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E-SERVICESCAPE AND CUSTOMER PATRONAGE OF INTERNET BANKING IN DEPOSIT MONEY BANKS

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ABSTRACT

This study was geared towards assessing the influence of e-servicescape on customer patronage of internet banking in deposit money banks. Its aim was to examine the influences of website aesthetic appeal, website usability, website security and website interactivity on customer patronage of internet banking services. Cross-sectional survey research design was adopted. The sampling technique adopted was purposive sampling, which facilitated data collection from 228 bank customers with internet banking experience through a structured questionnaire. The study adopted multiple linear regression method to statistically test the hypotheses of the study. Consequently, the study found that website usability, website security and website interactivity had significant positive influences on customer patronage of internet banking in deposit money banks, while the effect of website aesthetic appeal was found to be non-significant and negative. Therefore, the study made relevant practical implications and suggestions for further research.

Keywords: E-Servicescape, Customer Patronage, Internet Banking, Deposit Money Banks, Website Aesthetic Appeal, Website Interactivity.

INTRODUCTION

The service environment is the entirety of the physical, perceptible and visible features that consumers interface with at service delivery locations. It comprises features such as ambience, spatial layout/functionality, symbols, signs, artworks and social elements such as employees and customers' density, for offline services (Figueiredo, Larsen & Bean, 2021). However, for virtual or internet services, the environment in which services are created and delivered is referred to as electronic servicescape (or e-servicescape) (Andriani, Setyorini & Shibghatalloh, 2021). In the views of Teng, Ni and Chen (2018), e-servicescape is the totality of visible and perceptible elements that online consumers engage with in virtual service delivery sites such as websites. Given the rapid advances in modern information and communication technologies, the creation and delivery of services can now be done in a contactless virtual environment where consumers can remotely access services they require. Propelled by competitive and environmental factors (such as the global Coronavirus pandemic), Kumar and Ayedee (2021) observed that scores of service-delivery companies are moving their services online to expand their market reach and ensure uninterrupted operations. E-commerce firms (or online retailers) are a perfect example of virtual service-delivery firms that utilize the potential of e-servicescape to advance their marketing activities, which is why global e-commerce sales growth was estimated to exceed \$147 billion in 2021 after reaching \$91.7 billion in 2020 (Davis, 2021; Goldman, 2021).

Like e-commerce, the banking industry has also leveraged the potential of online service environments to create, promote and deliver their services to customers, including internet banking (Andriani, Setyorini & Shibghatalloh, 2021); but unlike e-commerce, there is paucity of research evidence on the role of e-servicescape in the marketing of internet banking services of deposit money banks. Consequently, this study explored the application of e-servicescape dimensions (namely: website aesthetic appeal, website usability, website security and website interactivity) by deposit money banks in their attempts to promote customers' patronage of internet banking. Website aesthetic appeal is the degree to which the visual elements of a website such as web layout, design, typography, colour scheme and imagery are attractive to users' eyes as they visit and browse through it (Teng, Ni & Chen, 2018). Website usability is the extent to which online users can easily access and use a company's website by navigating through in search of information or relevant content (Mpinganjira, 2015). Website security is the ability of a company's website to sustainably protect itself from unauthorized entry or usage by unwanted elements to sabotage or compromise company's or users' information (Hakim & Deswindi, 2015). On the other hand, website interactivity is the extent to which a company's website can deliver exciting web experiences to online users through useful web interactions and engagements with users as they navigate through the site in search of information or relevant content (Wu, Quyen & Rivas, 2016). In service industries around the world, online service-providers, particularly online retailers, have taken advantage of these basic components of e-servicescape to design their online service environments to promote favourable responses from online customers. In light of the fast-growing imperatives of e-servicescape in facilitating service marketing, researchers around the globe have carried out studies aimed at determining the causal relationship between e-servicescape and consumers' purchase behavioural intentions such

