Impact of Technology on Service Quality in the Banking Industry: A Study of Bank Clients' Perspectives

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Abstract: The purpose of this study was to examine the relationship between the impacts of technology on service quality in the banking industry to determine which TRM dimension can potentially have the strongest influence on service quality of the banking industry. Data were gathered using a survey instrument, which was distributed among bank clients. The data were statistically analyzed using structural equation modeling with SPSS. The findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy. A total of 450 populations from which 400 respondents participated in this study. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most. The goal of the study was to measure the relationship between perceived ease of use, perceived usefulness of technology, and attitude towards technology, behavioral intentions, and service quality in the banking industry. There is a significant negative relationship between Service Quality in the Banking Industry and Attitude towards Technology There is a significant negative relationship between Service Quality in the Banking Industry and Attitude towards Technology.

1. INTRODUCTION

Innovation is the use of logical understanding to the feasible goals of human presence, or as it is in some cases referred to, the adjustment and control of the human environment. Technology has transformed many aspects of everyday life easier for today's communities (Rust & Oliver, 1994). Banking Technology encompasses the utilization of advanced information and communication technologies, connected with computer science, to enhance

the quality of services provided by banks to their customers, ensuring security, reliability, and affordability while maintaining a competitive edge over other financial institutions. Additionally, Banking Technology encompasses the application of intelligent computer algorithms to analyze customer information, including demographic, psychographic, and transactional data, to uncover patterns of customer behavior. From a theoretical standpoint, banking technologies are an integration of various distinct subjects like as finance including risk management, information technology, communication technology, computer science, and marketing research (Ravi, 2012). Computing, broadcast communications, and customer gadgets are absorbing a complex and tremendous constellation of data technology infrastructure providing modern platforms for conveying computerized services and items based on Internet conventions and IP-based innovations (Khalfan & Alshawaf, 2004). Internet banking, often termed online banking or e-banking, represents an electronic payment system. It allows customers of various financial institutions, such as retail banks, virtual banks, credit unions, and building societies, to perform financial transactions through the institution's website. This innovative channel has introduced a fresh perspective on enhancing customer satisfaction positively. Every organization endeavors to establish itself as an essential part of its customers' lives, and to achieve this, they continually strive to enhance customer satisfaction by improving their methods of delivering services (Khalfan & Alshawaf, 2004). Globally, the banking market has become very competitive; commercial banks have begun to target traditional microfinance consumers; new banks and MFIs have been established; and clients are becoming more sophisticated in terms of the level of service provided. In an environment where nearly all competing organizations provide comparable goods, providing quality services is critical for all financial institutions (Khalfan & Alshawaf, 2004).

The majority of previous research solely focused at Internet banking, leaving out all other forms of E-Banking services such as mobile applications and E-Banking robots. A small amount of researches have looked at the connection between the quality of E-Banking services and consumer happiness in Nepalese banking industries, regardless of several investigations into how the caliber of E-Banking services is measured. This research fills a void in the literature because it addresses the Information technology challenge as its whole without making any exclusion, and no equivalent study has been undertaken in the Banking Industries, to the best of the author's knowledge. The findings of this study have crucial effect that highlight the importance of both the consistency of the Information technology service and its significant impact on service quality judgments and finally customer satisfaction.

The following objectives are the study's goals:
- To measure the relationship between perceived ease of use, perceived usefulness of technology, attitude towards technology, behavioral intentions and service quality in the banking industry
- To analyze the effect of perceived ease of use, perceived usefulness of technology, attitude towards technology, behavioral intentions on service quality in the banking industry

The purpose of this research is about the effect of technology on service quality in the banking industry on the basis of bank client's perspectives, but it was not possible for me to cover all the model of technology. So, I used TRM (Technology Readiness Model) model and also it was not possible for me to collect all the information from the client's those who use the online banking platforms. Therefore, my study will cover 400 respondents of banking clients of different banks and examine their use of the online banking platforms.

Limitation of Paper:
- Due to limited data available on banking services and advancement of technology.
- Banking industry has seen a rapid adoption of various technological innovations, including internet banking, mobile banking, and digital payment platforms. However, there is a lack of complete studies comparing the impact of technology under service quality in client perspective.
- Due to demographic and regional differences such as: age, gender, education level and living environment.
- Adequate time and resources are required in order to fulfill the requirement of the research but due to limited time result can differ.

