

## Easiness of Apps Usage, Reliability, Safety and Security Towards Customer Satisfaction on Online Banking in Malaysia: A Preliminary Study

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**Abstract:** People nowadays prefer to use online banking apps as their main applications to transfer money, make payments while shopping, pay their bills and else. Meanwhile, the banks also compete to upgrade their system so that the customers will keep using them without any hesitation or complaint. The main focus of this study is to find out the easiness of app usage, reliability, safety and security towards customer satisfaction with online banking in Malaysia. The research objectives were to analyze the factors that contribute to customer satisfaction in online banking, to examine the influence of ease of app use, reliability and safety and security towards customer satisfaction on online banking services, and to investigate the relationship between effectiveness, reliability and safety and security towards customer satisfaction on online banking. Thus, the preliminary was done using 47 respondents with various backgrounds to undertake the study. The findings have shown that all variables in the questionnaire have good and excellent internal consistency with the Cronbach alpha showing more than 0.80. The frequency distribution has also been done using the mean and ranking of each statement. Most of the statements agreed by the respondents on all parts of the questionnaire ranged from 3.00 to 4.32. This study is expected to benefit various parties, especially the banking sector and the end-users of online banking services.

**Keywords:** *Easiness of Apps, Reliability, Safety and Security, Customer Satisfaction, Online Banking*

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### 1. Introduction and Background

Due to the growth of technologies, the banking sectors also do not miss computerizing their system and introducing bank transactions to online transactions (Omotayo, 2020). E-transactions are a new way for companies to communicate with their customers, which at the same time will support banks, especially in upgrading banking and financial services. (Raza et al., 2020). Nowadays, banks practice online banking as their main service. From online banking, customer can check their daily transactions, make transfers of money, pay bills and purchase anything online. This way can change from cash to cashless which is a good safety for customers (Gautam & Sah, 2023).

Referring to the lack of research on the benefits of online banking services, the data showed a few areas were not attracted to using online banking services as their main transaction banking services. This issue also makes customers paranoid about using online banking and assume this such not a good service (Zabri & Mohammed, 2018).

Mobile banking has gained popularity due to its ease of use and accessibility from any location. While the app, customers to access and review their account at any time and anywhere, which includes checking account balances, money transfers, bill payments, and checking transactions, mobile banking allows for easy access to our financial information, providing great convenience for everyday banking. Furthermore, another proof that online banking is convenient is the use of phones or computers for banking purposes can result in time and cost savings. It also includes the need for a paper statement, which is beneficial for the environment. Lastly, another benefit is the convenient way to manage and monitor account balances. With the ease of budgeting, we can now effectively manage our finances, track progress and prioritize spending wisely. As a result, mobile banking allows for convenient money management and future financial planning (Alayli, 2023).

Customer satisfaction is very important because it influences the attraction and continued use of online banking apps. Positive feedback from users often leads to a gradual shift from offline to online transactions. Nowadays, online banking is implemented across various locations and businesses, making it convenient for both customers and sellers. With the safety and security provided by these services, financial institutions can positively impact user confidence, leading to an increase in the adoption of online banking and assuring users they can conduct transactions without worries.

In terms of security and safety of online banking, the websites should implement various security measures to prevent potential risks. One of the ways is multi-factor authentication, where the method is crucial to protect the accounts. Such a verification process ensures that although someone has access to the password, they are still unable to access the account. Meanwhile, encryption data is also important to protect personal data from cyber threats during internet transmission. During online transactions, encryption will protect by converting into a code that can only be decoded by selected individuals. In addition, monitoring for issues and spotting potential risks is also part of security. The platform will be secure by identifying and minimizing potential threats before they escalate into a bigger issue. Therefore, customers should stay informed of the guidelines, and employ security measures to ensure their personal information is secured.

## 2. Literature Review

### Customer Satisfaction with Online Banking Services

Indeed, customer satisfaction levels for online banking services can vary significantly based on individual requirements and experiences. Factors such as the convenience of making payments, receiving payments, online transfers, and other banking activities play crucial roles in shaping customer satisfaction. By distributing questionnaires to customers, researchers can gather valuable feedback that provides insights into these satisfaction levels. Analyzing this feedback allows researchers to understand overall customer satisfaction and identify areas for improvement in online banking services (Rupal & Singh, 2023).