as patronage and loyalty in an effort to establish how e-servicescape could be designed to enhance marketing performance of service marketing firms. However, the overwhelming focus of current research efforts has centered on e-commerce or online retail services as several studies have explored e-servicescape dimensions and customer patronage from the vantage point of online shoppers (Hakim & Deswindi, 2015; Wu, Quyen & Rivas, 2016; Bulut & Onaran, 2017; Teng, Ni & Chen, 2018; Tankovic & Benazic, 2018; Tran & Strutton, 2019; Yeo, Moh & Low, 2021). Consequently, the role of e-servicescape in enhancing customer patronage of internet banking services has been acutely ignored by existing researchers; thereby leading to insufficient empirical evidence to explain the causal relationship between e-servicescape and customer patronage in the internet banking context. Similarly, there appears to be some sort of disagreement among existing researchers on the exact nature of relationship between e-servicescape dimensions and customer patronage as the results of some researchers (such as Teng, Ni & Chen, 2018; Tankovic & Benazic, 2018; Bulut & Onaran, 2017) were inconsistent with the general perception that e-servicescape dimensions positively enhance customer patronage (Harris & Goode, 2010; Hakim & Deswindi, 2015; Tran & Strutton, 2019). This entails that there is limited understanding among deposit money banks of the potential influences of their e-servicescapes on customers' purchase behaviours towards internet banking. This study was therefore designed to assess the effects of website aesthetic appeal, website usability, website security and website interactivity on customer patronage of internet banking in order to establish practical implications for how deposit money banks could design their e-servicescapes to improve customer patronage of internet banking.

LITERATURE REVIEW

Theoretical Framework

This study is hinged on the stimulus-organism-response theory which was developed by Mehrabian and Russell (1974) to foster understanding of how human beings (organism) react towards stimuli from the environment. At its core is the basic premise that the human environment consists of stimuli (S), which stirs reactions and feelings in individuals (O or organisms) which then results in desired responses (R). This entails that when organisms (people) are exposed to certain environmental stimuli (S), they begin to consciously or subconsciously interact or react to the stimuli, which may trigger some form of positive or negative responses. The organism, having been exposed to the environmental stimuli, may decide to repeatedly remain in the environment or may decide to avoid the environment depending on their interaction with stimuli emanating from the environment (Patrick, 1991). The premise espoused by the stimulus-organism-response theory has been empirically validated by the scholarly study of Islam and Rahman (2017), which revealed that customers' engagement with online brand communities was significantly influenced by the characteristics (stimulus) of online brand communities. Similarly, the study of Arora, Parida and Sahney (2020) bolstered the premise of the theory by revealing that consumers' showrooming behaviour was significantly and positively affected by the environment of retail showrooms (stimulus). The relevance of the stimulus-organism-response theory to this study is therefore embedded in its basic premise which asserts that customers' patronage behaviour towards internet banking could be significantly influenced by the stimuli (website

aesthetic appeal, website usability, website security and website interactivity) present in the online banking environment of deposit money banks.

E-Servicescape

E-servicescape is the totality of visible and perceptible elements that online consumers engage with in virtual service delivery sites such as websites (Teng, Ni & Chen, 2018). It encompasses all the tangible and perceptible characteristics that can be found in a virtual service delivery space, which enable the service provider to communicate and deliver services to online customers. According to Yeo, Moh and Low (2021), e-servicescape comprises a broad variety of features that make up the front-end of a company's marketing website where online consumers interact with the company's offerings. It does not concern the back-end features of the website such as server setup, programming codes/languages, databases and accessory technologies that pivot the operations of the front-end interface. In line with the views of Yeo, Moh and Low (2021), Hakim and Deswindi (2015) maintain that the scope of e-servicescape is limited to the features that are visible to customers on the front-end of the website. Back-end elements that are invisible or imperceptible to customers such as server-side technologies, databases, and programming codes, are excluded from the ambit of e-servicescape. The front-end of a company's website, which constitutes its e-servicescape, is part of the website that is visible to customers and where commercial exchanges occur between the firm and customers (Shin & Jeong, 2021). This web-based interface comprises elements such as webpage aesthetics, colour scheme, usability, information accessibility, webpage security, and interactivity, among others. Given that it is the arena where companies and customers meet to exchange values, Boukabiya and Outtaj (2021) argued that online-based marketing companies are prioritizing investments in technologies that improve the design and quality of their e-servicescapes in order to enhance marketing competitiveness.

