.000	.753	110	.000
Responsiveness	1	.258	7	.174	.818	7	.062

	2	.397	21	.000	.620	21	.000
	3	.224	52	.000	.824	52	.000
	4	.235	194	.000	.800	194	.000
	5	.396	110	.000	.669	110	.000
Cost Effectiveness	1	.308	7	.044	.750	7	.013
	2	.379	21	.000	.687	21	.000
	3	.252	52	.000	.808	52	.000
	4	.270	194	.000	.785	194	.000
	5	.300	110	.000	.763	110	.000
Reasonable service fees & charges	1	.308	7	.044	.750	7	.013
	2	.208	21	.018	.852	21	.005
	3	.270	52	.000	.841	52	.000
	4	.234	194	.000	.808	194	.000
	5	.272	110	.000	.774	110	.000
Convenience	1	.308	7	.044	.750	7	.013
	2	.372	21	.000	.633	21	.000
	3	.291	52	.000	.773	52	.000
	4	.323	194	.000	.730	194	.000
	5	.425	110	.000	.628	110	.000
Website Design	1	.258	7	.174	.818	7	.062
	2	.221	21	.009	.859	21	.006
	3	.248	52	.000	.803	52	.000
	4	.265	194	.000	.827	194	.000
	5	.281	110	.000	.775	110	.000
Loyalty	1	.258	7	.174	.818	7	.062
	2	.214	21	.013	.855	21	.005
	3	.206	52	.000	.861	52	.000
	4	.235	194	.000	.800	194	.000
	5	.305	110	.000	.746	110	.000
Security	1	.258	7	.174	.818	7	.062
	2	.245	21	.002	.792	21	.000
	3	.223	52	.000	.813	52	.000
	4	.255	194	.000	.793	194	.000
	5	.407	110	.000	.654	110	.000
User friendliness	1	.308	7	.044	.750	7	.013
	2	.325	21	.000	.749	21	.000
	3	.227	52	.000	.796	52	.000
	4	.257	194	.000	.787	194	.000
	5	.420	110	.000	.635	110	.000
Bank Image	1	.308	7	.044	.750	7	.013
	2	.325	21	.000	.749	21	.000
	3	.204	52	.000	.827	52	.000

Language Options	4	.288	194	.000	.785	194	.000
	5	.346	110	.000	.727	110	.000
	1	.308	7	.044	.750	7	.013
	2	.348	21	.000	.640	21	.000
	3	.290	52	.000	.774	52	.000
Tutorials on Website	4	.237	194	.000	.806	194	.000
	5	.299	110	.000	.765	110	.000
	1	.258	7	.174	.818	7	.062
	2	.226	21	.007	.883	21	.017
	3	.195	52	.000	.860	52	.000
Social Distancing	4	.247	194	.000	.859	194	.000
	5	.220	110	.000	.807	110	.000
	1	.308	7	.044	.750	7	.013
	2	.299	21	.000	.765	21	.000
	3	.255	52	.000	.815	52	.000
	4	.273	194	.000	.784	194	.000
	5	.355	110	.000	.719	110	.000

The normality test has been done (in Table 2) to assess the normality of data because ordinary information is a fundamental supposition in

parametric testing. The above table shows the results from two notable trials of ordinariness, in particular, the Kolmogorov-Smirnov test and the Shapiro-Wilk Test. The Shapiro-Wilk Test is progressively suitable for little example sizes (< 50 examples) however can likewise pact with test measures as wide-ranging as 2000. On the off chance that the Significance estimation of the

Shapiro-Wilk Test is more notable than 0.05, the information is typical. If it is beneath 0.05, the information altogether strays from a typical circulation. Through this analysis, it is observed that the data is not normally distributed as almost for every parameter, the significance value is less than 0.05 except in the case of privacy, accessibility, website content, loyalty, security, and tutorials on the website and that too for the parameter strongly disagree only. So, it is decided to use a non-parametric test to meet the desired objectives of the study.

