

Non-Financial Performance of Financial Firms: A Case Study of Pakistan's Banking Sector

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Abstract: Technology has become commonplace nowadays. Every industry wants to deploy new technology to improve productivity and customer service. Every company prioritises customer pleasure. Therefore, the banking sector is immersed in the technology race to improve operations and provide excellent customer service. We studied Internet banking client satisfaction for this reason. This study has one dependent and four independent variables. Customer happiness is the dependent variable, while privacy, content, interface, literacy, and technology efficiency are independent variables. The population is in the district of Kohat, and the Roscoe Model was used to pick the sample size. A base paper questionnaire was used. The major data was collected by questionnaire. The bank's customers received the questionnaire via email and WhatsApp. Purposive sampling was used. Data was collected from 132 male and female respondents. After organising the data, 120 replies were selected for further analysis. We used SPSS regression, correlation, Cronch Alpha, and Chi-square analysis to analyse the data. The data show that neither content nor user interface affects Internet banking satisfaction. Privacy, literacy, and technology efficiency directly and considerably improve customer satisfaction. H1 was disputed. However, h2, h3, and h4 were proven in this study. As the sample size increases, the result may improve.

Keywords: Financial Firms, Banking Sector, Pakistan, Customers

Introduction

Initially, the banks operated manually. Individuals visited the bank to make deposits and withdrawals. They operated according to their own methods and regulations. Over time, the population grows as the rate of employment declines. The banks choose to utilise technology. Simultaneously, a technological revolution began worldwide, particularly in wealthy nations. The system originated with computers. The frequency of operations is rising. The clients are satisfied with the change. The rise in population necessitated the development of new methods for banking technology operations. Banks that have adopted the new approach based on client feedback now have a competitive edge. Electronic banking is the current trend. Electronic banking became feasible through the Internet. The Internet revolutionises all businesses, particularly financial transactions and trading firms. Customer satisfaction is the cornerstone of every organisation. Success is achieved by persistent and strenuous work. Companies are striving to achieve consumer happiness. Various factors influence consumer satisfaction. Service quality is a key factor. Companies offer rewards and discounts to gain advantages. For this reason, the banking sector offers top-notch services. Every bank aims to maximise its advantage. When the banks adopted technology, they all gained technological advantages. Banks that are knowledgeable about technology and offer these services to customers have a competitive advantage over other banks. Individuals lack the time to visit banks for transactions. As a result, clients were not very satisfied with the bank's services. The banks initiated electronic transactions. E-transaction refers to conducting financial transactions electronically over the Internet. It provides a high degree of client satisfaction and helps to achieve competitive advantages.

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Currently, technology has a substantial impact on many aspects of life, including personal, professional, and social spheres. The banking industry is also included. Banking institutions in both developed and developing nations, including Pakistan, have been incorporating Internet technology into their daily operations since its introduction. As most customers have internet access through their handheld devices, they seek to make use of the services available. Currently, the quality and performance of financial services are assessed based on their EPR/mobile applications in the modern banking business. We will reap significant financial and lasting advantages from consumer loyalty. Loyalty is achieved through client satisfaction. Customer satisfaction is mostly influenced by their needs and the prevailing trends in society. Transactions can be done electronically from home or any location without delay. Many banks utilise applications for online transactions to enhance client satisfaction and improve services. This is referred to as the non-financial performance of financial institutions. Customer happiness is intangible, but it results in financial gains (Nguyen, 2020).

Research Objective

The following are the research's primary goals:

- i. To determine how privacy affects customer satisfaction with e-banking services.
- ii. To determine how internet speed affects consumer satisfaction with e-banking services

Hypotheses

H1: Content and interface have a significant relationship with customer satisfaction toward Internet banking.

H2: Privacy has a significant effect on customer satisfaction towards Internet banking.

H3: Technology efficiency has a significant effect on customer satisfaction with Internet banking.

H4: Level of literacy has a significant effect on customer satisfaction towards Internet banking.

Significance of the Study

The study's benefits and effects are as follows:

- i. Should be aware of technological changes in the banking industry.
- ii. To comprehend the level of consumer satisfaction in the Internet banking industry.

Research Gap

Literature suggests that numerous factors can affect e-banking users' pleasure. In 2018, Nigerian researchers found that cashless online banking services make customers happy. In 2018, a Jordanian study found that all service quality factors affect consumer happiness. However, internet banking privacy did not. The 2022 State Bank of India consumer study. Age, qualification, and income significantly affect online banking client satisfaction. Current research differs from past studies since the author will explore Pakistani e-banking, following earlier work. Privacy, internet speed, visuals, and content will be considered.