This research is structured as follows: Following a detailed "Literature Review," the study's "Research Methods" and "Findings" will be presented. The findings are analyzed and implications are provided in the "Interpretation and Discussion" section. Lastly, the "Conclusion" section evaluates the work and gives relevant Constraint and future research advices.

Literature Review
It was revealed that while service quality has a substantial link with customer happiness with E-banking services, dependability is the most powerful characteristic of service quality influencing customer satisfaction. The data was collected from 400 respondents using convenience sampling technique in Lebanese banks (Hammoud et al., 2018). The data was collected from 150 respondents using a non-probability sampling approach in three different cities in India (Hyderabad, Chennai, and Bangalore) at the banks' major branches. This study also found a substantial but unfavorable association between an individual's level of age and education and satisfaction with the service provider among non-users of self-service technology (Jamal, 2004). The Technology Acceptance Model (TAM) is a widely recognized theoretical framework that aims to elucidate how user beliefs, attitudes, and intentions are interconnected (Davis, 1989). TAM, or the Technology Acceptance Model, was created with the aim of predicting how technology will be embraced and adopted within a workplace setting. It relies heavily on two key factors: the perceived usefulness of the technology in question and how easy it is for individuals to use it. TAM, or Technology Acceptance Model, has been widely employed in various research studies to gauge the adoption and utilization of technologies such as ATMs, mobile banking, and Internet banking. Additionally, researchers have leveraged the Theory of Planned Behavior (TPB) to evaluate consumer trust in Internet banking services. These investigations have unveiled that consumers' inclination towards embracing Internet banking is shaped by their perceptions of

behavioral control, their overall attitude towards the service, and the influence of subjective norms. The framework is comprised by four primary components: "perceived usefulness and perceived ease of use, attitude towards using, and behavioral intention to use." In the discipline of Information Science (IS), "perceived ease of use and perceived usefulness" are seen as the most significant variables in user acceptance of technology, which leads to its adoption (Bose et al., 2017; Chen & Aklikokou, 2020).

Perceived ease of use (PE)

The level of customer confidence in the ease of using internet banking (IB) services plays a crucial role in predicting users' preferences. Moreover, it has been argued that understanding the factors contributing to this perceived ease is essential, both from a theoretical perspective and for making informed decisions regarding the adoption and utilization of IB. Substantial evidence suggests that individuals who find IB easy to use are more inclined to use it. Furthermore, IB stands to benefit significantly from this positive perception of ease because it offers adaptability, accessibility, and the convenience of avoiding long queues typically associated with physical bank branches (Baber, 2019; Davis, 1989).

Perceived usefulness of Technology (PU)

The user's attitude plays a crucial role in determining whether they will embrace new technologies like mobile banking. People tend to stick to their familiar ways of doing things, even if they seem resistant to change. This is a fundamental aspect of the Technology Acceptance Model (TAM), which has a significant impact on the adoption of systems. When users perceive a technology as highly useful, it can significantly accelerate its adoption.

Perceived usefulness is the key here. If a technological innovation is seen as convenient, efficient, and capable of meeting the user's needs, their attitude shifts in favor of the technology. This shift in attitude paves the way for the technology's widespread adoption. While Information Technology (IT) has witnessed rapid growth and widespread usage over the past few decades, TAM has primarily been applied within organizational settings. However, efforts have been made to expand its applicability to various fields within Information Science. It's important to note that nowadays, consumers are actively using technology platforms for their personal benefit, marking a shift from the early workplace-centric use of these concepts (Kelly & Palaniappan, 2023).

Attitude towards Technology

Determining the clients' attitudes toward technology is the first step to improve and implement a comprehensive technical strategy. Considering the widespread and vital role of technology in our lives, it's quite astonishing that there hasn't been more extensive research in this field. Despite technology being an integral part of our daily existence, most individuals tend to perceive it as a collection of specific tools designed to assist them. However, the broader concept of technology remains somewhat abstract and elusive, making it more challenging to establish a direct link between technology and its personal utility. In this review, we delve into the limited body of research on people's attitudes toward technology (Edison and Geissler in their 2003).