Customer satisfaction with online banking services is crucial for ensuring continuous usage of these services (Matar & Alkhawaldeh, 2022). Customer satisfaction can be described as meeting the needs and expectations of customers regarding goods and services. Customers are fully satisfied with services when they meet or exceed their standards and ideal expectations. Therefore, providers must continuously improve their services to convince customers to keep using their online banking platforms. These improvements should surpass customer expectations, such as offering seamless online banking services that customers can use anytime and anywhere, even without carrying cash.

The behavior and reactions of customers can be used to gauge their satisfaction with online banking services (Hung et al., 2021). Satisfaction encompasses functional aspects, interface design, and holistic experiences. Customers are typically willing to continue using a service when it meets their satisfaction criteria. Customer loyalty can be observed when they are happy to continue using the services and recommend them to others. Satisfied customers will also share the benefits and positive aspects of the services, which can attract more users.

### The Easiness of Apps Usage and Customer Satisfaction of Banking Services

With the advance of globalization, mobile apps have considerations such as portability, context sensitivity, and social interaction. Due to the ease of mobile apps, customers can easily use online banking services anytime, anywhere without any obstacles. Nowadays, apps are well-developed, following technological advancements to extraordinary effect, making them flexible and user-friendly. Additionally, many features are offered to customers while using mobile apps. For example, users can easily choose their preferred language. Furthermore, the best feature is the dashboard appearance upon logging into the mobile app, which allows customers to easily review their previous transactions (Criollo-C et al., 2021).

The convenience and efficiency of online banking play a crucial role in the development of e-commerce by providing seamless daily services. The adoption of high technology in online banking significantly reduces administrative costs, as information is readily accessible through these services. Customers are inclined to use online banking due to its unrestricted access, allowing them to manage their finances at any time and from any

location, thereby saving time and reducing costs. The positive experiences provided by online banking services led to customer satisfaction and loyalty. Satisfied customers are more likely to continue using these services and recommend them to others, creating a positive cycle of usage and growth. Therefore, maintaining customer satisfaction is vital for the continuous improvement and success of online banking services. Enhancing these services ensures that customer emotions remain positive, fostering a loyal customer base and driving the development of both online banking and e-commerce (Vu & Khanh, 2021).

The ease of use of apps in online banking services is crucial in maintaining customer loyalty. Providers frequently update their apps to ensure a seamless user experience and to address any issues promptly. When customers encounter problems with online banking services, they often raise complaints, which compels banks to maintain their services in optimal condition. Online banking is both innovative and creative, offering a variety of convenient services. Customers can effortlessly check their account balances, purchase goods online, make payments, and perform numerous other transactions without any hassle. This level of convenience not only enhances the customer experience but also solidifies their trust and loyalty to the service. By continuously improving and expanding their offerings, online banking providers can ensure that customers have access to reliable and efficient services, ultimately fostering a strong and enduring relationship between the customers and the banks (Gautam & Sah, 2023).

In conclusion, most customers prefer to use online banking as their primary method for daily transactions, seeking the best services for a seamless experience. Therefore, banks and service providers must deliver exceptional services to ensure continued customer satisfaction and loyalty. The relationship between the ease of app usage and customer satisfaction is a critical factor influencing customers' choice to use online banking services. By prioritizing user-friendly interfaces and reliable service, banks can foster strong, lasting relationships with their customers, ensuring the sustained growth and success of online banking.

**H1:** There is a relationship between the easiness of app usage and customer satisfaction of banking services in Malaysia.

### **The Reliability and Customer Satisfaction of Banking Services**

The reliability of online banking services significantly influences customer usage. The ability to perform various transactions using a single device, anywhere with internet access, greatly enhances convenience. Researchers focus on the relationship between the reliability of online banking and customer satisfaction, examining both the positive and negative experiences of customers. Reliable online banking services ensure that transactions are processed smoothly, securely, and without interruptions. This reliability builds trust and satisfaction among customers, encouraging them to continue using these services. Conversely, any reliability issues can lead to dissatisfaction, highlighting the importance of consistent performance and prompt issue resolution by providers (Subramanian et al., 2023).