Website Aesthetic Appeal and Customer Patronage

Website aesthetic appeal is the degree to which the visual elements of a website such as web layout, design, typography, colour scheme and imagery are attractive to users' eyes as they visit and browse through it (Teng, Ni & Chen, 2018). Aesthetics are aspects of a company's website that appeal to the eyes of consumers; they determine how a website looks or appears to consumers and ultimately, the kind of emotional responses obtainable from them. According to Boukabiya and Outtaj (2021), a company's website aesthetics are the first features of the site that customers are exposed to once they arrive at the site's landing pages. At this stage, the quality of webpage design, colour scheme, typography, visual appearance, and quality of imagery are of preliminary importance to consumers because they help them shape their prior impressions of the service quality obtainable from the company (Bulut & Onaran, 2017). This is the reason online marketing companies invest much in ensuring that the aesthetics of their landing pages are appealing because they are the first point of contact with customers; as such, they can promote or undermine consumers' preliminary perceptions. To put this in perspective, a study conducted by Teng, Ni and Chen (2018) revealed that aesthetic appeal significantly and positively influenced consumers' purchase intention. Another study by Wu, Quyen and Rivas (2016) revealed that aesthetic appeal significantly impacted consumers' attitudes and trust towards online retailers' websites,

which may lead to customer patronage. Therefore, the following hypothesis was proposed:

H₁: Website aesthetic appeal has a significant effect on customer patronage of internet banking in deposit money banks.

Website Usability and Customer Patronage

Website usability is the extent to which online users can easily access and use a company's website by navigating through in search of information or relevant content (Mpinganjira, 2015). It has to do with how easy or not it is for online customers to obtain the information they need to purchase products and services on companies' websites. In the views of Wu, Quyen and Rivas (2016), website usability simply means how easy it is for online customers to navigate and use a company's website to purchase needed products and services. Usability is an important consideration in the website development process because it determines the level of customer satisfaction with their experiences of companies' websites. This is why online marketing companies use navigation aids, search buttons and frequently asked questions (FAQs) to facilitate customers' ability to make the most use of their website experiences (Bulut & Onaran, 2017). The overall objective of these efforts is to make companies' websites more user-friendly and easy to search for and acquire information customers require for effective decision-making.

Furthermore, Alexander, Thompson, McGill and Murray (2021) argue that the significance of building usability concerns into commercial website development is that websites with high degrees of usability enable customers to navigate, obtain information and acquire products/services they need with little or no direct assistance from company's sales teams. This viewpoint implies that website usability promotes customer patronage of companies' offerings. This viewpoint is consistent with the study of Bulut and Onaran (2017), which revealed that website usability had a significant positive influence on consumers' intention to patronize e-commerce firms. The viewpoint is also consistent with the study of Andriani, Setyorini and Shibghatalloh (2021), which revealed that website usability had a significant positive influence on customers' trust and virtual word-of-mouth communication, which may facilitate improvements in customer patronage. Therefore, the following hypothesis was proposed:

H₂: Website usability has a significant effect on customer patronage of internet banking in deposit money banks.

Website Security and Customer Patronage

Website security is the ability of a company's website to sustainably protect itself from unauthorized entry or usage by unwanted elements to sabotage or compromise company's or users' information (Hakim & Deswindi, 2015). It is the guarantee that customers' private information and transaction records are kept secure and inaccessible by unauthorized entities looking to engage in sabotage or cyber fraud. According to Amer (2021), website security means that a company's commercial website is defended against unauthorized access by external or internal elements with the intention of damaging or jeopardizing company's records or customers' information. An important aspect of website security is stability, which entails the degree to which the site is consistently operational to customers at every point of intended usage. Another core aspect of website security is the confidentiality of users' records (Andriani, Setyorini & Shibghatalloh, 2021), which is the degree to which the private and