Methodology

The study aimed to examine the impact of Internet banking on customers' satisfaction with their transactions. Currently, this is a trending and highly debatable subject among technology users. I aim to ascertain the overall impact, both positive and negative, of e-banking on consumer satisfaction.

Research Type

The type of research conducted for this study was qualitative. Another explanation is that it was also exploratory in nature. This means that the research was done on primary data and then analyzed using qualitative data techniques. The data was analyzed through the research questionnaire. The data will be gathered through structured questionnaires. Primary data will consequently be used. SPSS and AMOS software will be utilized for analysis purposes. The questionnaire will be measured through a Likert scale, where one (1) indicates a strong disagreement and five (5) indicates a strong agreement. The following statistical equation is used for the research:

$$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + e_i \quad \text{-----(1)}$$

Y = CS (Customer satisfaction)

P X₁ = Privacy

ET X₂ = Efficiency of Technology

CI X₃ = Content and Interface

LL X₄ = Level of literacy

Techniques/Tools/Approaches/Instrumentation/Devices

The empirical equation will test variables for optimum results. Cronch Alpha will determine whether variables are supportive or non-supporting for the study. Structural Equation Model for specified outcomes. Regression and correlation tests will also determine the link and significance. The significance results will be tested with Pearson Chi-square. Best results are achieved with software tools and procedures. Two software are used for research. SPSS and Smart PLS 3 are used to test and analyse research questionnaire data. Primary data—questionnaires—are processed with SPSS. The software will save data in variables and display it on the data view. All points will be plain values and identifying marks. Tests can be done once data is put in. The tests are the doubts we seek to resolve in the outcomes. We have several tests to do after research. The basic tests are Mean, Median, Mode, Standard Deviation, Chi-square, Chronch's Beach Alpa, Regression, Correlation, and ANOVA. These tests cover general questions in our minds.

Data Collection Methods

The following steps were used for the data collection:

- The questionnaire was distributed between the customers of the concerned banks.
- The customers filled out the questionnaire according to their knowledge.
- The questionnaire was then collected from the customers.
- Then, check up on these questionnaire data.
- Took the corrected filled questionnaire.

The adopted questionnaire will collect data. The poll will include Thabit and Saha questions (2018) and (2005). This research questionnaire will focus on privacy, literacy, content and interface, technology efficiency, and customer happiness. The sample size will be chosen using the Rosceu approach. This principle shows the sample size based on the number of variables and demographics. University students with bank accounts and mobile apps for online transactions provided the data. The questionnaire was sent to 150 people online. There were 132 questionnaire-filled respondents. After the checkup, we have 120 accurate questionnaires. We visited university offices and collected data from personnel with bank accounts and internet banking services. Employees and students received the questionnaire via email and WhatsApp. Google Forms automatically organised data. This research is qualitative and explanatory. Data will be collected using structured questionnaires. Primary data will be used. Analytical software

includes SPSS and AMOS. The questionnaire will use a five-point Likert scale, with one (1) representing strong disagreement and five (5) strong agreement.

Population and Sampling Procedure

Current studies will include FR Kohat residents. Data will be collected from banks. This topic was not researched in Pakistan. We pioneered this research in Pakistan. This research's open area allowed me to include all of Pakistan's banks. Peshawar, FR Kohat, and Kohat city were targeted. Local bank employees and university students provided the data. Students have bank accounts and use them for over six months. New customers largely use online banking. Today, internet banking involves online transactions. Mobile apps enable online transactions. The accepted questionnaire will collect data. Thabit (2018) and Saha (2005) will inform the survey. This research questionnaire will focus on privacy, literacy, content and interface, technology efficiency, and customer happiness. The sample size will be chosen using the Rosceu approach. This principle shows the sample size based on the number of variables and demographics. Rosceu Principle equation:

$$RP = 8(n) + 50 \dots\dots\dots(2)$$

$$RP = 8(5) + 50$$

$$RP = 40 + 50$$

$$RP = 90$$

The demographic factor will increase the sample size by thirty. We have only one demographic factor, which is the level of literacy.

$$RP = 90 + LL$$

$$RP = 90 + 30$$

$$RP = 120.$$

It means that the sample size will be one hundred and twenty for this research. Keeping in view the existing literature, the sampling technique that will be used for the selection will be simple random sampling. Simple random sampling means that everyone has an equal chance of selection for the sample size. The sample was chosen using the systemic sampling technique. In the technique, the researcher selected every nth element from the population list.