The young generation prefers online banking due to its convenience and their familiarity with technology and social networks. They favor cashless transactions over carrying physical money, aligning with their tech-savvy lifestyle. Banks cater to this preference by offering reliable services that minimize errors, leading to high customer satisfaction and happiness with their daily transactions. When issues arise, banks respond promptly to customer complaints, aiming to resolve problems quickly. This swift and effective response further enhances customer satisfaction and reinforces the reliability of online banking services. In summary, the combination of technological comfort, convenience, and efficient service makes online banking an attractive option for the younger generation (Lima-Vargas et al., 2021).

In conclusion, the reliability of banking services is crucial as it excites customers and encourages them to switch from traditional banking to online banking services. This transition not only enhances customer convenience but also aids banks in their development. By consistently providing reliable online banking services, banks can foster customer trust and satisfaction, ultimately driving growth and innovation in the banking sector.

**H2:** There is a relationship between reliability and customer satisfaction of banking services in Malaysia.

### **Safety and Security of Online Banking Services**

Another variable considered by researchers is the security and safety of online banking services. In today's technologically advanced generation, security is paramount, as the risk of hacking and unauthorized access is

a significant concern. To address this, banks continually enhance their security measures to protect customers' data and transactions, ensuring a secure banking experience. By prioritizing security and safety, banks can instill confidence in their customers, encouraging them to use the various products and services offered. Robust security protocols not only protect customers but also contribute to their overall satisfaction and trust in the online banking system. This focus on security is essential for the continued growth and adoption of online banking services (Efijemue et al., 2023).

Generation X tends to be very familiar with and particularly concerned about the security of online banking services. This generation often exhibits anxiety when using online banking, showing a preference for traditional banking methods. Historically, Gen X is less interested in adopting new technologies. They are likely to refuse online banking services if the banks provide insufficient or missing information, as they value straightforward and reliable methods to manage their finances. Additionally, due to the numerous reported cases of online banking fraud and security breaches, they often feel paranoid and distrustful of these services (Soni & Remedios, 2023).

Customers consistently express concern about the safety and security of online banking services, as these involve their financial savings and daily transactions. The anxiety surrounding the security of online banking can have a significant negative impact on customer perceptions and expectations. This anxiety often stems from fears of password theft or errors during transactions, which can deter customers from fully trusting and adopting online banking services. Despite these concerns, some customers have positive experiences with the security measures provided by banks, which helps to build their confidence in using online banking. However, if online banking services are perceived as having high risks, customers are likely to develop heightened anxiety. This anxiety can lead to cautious and emotionally charged interactions with the services, affecting overall customer satisfaction (Pham et al., 2022).

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**H3:** There is a relationship between safety and security towards customer satisfaction with banking services.

### 3. Research Methodology

This project will employ quantitative research methodologies to investigate the level of satisfaction with banking services in the Klang Valley. The study will engage people from various backgrounds, including students and workers, ensuring a diverse range of respondents. All individuals from different backgrounds are eligible to participate in this study. A pilot study was conducted with 47 respondents to refine the survey instrument and methodology. The sample size for the main research study is estimated based on a population size of 1000 respondents, with a target of collecting 278 completed responses. The survey will be administered using Google Forms. Data collection from respondents is expected to take two to three months.

### 4 Results

This section presents a set of results relating to the profile of respondents' experience towards online banking services, the respondent's usage of online banking, and reliability analysis. The statistics represented in this section are analyzed through frequency distribution.

**Profile of Respondents:** Table 1 displays a summary of the characteristics of the sample of customers who participated in the study. The total number of respondents involved in the pilot study is 47. Most (70.2%) of the respondents are female as compared with the male is 29.8% and most of them are below 25 years old (46.8%). 53.2% of the respondents are employed, followed by students 36.2%. The majority (44.7%) earned an income below RM1500, followed by income more than RM5500 with 21.3%. Selangor recorded the highest (48.9%) of respondents come from, followed by outside Klang Valley with 29.8%.