commercial transactional information of online customers are kept private from public access. The ability of a commercial website to protect itself from cyber fraud and other malicious internet-enabled attacks is also an essential aspect of website security. Similarly, a secure commercial website must have the capacity of hosting and facilitating financial transactions with customers without jeopardizing the privacy of customers' financial information or bank records in order to provide assurance to customers to comfortably carry out transactions. This viewpoint entails that website security is essential to improving customer patronage. This viewpoint corresponds with the study of Wu, Quyen and Rivas (2016), which revealed that financial security significantly impacted consumers' attitudes and trust towards online retailers' websites. The viewpoint is also backed by the study of Tankovic and Benazic (2018), which revealed that financial security had significant positive effects on shopping value and customers' loyalty. Therefore, the following hypothesis was proposed:

H₃: Website security has a significant effect on customer patronage of internet banking in deposit money banks.

Website Interactivity and Customer Patronage

Website interactivity is the extent to which a company's website can deliver exciting web experiences to online users through useful web interactions and engagements with users as they navigate through the site in search of information or relevant content (Wu, Quyen & Rivas, 2016). It is a manner in which companies actively engage or interact with customers on their websites in order to provide remarkable web experience to customers. To enhance the interactivity of their websites, online marketers use web tools such as interactive photo slides, contact forms, live chat features, website customization, users' comment section and social media buttons to engage with users as they navigate through the website (Tankovic & Benazic, 2018). According to Amer (2021), website interactivity is increasingly important to online marketers, especially e-commerce firms, because it directs online customers visiting a company's website to the information they require; it also enables companies to obtain customers' feedback about their experience on their websites; and it enables companies to generate and disseminate contents to customers on their website which end up being shared on social media by satisfied customers through social media buttons embedded in companies' websites. By enabling customers to find information necessary for making informed purchase decisions and providing remarkable satisfying web experiences to customers, web interactivity improves customers' intention to engage in purchase behaviour and actual customer patronage. The foregoing scholarly assertion suggests that website interactivity encourages customer patronage of companies' products and services. This assertion is consistent with the study of Teng, Ni and Chen (2018), which revealed that website interactivity significantly and positively influenced consumers' purchase intention. The assertion is also bolstered by the study of Tran and Strutton (2019), which revealed that website interactivity had a significant positive impact on customers' trust, which in turn positively influences electronic word-of-mouth and customers' loyalty. Furthermore, the assertion is backed by the study of Yeo, Moh and Low (2021), which revealed that website interactivity had a significant influence on customers' intention to engage in mobile shopping behaviour. Therefore, the following hypothesis is proposed:

H₄: Website interactivity has a significant effect on customer patronage of internet

banking in deposit money banks.

Empirical Review and Conceptual Model

Teng, Ni and Chen (2018) carried out a study which used an online questionnaire and a printed structured questionnaire to obtain primary data from 342 internet users in Taiwan. The obtained data were analyzed using descriptive statistics and multiple regression. The study found that interactivity and aesthetic appeal significantly and positively influenced consumers' purchase intention whereas the influence of layout and functionality was non-significant while financial security had a negative influence on consumers' purchase intention. In Taiwan, Wu, Quyen and Rivas (2016) conducted a study by using both online and print questionnaire to obtain primary data from 290 online shoppers. Descriptive statistics and Smart Partial Least Squares (Smart PLS) were adopted for data analysis in the study. The study found that aesthetic appeal, usability, customization, and financial security significantly impacted consumers' attitudes and trust towards online retailers' websites. Another study by Hakim and Deswindi (2015) used an online 5-point Likert scale questionnaire to obtain primary data from 260 respondents in South Jakarta. The data obtained from the study were analyzed using descriptive statistics and Spearman's rank correlation methods. The findings of the study revealed that internet ambience, website design, search aids and slogans, and functional aspects had significant positive relationships with perceived quality of hospital website; which also significantly affected customers' intention to patronize hospital services.