Behavioral Intentions

A person's subjective propensity or desire to engage in a certain behavior in this case, the adoption and use of a given technology or information system is referred to as behavioural intention in the TAM model. It stands for the user's indicated intention to continue the behavior in the future. It is widely acknowledged that service quality affects customer satisfaction and behavioral intent, both of which contribute to an organization's profitability (Alkhaibari et al., 2023).
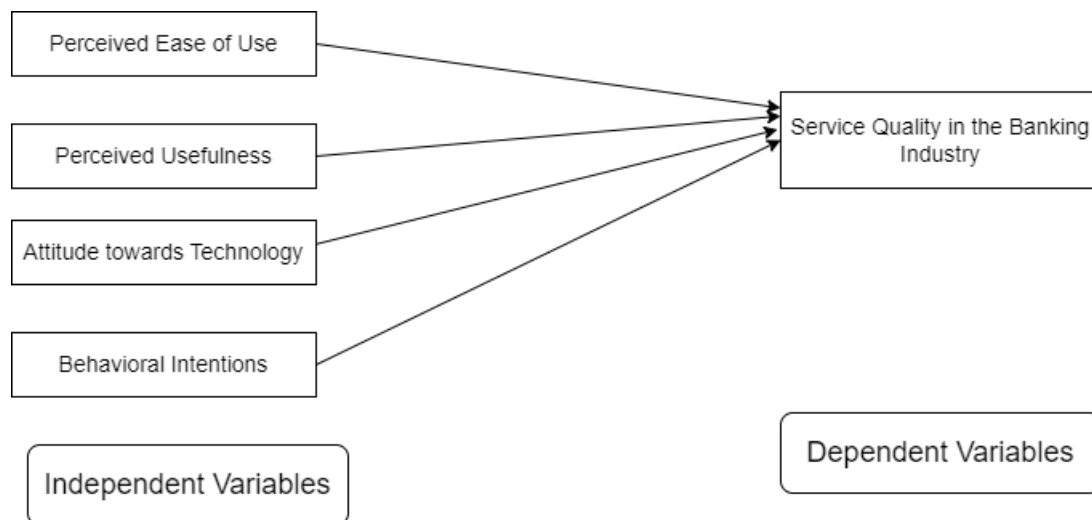
Theoretical Framework and Hypothesis

Figure 1: Theoretical Framework

These are the alternative hypothesis statements:

H1: There is a significant effect of perceived ease of use on service quality in the banking industry.

H2: There is a significant effect of perceived usefulness on service quality in the banking industry.

H3: There is a significant effect of attitude towards technology on service quality in the banking industry.

H4: There is a significant effect of behavioral intention on service quality in the banking industry.

2. RESEARCH METHODS

Population and Sample

This study employs a quantitative research design that focus on Impact of technology on service quality in the banking industry as a bank client's study perspectives. A study of banking clients was conducted since they are directly influenced by technological services. The study population consisted of around 450 clients of different banks were technology services has been fully implemented. Out of them random selection was done giving a sample

of 400 customers. In terms of sample size appropriateness, in behavioural research, a sample size of 30 to 500 is suggested (Abbott-Chapman & Denholm, 2001).

Data Collection
The study used questionnaire method to gather information from the respondents which incorporated three segments. Segment A consists of demographic data which involved age, gender, education level. Segment B consists of twenty three (23) items were used to assess 4 independent variables, Perceived ease of use, Perceived usefulness of technology, Attitude towards technology, Behavioral intentions. For dependent variable twelve (12) items were used to measure service quality.
Respondents were requested to indicate their response on a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The survey questionnaires were posted online through Microsoft Survey Form and were shared on different social media channels like Face book, Whatsapp. This boosted the participation rate and made it possible for a wide range of respondents to participate.

Data Analysis
SPSS was the statistical software utilized to analyze the data. Several tests were performed to evaluate the demographic profile of the respondents, mean values, standard deviation of each construct, and inter-correlation between variables. The multiple regression analysis was utilized to better explain the relevance of the independent and dependent variables.

Findings
Table 1 shows the reliability statistics (Cronbach's Alpha) used to examine the internal reliability of the scales employed in this research.