Literature Review

In the study, three inquiries were put forth: i) Are leading indicators of customer satisfaction found in accounting performance measures? ii) Does the value of existing accounting bookkeeping accurately represent the monetary value of customer satisfaction? Does the publishing of customer satisfaction measurements provide the stock market with any new information? Increased customer satisfaction fosters the loyalty of present customers and lowers advertising expenses through word-of-mouth marketing, per a previous study, which enhances financial performance. At the moment, individual consumer satisfaction scores are related to future changes in their purchase habits. More purchasing will result in more revenue. Customer loyalty refers to a non-financial attribute that provides financial rewards such as purchasing and income. Customer satisfaction is the end result of the entire perception, assessment, and psychological reaction to the use of goods and services. It illustrates that customer satisfaction is the outcome of cognitive and affective appraisal, where some standards and comparisons are established with actual performance of perceived worth (Neely, 1999). The study was carried out in KSA, and the results make clear that when consumers are satisfied, effective communication account operations using reports and notices are used as a whole. Manohar R., 2016. They rejected the warning despite the fact that the e-banking transaction demonstrated a complete focus on personal information for the purpose of securely and electronically protected services about privacy and

confidentiality of personal data (Ahmad, 2011). You can now check your monthly checks and copies online, thanks to the facilities offered by e-banking. The provision of high-quality services is a surefire way to satisfy and retain customers (Bekiris, 2022).

The aim of the study was to evaluate the effects of e-transaction monitoring and regulation on customer satisfaction as a strategy in a highly competitive environment utilizing the target company of Stanbic Bank Uganda Limited as a case study. The survey included 63 Stanbic Bank clients, five managers, ten medium-level e-banking staff, five e-banking personnel at head offices, and eight customer relationship officers who visit walk-in clients. Customers and workers were surveyed cross-sectionally to gather the data. Both quantitative and qualitative analysis methods were used. Using quantitative data analysis and descriptive statistics like frequency and percentage, the responses on e-banking and customer satisfaction issues were compiled. Using qualitative data analysis techniques and Pearson's correlation coefficient, the relationship between e-banking characteristics and customer happiness was discovered. The descriptive statistics showed that the majority of respondents agreed that certain e-transaction factors, such as quick account balance checks, simple access to account histories, improved account management effectiveness, and user-friendly customer touchpoints, do have an effect on customer satisfaction. Another research suggests that customer satisfaction and online transactions have a weakly statistically significant positive association. Different institutions will have differing degrees of automation depending on the size, breadth, and complexity of their operations. Although many individuals are ignorant of its technology, CRM is one of the main marketing tactics. 2021 Rivelino and L. The use of technological advancement will change and have an impact on the current financial system if the original writers correctly alter the marketing environment (Khan, 2022). By providing high-quality services, banking must make it easy for customers to do business with them.

The study's objective is to include organizational characteristics because this has an effect on customer satisfaction. Technology studies have correlated the idea of customer happiness to e-banking, a service provided by banks. Successful customer relationships pave the way for future success in long-term collaboration and brand loyalty. Y. Anggara (2020). A great way to provide services and conduct business related to services is through e-banking. The current study boosts public trust in CRM performance by attracting consumers' attention as e-banking users without necessitating the delivery of reports to the bank and by being convenient to use anywhere, at any time. (Arshad Khan, 2022). The term "e-banking" refers to a kind of bank service that was created in the 1970s. It started in Malaysia. Technology made a specific entry into the banking industry in 1981 with the introduction of electronics. The first achievement and innovation was the introduction of ATM. On June 1, 2000, the Central Bank of Malaysia received official recognition and authorization to provide convenient and efficient customer service. Customers have the option of making purchases that were secure online transactions that were previously conducted offline and were not available anywhere. Banking in Indonesia promotes harmony between commercial objectives and ideals that lead to spirituality, which is a benefit. An excellent relationship in terms of relationship development serves as the standard for choosing a private bank. Banking can occasionally be done using online tools and programs. It has been observed that there is less activity in banks to carry out transactions between consumers and employees, which has increased consumer delight and maintained relationships. CRM performance, therefore, seeks to establish and maintain a favourable relationship. In a traditional community, a tangible face-to-face connection is established via trust. The banking sector is not far from the reputation of marketing and management as cultivating consumer trust by offering goods and services and encouraging consumer behaviour through the display of employee performance (Flavián, 2004). The primary objective of this study paper is to evaluate CRM performance as a means of building confidence in customer relationships with e-banking without having to interact with bank staff and to make utilizing

banking e-banking services more convenient for clients. Implementing marketing methods is one way to draw in new clients who will eventually become devoted patrons.