In Croatia, Tankovic and Benazic (2018) carried out a study by using an online structured questionnaire to obtain primary data from 221 online shoppers. The study used descriptive statistics and partial least squares (PLS) methods for analyzing the data obtained. The study found that website layout/functionality and financial security had significant positive effects on shopping value and customers' loyalty, while website aesthetic appeal has no significant influence on customer loyalty. A similar study by Tran and Strutton (2019) used an online research questionnaire to collect primary data from 613 consumers of online retail services in the United States of America. The data obtained from the survey were analyzed using descriptive statistics and Structural Equation Modeling. Consequently, the findings revealed that e-servicescape (aesthetic appeal, site interactivity, relevance of information, ease of payment and perceived security) had a significant positive impact on customers' trust, which in turn positively influences electronic word-of-mouth and customers' loyalty. Also, in Turkey, Bulut and Onaran (2017) carried out a study by using a structured questionnaire to obtain primary data from 916 consumers of e-commerce firms. The data obtained were analyzed using descriptive statistics and Kruskal-Wallis H tests. The study therefore found that website usability, relevance of information, ease of payment, customer reviews and originality of website design, have significant positive influences on consumers' intention to patronize e-commerce firms, while visual appeal, customization, and interactivity had no significant influence on customers' patronage intention.

Furthermore, Harris and Goode (2010) carried out a study by using a structured questionnaire to collect primary data from 257 customers of online retail firms in the United Kingdom. The data obtained were analyzed using descriptive statistics and structural equation modeling method. Consequently, the findings of the study revealed that aesthetic appeal, layout and

functionality and financial security had significant positive influences on customers’ trust, which positively influences customers’ purchase intentions towards online retailers. In Malaysia, Yeo, Moh and Low (2021) carried out a study by using a structured questionnaire to collect primary data from 231 online shoppers, while data analysis was done using Structural Equation Modelling (SEM), and Partial Least Square (PLS). Subsequently, the study revealed that aesthetic appeal, layout and functionality and website interactivity had significant influences on customers’ intention to engage in mobile shopping behaviour in Malaysia. Similarly, in South Africa, Mpinganjira (2015) carried out a study by using a structured questionnaire to obtain primary data from 149 online shoppers, while data analysis was done using Structural Equation Modelling. The study found that website usability, website customization and website aesthetic appeal had significant positive influences on online customers’ level of hedonic shopping experience, while website informativeness had a non-significant influence in this respect. In addition, a Sri Lankan study by Athapaththu, Ushantha and Rathnayaka (2019) used an online questionnaire to obtain primary data from 290 online shoppers in Colombo, while data analysis was done using regression analysis and Sobel’s test. The study therefore found that website aesthetic appeal, website layout/functionality and website financial security had significant positive influences on consumers’ online purchase intentions. The study found that website visual appeal, design originality, entertainment value, website usability, interactivity, website security, information relevance, and payment ease had significant positive influences on customers’ trust and virtual word-of-mouth communication. On the basis of existing empirical review, the hypothesized relationship between the study variables (e-servicescape and customer patronage) has been portrayed in the conceptual model presented in Figure 1 as adapted from existing empirical studies.

