Title : An integrative framework enhancing perceived e-banking service value: A moderating impact of e-banking experience

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Abstract

In the era of banking 5.0, providing electronic banking service value to the users is a key to maintaining customer satisfaction which results in high customer retention. So far, a wider utilization of e-banking services such as internet banking (e.g., cardless ATM and smartphone banking) and e-banking cards with microchip sensors (e.g., master, credit, and visa cards) by many users persuades banks to develop and promote e-banking service value to the users. Thus, banks must continue promoting their e-banking service value to their customers, and this requires all banks to evolve and update their current e-banking services constantly. This research aims to explore how e-banking service value is developed by constructing an integrative framework consisting of perceived risk (financial and performance risk), convenience (access and transaction), perceived quality, and perceived quality with the e-banking experience as a moderator. Researchers collected data from 700 Cambodian e-banking users via a survey questionnaire to accomplish this objective. In addition, this study employed a path analysis method to analyze the data. Results showed that perceived quality was significantly influenced by transaction convenience, access convenience, and performance risk, except financial risk. Next, the perceived value was significantly influenced by perceived quality, financial risk, transaction convenience, performance risk, and access convenience. Finally, e-banking experience significantly moderated the relationship between perceived quality and perceived value.

Keywords: Technology, Electronic banking ,Using experience, Moderator Industry ,5.0

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