Table 1: Reliability Statistics

S.No.	Variables	Cronbach's Alpha
1	Perceived Ease Of Use	0.831
2	Perceived usefulness of technology	0.855
3	Attitude towards technology	0.820
4	Behavioral intentions	0.842
5	Service quality in the banking industry	0.844

Source: Survey, 2023

The Cronbach's alpha score for the items evaluating perceived ease of use is 0.831, which shows that they have a high degree of internal consistency. Likewise, Cronbach's alpha value is 0.855, which indicates high levels of internal consistency among the items used to measure perceived utility. Attitude towards Technology Cronbach's alpha score is 0.820, which indicates satisfactory internal consistency. The Cronbach's alpha score for the items measuring behavioural intentions is 0.842, showing strong internal consistency. The Cronbach's alpha value is 0.844, which indicates that the items used to measure service quality are internally consistent.

The distribution of participants across the gender, age, and level of education categories is presented in Table 2.

Table 2: Demographic of Respondents

Variables			Frequency	Valid Percent
Gender		Male	174	43.5
		Female	212	53.0
		Prefer not to say	14	3.5
		18 - 24	128	32.0
Age		25 - 34	188	47.0
		35 – 44	68	17.0
		45 and above	16	4.0
		High School Diploma	62	15.5
Level of education		Bachelor's degree	146	36.5
		Master's degree	180	45.0
		Doctorate or higher	12	3.0
		Total	400	100

Source: Survey, 2023

Regarding gender, the respondents consisted of 174 (43.5%) males and 212 (53%) females also 14 (3.5%) were prefer not to say. The age distribution indicated that the majority of respondents fell into the 25 - 34 age groups, with 188 participants (47%). The 18 - 24 age groups accounted for 128 respondents (32%), while the 35 - 44 age groups comprised 68 participants (17%) and finally 45 and above age group embraced 16 (4%) contributors. In terms of education level, the respondents represented diverse backgrounds. 62 participants (15.5%) held a High School diploma, 146 (36.5%) had obtained a Bachelor's degree, and a significant majority of 180 respondents (45%) had completed a Master's degree. Doctorate or higher levels of educated participants were only 12 which is (3%).

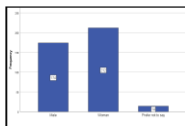The above information is shown in bar graph
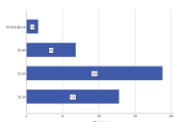

Figure 2: Gender bar graph
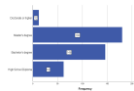

Figure 3: Age bar graph

Figure 4: Education level bar graph

Table 3: Frequencies table of Independent variables

Statistics	N	Valid	Missing	M	SD	Min	Max
Perceived Ease of Use		400	0	3.7325	0.6239	1.33	5.0
Perceived Usefulness of Technology	400	0	3.8483	0.6543	2.00	5.00	
Attitude towards Technology	400	0	3.8633	0.6402	2.17	5.00	
Behavioral Intentions		400	0	3.7950	0.6372	1.80	5.00
Service Quality in the Banking Industry		400	0	3.7492	0.5774	1.67	5.00

Source: Survey, 2023
Note: M = Mean; SD = Standard Deviation; Min = Minimum; Max = Maximum.

Perceived ease of use has 400 responses with mean value of 3.7325, with a standard deviation of 0.6239 and minimum and maximum value of 1.33 and 5 respectively. Perceived usefulness of technology has 400 responses with mean value of 3.8483, with standard deviation of 0.6543, and a minimum and maximum value of 2 and 5 respectively. Attitude towards technology has 400 responses with mean value of 3.8633, with standard deviation of 0.6402, and a minimum and maximum value of 2.17 and 5 respectively. Behavioral Intentions has 400 responses with mean value of 3.7950, with standard deviation of 0.6372, and a minimum and maximum value of 1.80 and 5 respectively. Service Quality in the banking industry has 400 responses with mean value of 3.7492, with standard deviation of 0.5774, and a minimum and maximum value of 1.67 and 5 respectively. It is advised that diverse approaches to increasing the quality of technological services need to be looked into in order to pursue this research, especially in the context of Nepal.

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The relationships between the research variables were studied using a correlation analysis. The Pearson correlation coefficients between the variables are presented in the correlation matrix (see Table 4).