**Table 1: Demographic of the Respondent**

No.	DEMOGRAPHIC	ITEM	FREQUENCY	PERCENTAGE (%)
1.	Gender	Male	14	29.8
		Female	33	70.2
2.	Age	Below 25 years	22	46.8
		26 - 35 years	16	34.0
		36 - 45 years	8	17.0
		46 and above	1	2.1
3.	Employment Status	Employed for wages	25	53.2
		Self-employed	0	0.0
		Student	17	36.2
		Not employed	5	10.6
		Other	0	0.0
4.	Income	Below RM 1500	21	44.7
		RM 1500 - RM 2500	4	8.5
		>RM 2500 - RM 3500	6	12.8
		>RM 3500 - RM 4500	3	6.4
		>RM 4500 - RM 5500	3	6.4
		More than RM 5500	10	21.3
5.	Place of Residence	Selangor	23	48.9
		Kuala Lumpur	10	21.3
		Putrajaya	0	0.0
		Outside Klang Valley	14	29.8

**Reliability Analysis:** The reliability of the present study was measured by the KR-20 Method (Kuder-Richardson Method) through the value of Cronbach alpha. The General Guideline for interpreting reliability tests is as in Table 2.

**Table 2: General Guideline for Reliability Test Interpretation**

CRONBACH'S ALPHA	INDICATION
0.90 and above	Excellent
0.80 - 0.89	Good
0.70 - 0.79	Acceptable
Below 0.70	Not acceptable

Table 3 shows the Cronbach alpha value for the independent and dependent of this study. Independent variables represent easiness of app use, reliability of online banking, and safety and security of online banking services. Meanwhile, the dependent variable is customer satisfaction with online banking services. Easiness of app usage of online banking services, safety and security of online banking services, and customer satisfaction with online banking services show excellent internal consistency. Reliability of online banking services indicates good internal consistency of the item.

**Table 3: Cronbach's Alpha Value**

VARIABLE	SECTION	CRONBACH'S ALPHA	INDICATION
Independent Variable	Easiness of Apps Usage of Online Banking Services	0.941	Excellent
	Reliability of Online Banking Services	0.882	Good
	Safety And Security of Online Banking Services	0.932	Excellent
Dependent Variable	Customer Satisfaction with Online Banking Services	0.914	Excellent

**Frequency Distribution:** Frequency distribution is intended to find the most frequent answers answered by the respondents in terms of the agreement of the statement. The mean is the medium used to measure the frequency of the agreement and then the rank of the mean is shown in the table of each variable. This section is measured using the Likert Scale which the indicator is:

1: Very dissatisfied, 2: Dissatisfied, 3: Neutral, 4: Satisfied, 5: Very satisfied.

#### Easiness of Apps Usage of Online Banking Services

Table 4 shows the mean and ranking of the statement by the respondents. Most of the statement was agreed by the respondents with a range of mean between 3.89 and 4.32. The most agreed statement is the respondents feel easy to use online banking apps, followed by the process of online banking services is easy. However, the least agreement by the respondents is the speed of the app when performing banking transactions.

**Table 4: Frequency Distribution of the Easiness of Apps Usage of Online Banking Services**

NO.	EASINESS OF APPS USE	MEAN	RANKING
1.	I feel it is easy to use the online banking apps	4.32	1
2.	The process of online banking services is easy	4.26	2
3.	Creating my online account using the apps was useful.	4.23	3
4.	I can use the apps anywhere and anytime	4.17	4
5.	It is easy to log into the online banking apps	4.09	5
6.	The apps are user-friendly	4.04	6
7.	The speed of the app when performing banking transactions is fast	3.89	7

#### Reliability of Online Banking Services

Table 5 shows the frequency distribution of the reliability of online banking services. The range of agreement is between 3.00 and 3.98. It can be indicated that the respondents mostly rate neutral and agree with the questionnaire. The majority of the respondents agree that logging into the bank account is highly reliable followed by the services provided through online banking as promised. The least agreement from the respondents is the respondents don't experience any technical issues while using online banking services.