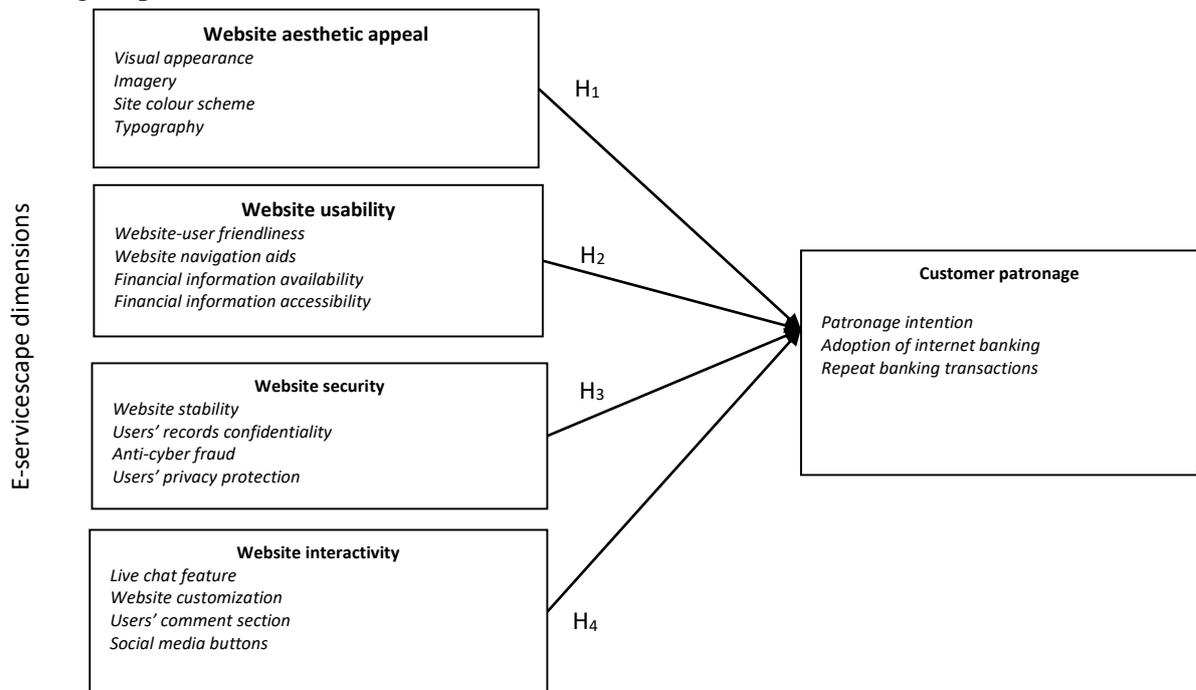


Figure 1: Adapted conceptual model for the study

Source: Independent variables’ indicators adapted from: Mpinganjira (2015), Hakim and Deswindi (2015), and Teng, Ni and Chen (2018). Dependent variable indicators adapted from: Nwulu and Asiegbu (2015)

METHODOLOGY

In this study, cross-sectional survey research design was adopted. The target population comprised customers of 5 deposit money banks in Calabar, Nigeria who have at least carried out one internet banking transaction with their banks. Using the Topman sample size determination procedure, a sample size of 260 bank customers was statistically obtained from a pilot survey. The study adopted purposive sampling technique which enabled the inclusion of only bank customers who have effected at least one internet banking transaction with their banks into the sampling frame. The instrument for data collection chosen for the study was a 5-point Likert scale questionnaire with statements adapted from existing studies. Assisted by a 3-member team of enumerators, we administered 260 copies of the questionnaire to bank customers with internet banking experience within a period of two (2) weeks. Prior to questionnaire administration, the questionnaire was confirmed to be valid using face and content validity method, while its reliability status was confirmed through the Cronbach's alpha method. As can be seen in Table 1, all the measurement scales in the questionnaire produced Cronbach's alpha coefficients from 0.7 and above. Subsequently, the data obtained from the study were analyzed with descriptive statistics, whereas the hypotheses developed for the study were tested using multiple linear regression. The regression model tested is stated thus:

$$\text{CSPAT} = a + \beta_1\text{WAA} + \beta_2\text{WU} + \beta_3\text{WS} + \beta_4\text{WI} + e$$

Where:

CSPAT =	Customer patronage
WAA =	Website aesthetic appeal
WU =	Website usability
WS =	Website security
WI =	Website interactivity
a =	The intercept (or constant)
$\beta_1\text{WAA}$ =	Coefficient of website aesthetic appeal
$\beta_2\text{WU}$ =	Coefficient of website usability
$\beta_3\text{WS}$ =	Coefficient of website security
$\beta_4\text{WI}$ =	Coefficient of website interactivity
e =	Error margin (5 percent)

Table 1
Instrument Reliability Results

Variables	No. of items	Cronbach's alpha coefficients
Website aesthetic appeal	4	.741
Website usability	4	.706
Website security	4	.811
Website interactivity	4	.751
Customer patronage	3	.779
19		