Table 4: Correlation Analysis

	Perceived Ease of Use	Perceived Usefulness of Technology	Attitude towards technology	Behavioral Intentions	Total Service Quality in the banking Industry
Perceived Ease of Use	1	.537**	.505**	.481**	.318**
Perceived Usefulness of Technology	.537**	1	.580**	.451**	.144**
Attitude towards technology	.505**	.580**	1	.513**	.152**
Behavioral Intentions	.481**	.451**	.513**	1	.184**
Total Service Quality in the banking Industry	.318**	.144**	.152**	.184**	1
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Survey, 2023

The correlation table revealed significant associations among the variables under investigation. Firstly, there was a positive correlation between Perceived Ease of Use and Perceived Usefulness of Technology (r = 0.537, p < 0.01), suggesting that when clients find technology as easy to use, they are more likely to find it useful. Secondly, Attitude towards Technology displayed a strong positive correlation with Perceived Usefulness of Technology (r = 0.580, p < 0.01), indicating that individuals with a more positive attitude towards technology also perceive it as more useful. However, correlation between Behavioral Intentions and Attitude towards technology (r = 0.513, p > 0.01), suggesting positive association showing that individuals are more likely to be interested in behaviors connected to technology if they have a more positive attitude toward it. Furthermore, Total Service Quality in the Banking Industry demonstrated weak and positive correlations with all other variables. Overall, the correlation table indicates some degree of positive link between these variables, showing that if one measure rises, the others tend to rise as well.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.323a	.104	.095	.54929

| a Predictors: (Constant), Behavioral intentions, Perceived Ease Of Use, Attitude towards technology, Perceived usefulness of technology |
| b Dependent Variable: Service quality in the banking industry |

Source: Survey, 2023

The model summary summarizes the findings of a multiple regression analysis performed to predict Service Quality in the Banking Industry based on a number of predictor factors. Behavioral Intentions, Perceived Ease of Use, Attitude toward Technology, and Perceived Usefulness of Technology are all predictor variables in the model. R denotes the strength and direction of the linear connection between the predictor factors and the dependent variable. The value of R is denoted in this model is 0.323a, which means the multiple correlation coefficient is apprximately0.323 The coefficient of determination (R Square) shows the percentage of variance in the dependent variable (Service Quality) explained by the predictor factors. The R-squared value of 0.104 indicates that only about 10.4% of the variation in the dependent variable is explained by the set of independent variables (Behavioural Intentions, Perceived Usefulness of Technology, Perceived Ease of Use, and Attitude towards Technology. With the number of predictors taken into consideration, the adjusted R-squared value is significantly lower at 9.5%. The fact that a sizable percentage of the variance in the dependent variable is still unaccounted for suggests that the model may not be a very good fit for the data.. The estimate's standard error indicates the average error (residual) in forecasting Service Quality using the regression model. A lower score suggests that the model is better suited. The standard error of the estimate in this model is 0.54929. Overall, the regression model indicates a modest positive connection between the predictor variables (Behavioral Intentions, Perceived Ease of Use, Attitude toward Technology, and Perceived Usefulness of Technology) and Service Quality in the Banking Industry. However, it is crucial to note that these predictor variables explain just a little proportion (10.4%) of the variance in Service Quality, indicating that additional factors not included in the model may potentially impact service quality in the banking business.

Table 6: Anova Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.850	4	3.463	11.476	.000 b
	Residual	119.177	395	.302		
	Total	133.027	399			
a Dependent Variable: Service Quality in the Banking Industry						
b Predictors: (Constant), Behavior intention, Perceived ease of use,						