**Table 5: Frequency Distribution of the Reliability of Online Banking Services**

NO.	RELIABILITY OF ONLINE BANKING SERVICES	MEAN	RANKING
1.	Logging into my bank account is highly reliable	3.98	1
2.	The services provided through online banking are as promised.	3.91	2
3.	I trust that the transactions made through my online banking service are completely accurate	3.89	3
4.	The website/app is highly reliable when creating my account.	3.79	4
5.	I am satisfied with the response time when contacting customer support for issues with the online banking service	3.55	5
6.	I don't experience any technical issues while using online banking service	3.00	6

#### Safety And Security of Online Banking Services

The mean and ranking of the safety and security of online banking services are shown in Table 6. The mean ranged between 3.74 and 4.13 which indicated that the majority of the respondents agreed with the statement highlighted in the questionnaire. The highest ranking is on the statement that the respondent is aware of the security features provided by online banking services such as two-factor authentication and encryption. It was followed by the statement that the effectiveness of the login security measures of online banking services is acceptable. The least agreement statement is that the respondent trusts personal and financial information is kept private and secure by online banking services.

**Table 6: Frequency Distribution of the Safety and Security of Online Banking Services**

NO.	SAFETY AND SECURITY OF ONLINE BANKING SERVICES	MEAN	RANKING
1.	I'm aware of the security features provided by online banking services (e.g., two-factor authentication, and encryption).	4.13	1
2.	I think that the effectiveness of the login security measures (e.g., passwords, biometric authentication) of online banking services is acceptable	4.11	2
3.	The security requirements to log in to this website are acceptable.	4.00	3
4.	The bank protection against fraud and unauthorized transactions provided by online banking services is acceptable	3.85	4
5.	I could be sure when I created my online account that the website was highly secure	3.81	5
6.	I can perform all transactions using my online account without fear of being subject to any financial risk	3.74	6
7.	I trust that your personal and financial information is kept private and secure by online banking services.	3.74	6

### Customer Satisfaction with Online Banking Services

Table 7 shows the mean and ranking of the overall customer satisfaction with online banking services. Overall, respondents agree with the statement given in the questionnaire. The mean ranges between 3.72 and 4.11. The most agreed statement by the respondents is they respondents like to continue using the current online banking services. It was followed by the statement that the respondents like to recommend online banking services to others. The least agreement is the respondents are satisfied with the customer support provided by online banking services.

**Table 7: Frequency Distribution of Customer Satisfaction of Online Banking Services**

NO.	CUSTOMER SATISFACTION ON ONLINE BANKING SERVICES	MEAN	RANKING
1.	I like to continue using the current online banking service	4.11	1
2.	I would like to recommend online banking services to others	4.04	2
3.	I am satisfied with the quality of customer support provided by the online banking service	3.79	3
4.	It is easy to access customer support for online banking service	3.77	4
5.	I am satisfied with the customer support provided by the online banking service	3.72	5

### Discussion

The findings from the preliminary study indicated that the majority of the respondents were satisfied with the online banking services. It is shown through the level of agreement and satisfaction in the statement given by the questionnaire. Overall, the section of Easiness of Apps Usage of Online Banking Services recorded the most agreeable statement by the respondents. Meanwhile, the section on the Reliability of Online Banking Services had the lowest level of satisfaction among other sections. Overall, the questionnaire has good and excellent internal consistency through the indication from the Cronbach alpha. Thus, the study shall be continued for the main survey.

### 5. Managerial Implications and Recommendations

In tandem with the current technology era, the usage of online banking services has been widely adopted by the user. The study regarding the satisfaction among users shall be conducted to measure the current level of satisfaction and thus provide future recommendations for better use. This study might help the banking industry to serve better in the future by making online banking services more efficient.

From the findings, it is recommended that the banking sector improve the reliability of the online banking services especially related to the technical issue while using the online banking services. Besides that, customer support provided by the banks should be improved for the betterment of the user's experience while using the services.

## Conclusion

In conclusion, the objectives of this study are to measure the level of satisfaction of users with online banking services. The variables measured are in terms of easiness of app usage, reliability, and safety and security of the online banking services. The respondents selected for the pilot study have various backgrounds in terms of age, place of residence, and income generated. This study is expected to benefit the banking services and end users through the suggestions made for this study.

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