The study examines how the development of net assets, dividend-paying capacity, and profitability affect the dividend policies of Nepalese commercial banks. The dividend payout ratio and dividend per share providing are the dependent variables. The independent variables selected include collateralizable assets, bank size, growth in net assets, liquidity ratio, and return on equity. A total of 136 observations from 21 commercial banks were included in the analysis, which is based on secondary data. The observations were made between 2013 and 2021. The information was compiled using data from the Banking and Financial Statistics publication of Nepal Rostra Bank, materials from the Ministry of Finance, including publications and websites, and annual reports of the selected commercial banks.

Theoretical Framework

According to the literature, customer happiness depends on numerous aspects. Data leaks and personal information affect privacy and client happiness. Technology efficiency affects client satisfaction owing to transaction delays. Due to non-user-friendly content and interface, client satisfaction is affected. Due to ignorance of Internet banking, literacy affects client happiness. These characteristics are independent and significantly affect electronic banking consumer satisfaction. When these variables are positive, customer satisfaction is high; when they are negative, customer happiness is low. The expression "customer is king" emphasises client satisfaction.

Analysis/Data Analysis

Descriptive of Data

When data is descriptive, it signifies that respondents from the population provided the information. The total size of the sample for the collection of data was 120, but we collected the data from 131 respondents. After the collection of data from the 131 participants but with the sample size respective, the total taken data was 120. The above was removed by misfiled and half-filled. The total lift data was 120 respondents.

We collected the data and put it in the SPSS software. The two types of data in the SPSS are data view and variable view. The variable view was the procedure in which we put the questions and symbols of the questions from the questionnaire. The whole data was put up in the software in one sheet, and then the Likert Scale, which started with strongly disagree and ended with strongly agree.

Then, we ran the tests and used the techniques on the collected data. The test was run on SPSS software with the variables view. I click the analyze tab and then go towards the specific tests, which are mean, median, mode, Standard deviation, and the minimum and maximum values of the data. Then, save the result file as a document for further usage. Table 1 is the standardized and complete form of the organized data on the basis of base paper. The total data was collected from the results in SPSS and then used for table making. The four variables used in the data include content and interface, privacy, and efficiency of technology. We combine the results of each variable question and find the mean of that variable. That means it is further used as a representative of all the questions in the questionnaire against that specific variable.

The 1st variable was content and Interface; it contains nine questions of different natures. I take the whole sum of these questions and then take the mean of that variable. The mean represents the whole answer of the current and used variable.

The 2nd variable, privacy, it contains nine questions of different natures. I take the whole sum of these questions and then take the mean of that variable. The mean represents the whole answer of the current and used variable.

The 3rd variable was the efficiency of technology; it contains ten questions of different natures. I take the whole sum of these questions and then take the mean of that variable. The mean represents the whole answer of the current and used variable.

The 4th variable was the Level of Literacy; it contains six questions of different natures. I take the whole sum of these questions and then take the mean of that variable. The mean represents the whole answer of the current and used variable.

Cronbach Alpha

The Cronbach Alpha test was mostly performed on the Likert Scale data, which are used in the SPSS software. This test was designed to examine the dependability of the variables. Reliability means that the variables for this study are suitable or not. If suitable, then how much is suitable for it? If they are not suitable, then what are the reasons behind them not being suitable? If we identify the answers to these questions, then it means that we have the best result and can make the decision about the current values and variables of the study and research.

However, there were five factors in the current research, of which four were independent variables and one was a dependent variable. Customer satisfaction is the dependent variable, while the four independent factors are content and interface, privacy, technology effectiveness, and degree of literacy. The result of this test against these variables in the current study was positive and significant. Because the results showed values of less than one. The values are very significant for this study and research. This means that we can use these variables for further study and analysis.

