

Electronic Banking Ease of Use, Usefulness, Value, and Innovation Influencing Customer Satisfaction

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ABSTRACT

Ease of use and perceived usefulness have been underscored as predictors of user behavior. Furthermore, technological innovation is seen as a key to promoting key service features that develop service value for all users. However, past literature has not shown enough evidence to outline how these factors influence user satisfaction with electronic banking services. Thus, this research aims to examine associations between perceived usefulness, ease of use, perceived value, and satisfaction; it uses technological innovation as the moderator. Some 650 pieces of data, which were collected from bank users, were analyzed using a path analysis method. Results showed that perceived usefulness and ease of use predicted users' perceived value. Perceived usefulness, ease of use, and perceived value also influenced user satisfaction. Finally, technological innovation moderated a link between perceived value and satisfaction. Overall, technological innovation developed the electronic banking service's value leading to the improvement of user satisfaction.

KEYWORDS

Perceived Value, Satisfaction, Innovation, Ease of Use, Perceived Usefulness

INTRODUCTION

Information technology (IT) allows users to utilize digital technologies for various purposes such as the storage, processing, and transmission of data and information (Sujood et al., 2024).

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It encompasses a spectrum of hardware, including servers, computers, storage devices, networks, software, and other digital innovations. It has been found that IT existing in a particular application system gives users the technological advantage known as “ease of use,” which helps users complete their tasks with less effort (Alhasan et al., 2023). Ease of use is believed to help users facilitate and improve their decision-making in communication, management, strategies, and operations. Subsequently, it allows users to understand the IT usefulness known as “perceived usefulness” (Kim et al., 2025). Theoretically, ease of use and perceived usefulness have significant associations with perceived value (Shah et al., 2021; Sher & Sung, 2024). IT ease of use can allow users to apply their application systems to complete their tasks with minimal effort, which can save more time and costs. Similarly, perceived IT usefulness can help users to achieve better efficiency and effectiveness, which can help users accomplish their tasks and work productivity.

Ease of use and perceived usefulness allow IT users to see the benefits of using application systems. Furthermore, ease of use and perceived usefulness also have significant associations with customer satisfaction (Liébana-Cabanillas et al., 2013; Panyahuti et al., 2024). IT ease of use creates better service conveniences for the application users; thus, it creates more satisfactory service experiences for users. Meanwhile, perceived IT usefulness ensures that the tasks serve all of the users’ purposes and expectations. This results in high positive attitudes toward the application systems, which create the utmost enjoyment for all users. Technological innovation can better service features and functions that create electronic value and satisfactory service experiences (Hsiao et al., 2018). Based on the above explanations by different groups of researchers, customer satisfaction in technology can be derived from the contributions of different key factors, namely; ease of use, perceived usefulness, perceived value and technological innovation. Thus, incorporating these factors and examining their impacts on customer satisfaction in electronic banking services can provide more customers’ insightful information allowing banks to new solutions to improve customer satisfaction in electronic banking services.

To the authors’ best understanding, past studies have outlined the potential impacts of ease of use, perceived usefulness, technological innovation, and perceived value on user satisfaction. However, there has been no empirical evidence proving these factors influence customer satisfaction in the electronic banking industry. Without such valid elaboration and justification for the effects of these factors on user satisfaction, banks are not able to understand their customers’ insights and improve to maintain their customer satisfaction in the electronic banking industry. Therefore, the purpose of this study is to explore potential factors of user satisfaction that can serve to create an evidence-based strategy to help banks maintain their user satisfaction. This study aims to examine connections between perceived usefulness, ease of use, perceived value, and user satisfaction in electronic banking services. To differentiate this study from past studies, the study examines the moderating impact of technological innovation on the connection between perceived value and customer satisfaction.

LITERATURE REVIEW

Customer Satisfaction in E-Banking Services

Customer satisfaction is defined as a psychological condition that outlines a positive attitude toward the service providers after the services meet customers’ needs and expectations (Oliver, 1980). Past studies have found that when time changes, customer attitudes and perspectives toward the existing service also change (Saoula et al., 2024). From a customer’s perspective, customers always expect to receive service updates, new features, better performances, and reliable services with acceptable price tags. Without any significant responses to these changes, the existing services will no longer meet customer expectations, which will lead to a significant decrease in customer satisfaction. In the e-banking service industry, fee charges, performances, features, and other functions in e-banking services are also re-evaluated and demanded by customers when economic situations, technological advancement, and banking competition evolve (Amin et al., 2023). Based on these

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