Attitude towards technology, Perceived use of technology			

Source: Survey, 2023

The ANOVA table illustrates the results of the study performed to predict the dependent variable Service Quality in the Banking Industry based on four predictor variables: Behavioral Intentions, Perceived Ease of Use, Attitude towards Technology, and Perceived Usefulness of Technology. The regression's sum of squares (SS) is 13.850. It indicates the variation explained by the model's predictor variables. DF (Degrees of Freedom): The regression has four degrees of freedom since there are four predictor variables. The regression's mean square (MS) value is 3.463. The average amount of variation explained by each predictor variable is computed by dividing the sum of squares by the degrees of freedom. The regression's mean square (MS) value is 3.463. The significance level of.000 indicates the very low p-value (Sig. = .000), which is well below the typical significance threshold of 0.05. In other words, there is strong evidence that at least one of the independent variables in the model is related to the dependent variable. The residual has a total of squares of 119.177. It indicates the unexplained variance, or the variation in dependent variable that is not accounted for by the predictor factors. The residual has 395 degrees of freedom, which is equal to the total number of observations minus the number of predictor variables in the model. The residual's mean square is .302. It is the average amount of unexplained variation in the dependent variable. 133.027 is the entire sum of squares. It represents the entire variation in the dependent variable prior to the inclusion of any predictors. The regression model is statistically significant (p =.000), showing that the combined influence of the predictor variables (Behavior intention, Perceived ease of use, Attitude towards technology, Perceived use of technology) predicts dependent variable. The regression model has a relatively high F-statistic (11.476), which further supports its overall significance. This means that the model explains a significant amount of the variance in the dependent variable compared to a null model (no predictors).

a	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.645	0.208		12.709	.000
Perceived Ease Of Use	0.298	0.056	0.322	5.313	0.0000
	-0.042	0.055	-0.047	-	.

Perceived usefulness of technology				.748	455
Attitude towards technology	-0.011	0.057	-0.012	-.196	.845
Behavioral intentions	0.051	0.053	0.056	.961	.337
a Dependent Variable: Service quality in the banking industry					

Table 7: Coefficient Table

Source: Survey, 2023

On the basis of above findings the following equation has been developed.
$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_4 X_5 ei.$
$\hat{Y}$ = Service Quality in the Banking Industry (dependent variable)
X_1 = Perceived ease of use
X_2 = Perceived usefulness of technology
X_3 = Attitude towards technology
X_4 = Behavioral Intention
α = Constant, $\beta_1, \beta_2 \ldots \beta_4$ = Regression coefficients of Factor 1 to Factor 4 respectively
T.S.Q = 2.645 + 0.298PEU -0.042PUT -0.011ATT +0.051BI

Constant is 2.645. This is the estimated value of the dependent variable when all the independent variables are zero.

Perceived Ease of Use coefficient for this variable is 0.298. In unstandardized terms, a one-unit increase in Perceived Ease of Use is associated with an estimated increase of 0.298 units in the dependent variable.

Perceived Usefulness of Technology coefficient for this variable is -0.042. In unstandardized terms, a one-unit increase in Perceived Usefulness of Technology is associated with an estimated decrease of 0.042 units in the dependent variable. However, this coefficient is not statistically significant (p-value = 0.455), indicating that this predictor may not be meaningful in explaining the dependent variable.

Attitude towards Technology coefficient for this variable is -0.011. In unstandardized terms, a one-unit increase in Attitude towards technology is associated with an estimated decrease of 0.011 units in the dependent variable. Like the previous predictor, this coefficient is not statistically significant (p-value = 0.845).

Behavioral Intentions coefficient for this variable is 0.051. In unstandardized terms, a one-unit increase in Behavioral Intentions is associated with an estimated increase of 0.051 units in the dependent variable. This predictor is also not statistically significant (p-value = 0.337), although it has a lower p-value compared to the other non-significant predictors. In summary, the coefficients table provides information about the connections between each independent variable and the dependent variable. Perceived Ease of Use appears to be the most significant predictor, with a positive and statistically significant relationship with the dependent variable. The other three predictors (Perceived Usefulness of Technology, Attitude towards technology, and Behavioral Intentions) do not appear to have a statistically significant impact on the dependent variable in this model.

3. CONCLUSION

This research aims to investigate the impact of technology on services quality in the banking industry in context of Nepal. Similar research has been conducted in other countries and markets, as presented in the literature review. There was different research paper regarding this topic in the context of Nepal. This study identifies dimensions of TRM in order to maintain outstanding level of service quality, banks adopting technology based banking services should pay attention to the entire dimension tested in this study. The findings of the study reveal that there is a significant positive relationship between Service Quality in the Banking Industry and Perceived Ease of Use and not statistically significant between Perceived Usefulness of technology, Attitude towards Technology, Behavioral Intentions

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