- The value of 1st variable, Content and Interface, was significant, which we wanted in the hypotheses as well as in objectives. It gives a very clear report of our research study.
- The value of 2nd variable, Privacy, was significant, which we want in the hypotheses as well as in the objectives. It gives a very clear report of our research study.
- The value of 3rd variable, Efficiency of Technology, was significant, which we want in the hypotheses as well as in objectives. It gives a very clear report of our research study.
- The value of 4th variable, Level of Literacy, was significant, which we want in the hypotheses as well as in objectives. It gives a very clear report of our research study.
- The value of the 6th variable, customer satisfaction, was significant, which we want in the hypotheses as well as in the objectives. It gives a very clear report of our research study.

Regression Analysis

Regression is the test and technique used to test the variable against the hypotheses of the research. For this study, we used this analysis to check the variables against the hypotheses and meet the objectives. For this reason, we test each variable individually by summarizing the questions of the questionnaire against that variable. We will discuss each variable and their results one by one:

V1: Content and Interface

This is the first variable of the research, which showed that the content and interface are the primary and 1st points from which the startup of any application as well as a software landing page. If the content and interface are clear, it will be easy for users to use it very softly and politely. If they understand the initial page, then they will be influenced towards the technology and increase their usage of that software. However, the results are against the philosophy because the content and interface are not important in online banking for customer satisfaction. This result did not support the hypotheses.

H1: Content and Interface is not important in online banking for customer satisfaction

V2: Privacy

This is the second variable of the research, which showed that privacy is the most important and key variable of the research. Customers always feel very sensitive regarding their privacy. If there is privacy, there will be trust, and if there is trust, there will be loyalty. If there is loyalty, there will be customer retention, and if there is customer retention, there will be high sales. If there are high sales, there will be high growth, and if there is high growth, there will be high market capitalization. On the basis of all the above discussion, privacy is important for customers in any organization. However, it is required, especially in the online banking sector. The result showed that privacy is important in online banking for customer satisfaction. The hypotheses are supported by the privacy variable.

H2: When using online banking, privacy has a substantial and direct impact on client happiness

V3: Efficiency of Technology

Internet speed is an essential element of online banking. If there is an Internet, there will be many issues generated in the usage of Internet banking. The customers will not be influenced by Internet banking. If the internet speed is high, then the customers will save their precious time for the transaction and do their financial activities on time. The outcome demonstrated how crucial technical efficiency is to the use of Internet banking and financial activities because it helps clients save valuable time.

H3: Efficiency of Technology for customer satisfaction has a good and significant impact on online banking

V4: Level of Literacy

The level of literacy is the fourth variable of this study. Education is the basic need of every human being. People will be able to use technology and understand its advantages if they receive education because technology makes things very easy and changes the lifestyle of the people. The world is become a global village. If we did not adapt the technology then we would never be able to compete with the world. The level of literacy is the symbol of the change. The findings indicated that the degree of literacy has a big impact on how happy customers are with utilizing online banking.

H4: When using online and internet banking, the level of literacy has a direct and beneficial impact on consumer satisfaction

Pearson Chi-Square

This test is useable and applicable to SPSS software for questionnaire data. The questionnaire contains questions that are directly known as the qualitative research model. The data was put down in the SPSS software for the purpose of running tests and using techniques for significant results. The results were taken after the tests were run

and the techniques were used. The purpose of this test is to analyse the results of variables and whether they are significant or not. The result of this research was significant, and all the variables gave the best results.

Conclusion

Technology has made the world a village. Everyone in the world utilises technology daily. Every sector competes to use technology well and meet customer needs quickly. The banking industry also struggles to match organisational goals and customer expectations. We conduct the study to assess online banking customer satisfaction. Data was collected via an online survey and analysed using SPSS. Three of four variables directly and positively affect consumer happiness, whereas two do not. Internet banking improves client happiness by improving privacy, literacy, and technical efficiency, but content and interface have minimal effect. Changes in these three factors affect customer satisfaction. Four hypotheses were chosen for the study. H1 asserts that content and interface directly and significantly affect consumer enjoyment with Internet banking, while the conclusion shows that they do not. The h1 theory is rejected. The results support the H2 hypothesis that privacy significantly affects Internet banking pleasure. It proves h2. H3 suggests that client literacy affects Internet banking satisfaction, and the data reflect this. It means the h3 is approved. The results support the H4 hypothesis that technology efficiency significantly affects Internet banking satisfaction. H4 is validated and proven. When the research is narrower, and the sample size is larger, the results are more accurate. The sample will include bank-savvy prospective clients. Researching a subject will allow you to learn, but choosing one that fascinates you will allow you to fulfil your soul and mind and inspire you to work harder to achieve your goals.

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