Table 3: Showing Kruskal-Wallis one-way ANOVA

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Usefulness	Between Groups	6.008	4	1.502	3.920	.004
	Within Groups	145.239	379	.383		
	Total	151.247	383			
Privacy	Between Groups	22.975	4	5.744	11.074	.000
	Within Groups	196.564	379	.519		
	Total	219.539	383			
Accessibility	Between Groups	16.394	4	4.099	9.856	.000
	Within Groups	157.603	379	.416		

	Total	173.997	383			
Reliability	Between Groups	27.092	4	6.773	12.993	.000
	Within Groups	197.564	379	.521		
	Total	224.656	383			
Website Content	Between Groups	19.527	4	4.882	9.237	.000
	Within Groups	200.306	379	.529		
	Total	219.833	383			
Responsiveness	Between Groups	24.120	4	6.030	10.612	.000
	Within Groups	215.356	379	.568		
	Total	239.477	383			
Cost-Effectiveness	Between Groups	7.423	4	1.856	3.309	.011
	Within Groups	212.577	379	.561		
	Total	220.000	383			
Reasonable service fees & charges	Between Groups	19.949	4	4.987	8.126	.000
	Within Groups	232.611	379	.614		
	Total	252.560	383			
Convenience	Between Groups	10.757	4	2.689	6.492	.000
	Within Groups	156.983	379	.414		
	Total	167.740	383			
Website Design	Between Groups	14.698	4	3.675	6.470	.000
	Within Groups	215.260	379	.568		
	Total	229.958	383			
Loyalty	Between Groups	33.577	4	8.394	12.679	.000
	Within Groups	250.913	379	.662		
	Total	284.490	383			
Security	Between Groups	24.253	4	6.063	9.429	.000
	Within Groups	243.705	379	.643		
	Total	267.958	383			
User-friendliness	Between Groups	20.462	4	5.115	10.321	.000
	Within Groups	187.848	379	.496		
	Total	208.310	383			
Bank Image	Between Groups	14.527	4	3.632	6.481	.000
	Within Groups	212.379	379	.560		
	Total	226.906	383			
Language Options	Between Groups	8.753	4	2.188	3.950	.004
	Within Groups	209.994	379	.554		
	Total	218.747	383			
Tutorials on Website	Between Groups	11.214	4	2.804	4.033	.003
	Within Groups	263.450	379	.695		
	Total	274.664	383			
Social Distancing	Between Groups	8.811	4	2.203	3.491	.008
	Within Groups	239.148	379	.631		

Total	247.958	383			
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The values for the Kruskal-Wallis one-way ANOVA test has been showing in Table 3. The test is applied because the data is not normally distributed, and it is a non-parametric test. It is employed to resolve if there are any measurably critical contrasts between the methods for at least two independent (disconnected) gatherings. The table shows that the significance value for Usefulness is 0.004, Privacy is 0.000, Accessibility is 0.000, Reliability is 0.000, Website Content is 0.000, Responsiveness is 0.000, Cost-Effectiveness is 0.011, Reasonable service fees & charges is 0.000, Convenience is 0.000, Website Design is 0.000, Loyalty is 0.000, Security is 0.000, User-friendliness is 0.000, Bank Image is 0.000, Language Options is 0.004, Tutorials on the website is 0.003, and for Social Distancing is 0.008. Now because the substantial values for all the constraints are below 0.05, therefore, there is a statistically momentous variance in all the variables.

Conclusion

It can be concluded from the results that privacy, accessibility, reliability, website consent, responsiveness, service charges, convenience, website design, loyalty, security, user-friendliness, and image of the bank are the major factors affecting that motivates customers to avail e-banking services. But because of the situation of lockdown amid novel coronavirus (COVID 19), people are preferring e-banking because of maintaining social distancing and if the website gives them language options as well as upload tutorials for use of e-banking, it will attract more customers.

Future Implications

The learnings from the study shall provide the robust predicate for experimentation in the future as well as will help decision-makers to plan accordingly as this study shows the impact of three new variables on e-banking services viz.

social distancing, language options for inclusion of any regional language to attract customers from rural areas as well for e-banking and tutorials on bank's website on how to use e-banking.

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