Source: Authors' analysis via SPSS (2022)

DATA ANALYSIS AND DISCUSSION

To obtain data required for the study, a total of 260 copies of the questionnaire were administered to bank customers with internet banking experience, out of which 228 copies

(or 87.7 percent) were retrieved and considered suitable for the analysis. The remaining 32 copies (or 12.3 percent) were either not retrieved or misplaced by respondents during the survey, thereby resulting in a total response rate of 87.7 percent. Furthermore, the hypotheses developed for the study were tested by a 95 percent confidence level and an error margin of 5 percent, thereby implying that the alternative hypotheses would be accepted if the P-value is less than 0.05 (i.e., $p < .05$).

Table 2

Model Summary of the Effect of E-servicescape on Customer Patronage of Internet Banking in Deposit Money Banks

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.592 ^a	.351	.339	.65794

a. Predictors: (Constant), Website aesthetic appeal, website usability, website security, website interactivity
Source: Authors' analysis via SPSS (2022)

Table 3

ANOVA^a of the Effect of E-servicescape on Customer Patronage of Internet Banking in Deposit Money Banks

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	52.210	4	13.052	30.152	.000 ^b
	Residual	96.533	223	.433		
	Total	148.742	227			

a. Dependent Variable: Customer patronage

b. Predictors: (Constant), Website aesthetic appeal, website usability, website security, website interactivity
Source: Authors' analysis via SPSS (2022)

Table 4

Coefficients^a of the Effect of E-servicescape on Customer Patronage of Internet Banking in Deposit Money Banks

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.491	.447		7.813	.000
	Website aesthetic appeal	-.107	.114	-.069	-.936	.350
	Website usability	.473	.071	.519	6.614	.000
	Website security	.539	.078	.455	6.909	.000
	Website interactivity	.259	.059	.251	4.407	.000

a. Dependent Variable: Customer patronage

Source: Authors' analysis via SPSS (2022)

Interpretation

An analysis of the effect of e-servicescape on customer patronage of internet banking in deposit money banks is presented in Tables 2, 3 and 4. The correlation coefficient ($R = 0.592$) in Table 2 indicates that there is a 59.2 percent relationship between e-servicescape and customer patronage of internet banking in deposit money banks. In addition, the regression coefficient ($R^2 = 0.351$) indicates that e-servicescape has a 35.1 percent influence on customer patronage of internet banking in deposit money banks. The F-statistic ($F = 30.152$) and significance value ($p\text{-value} = 0.000 < .05$) in Table 3 indicate that the regression model tested is statistically significant; hence this implies that e-servicescape has a significant influence on customer patronage of internet banking in deposit money banks. From the significance column in Table 4, it can be seen that three out of the four e-servicescape dimensions tested had significant and positive influences on customer patronage of internet

banking in deposit money banks because: website usability (p-value = 0.000; t = 6.614); website security (p-value = 0.000; t = 6.909); and website interactivity (p-value = 0.000; t = 4.407). However, website aesthetic appeal had a non-significant and negative influence on customer patronage in this regard because its significance level (p-value = 0.350) is greater than the error margin of 0.05, and t = -0.936. Therefore, the study concludes that website usability, website security and website interactivity had significant positive influences on customer patronage of internet banking in deposit money banks, while the effect of website aesthetic appeal was found to be non-significant and negative. Furthermore, from the Standardized Coefficients section of Table 4, it can be seen that website usability had the highest significant influence on customer patronage of internet banking ($\beta = 0.519$ or 51.9 percent). The dimension with the second-highest significant influence on customer patronage of internet banking is website security ($\beta = 0.455$ or 45.5 percent); while website interactivity had the third-highest significant influence on customer patronage of internet banking ($\beta = 0.251$ or 25.1 percent).

Overall, the findings of the multiple regression analysis revealed that website usability, security and interactivity significantly and positively influence customer patronage of internet banking in deposit money banks. These findings are consistent with previous empirical studies which confirmed the significant influence of website usability, security and interactivity on customer purchase intention, customer loyalty and word-of-mouth communications (Wu, Quyen & Rivas, 2016; Teng, Ni & Chen, 2018; Tran & Strutton, 2019; Andriani, Setyorini & Shibghatalloh, 2021). The findings of the study also revealed that website aesthetic appeal had a non-significant and negative influence on customer patronage of internet banking. This finding corresponds with the study of Tankovic and Benazic (2018), which revealed that website aesthetic appeal had no significant influence on customer loyalty. The finding also aligns with the study of Bulut and Onaran (2017), which revealed that website visual appeal had no significant influence on customers' patronage intention. However, the finding runs contrary to the study of Teng, Ni and Chen (2018), which revealed that website aesthetic appeal significantly and positively influenced consumers' purchase intention. The implication of these findings is that in the context of internet banking services, the aesthetic appeal of the website has been proven to be incapable of significantly improving customer patronage because customers pay attention to other e-servicescape elements such as website usability, website security and website interactivity.

CONCLUSION AND PRACTICAL IMPLICATIONS

At the outset of this research, it was observed that even though scholars have examined the influence of e-servicescape on consumer buying behavioural tendencies in other service sectors, particularly online retailing or e-commerce, the banking sector did not receive as much research focus from existing scholars. This entails that the role of e-servicescape in enhancing customer patronage of internet banking services has been acutely ignored by existing researchers; thereby leading to insufficient empirical evidence to explain the causal relationship between e-servicescape and customer patronage in the internet banking context. This study was therefore examined the effects of website aesthetic appeal, website usability, website security and website interactivity on customer patronage of internet banking. The study obtained primary data from customers of deposit money banks with an experience with

internet banking using a structured questionnaire. The hypotheses developed for the study were statistically tested using multiple linear regression. Consequently, the findings of the study revealed that website usability, website security and website interactivity had significant positive influences on customer patronage of internet banking in deposit money banks, while the effect of website aesthetic appeal was found to be non-significant and negative.

These findings imply that in the internet banking context, website aesthetic appeal features such as visual appearance, imagery, site colour scheme and typography are not the key determinants of customer patronage of internet banking. Rather, customer patronage of internet banking services is significantly influenced by the following e-servicescape dimensions in the order of relative importance: website usability, website security and website interactivity. Therefore, this study concluded that e-servicescape has a significant positive influence on customer patronage of internet banking in deposit money banks.

Therefore, deposit money banks will be in a better position to substantially improve customer patronage of their internet banking services if they improve the usability of their websites by ensuring that they are user-friendly, contain navigation aids, and adequate information which is easily accessible by customers. Also, customer patronage of internet banking services could be improved by deposit money banks through enhanced website security by making sure that their sites are stable, customers' financial and personal information is confidential, customers are protected from cyber fraud and their privacies are well protected. Finally, deposit money banks will be in a strengthened position to enhance customer patronage of internet banking by improving the interactivity of their websites with the aid of tools such as live chat feature, website customization, users' comment section and social media buttons.

LIMITATIONS AND FURTHER RESEARCH

This study was exclusively centered on four (4) dimensions of e-servicescape, namely: website aesthetic appeal, usability, security and interactivity. As such, it lacks the capacity to provide comprehensive explanations of the influence of e-servicescape dimensions (such as website layout/functionality, internet ambience, website design and information relevance) on customer patronage of internet banking. Further studies are therefore required to explore the individual influences of other e-servicescape dimensions (such as website layout/functionality, internet ambience, website design and information relevance) especially in the context of internet banking services to generate comprehensive empirical evidence to demonstrate the relationship between e-servicescape and customer patronage; and to validate the findings of this particular study. Similarly, because this study adopted a cross-sectional survey research design, it could not explain changes in bank customers' behaviours that occurred naturally within an extended period of time towards internet banking services. Future researchers may have to carry out longitudinal studies to assess how changes in customers' behaviour towards internet banking influences the relationship between e-servicescape and customer patronage.

Conflict of Interest: The authors are in complete agreement about the contents and structure of the paper; and hence declare absolutely no conflict of interest.

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