

## Customers' Acceptance of the Online Banking Applications

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### Abstract:

This study aimed to assess customer acceptance of online banking applications in 2024, focusing on factors such as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Using a descriptive research design, the study surveyed customers, with a larger representation from older age groups and equitable gender distribution. Most respondents had higher education, though some had only completed high school or less. Findings revealed high acceptance of online banking in terms of performance and ease of use, with social and infrastructural support further enhancing user attitudes. Age and education significantly affected perceptions of performance expectancy, while age also influenced effort expectancy and facilitating conditions. Financial attitudes, social norms, and perceived control impacted intentions toward formal banking. Factors such as innovation, customer loyalty, security, and service improvements were key to customer satisfaction. Trust and perceived risk emerged as critical to mobile banking adoption, with efficacy, credibility, and social pressure also playing roles. The study highlighted the usefulness of the Analytic Hierarchy Process in evaluating consumer preferences. To boost adoption and satisfaction, the study recommended enhancing accessibility through user-friendly interfaces and tailored demographic support, expanding financial literacy with simplified, community-based guidance, and strengthening trust through transparent communication of security protocols.

**Keywords:** Customers' acceptance, online applications, online banking

### Introduction:

#### Nature of the Problem

The rapid advancement of technology has transformed the financial services sector, making online banking applications essential to modern banking. These platforms enhance customer interactions by providing efficiency, accessibility, and convenience (Maze, 2025; J.D. Power, 2024). In an increasingly competitive market, financial institutions use digital tools to attract and retain customers through personalized and seamless experiences. However, customer acceptance remains a challenge due to varying levels of trust, perceived security, and usability (Kaulu et al., 2024; Frontiers, 2022). Key factors influencing adoption include perceived usefulness, ease of use, trust, and platform security. Montazemi and Saremi (2015) and Alkhowaiter (2020) emphasized that customers are more likely to adopt online banking when platforms are safe and user-friendly. Kaulu et al. (2024) further noted that perceived risk of cybercrime can moderate the relationship between ease of use and adoption intentions.

The growth of mobile banking has further fueled the demand for intuitive, user-friendly banking platforms (Maze, 2025). Research shows that system quality, service quality, and information quality significantly affect customer satisfaction and digital banking adoption (Frontiers, 2022; Rahi & Abd. Ghani, 2019). Despite these advancements, challenges persist. Customers report dissatisfaction with digital-only banks due to complex interfaces and slow issue resolution (J.D. Power, 2024; American Banker, 2024). These issues highlight the need for continuous improvement in customer experience design to meet evolving expectations and maintain trust (Digital Adoption, 2024).

This study investigated consumers' acceptance of online banking applications by looking at demographic variables like age and education and perceived utility, ease of use, and security concerns. The researcher's motivation as a banker was to help create strategies that improve customer satisfaction and engagement with digital banking services. Financial institutions can benefit the financial industry and its customers by customizing their offerings to match changing customer demands by being aware of these factors. The researcher's experience in banking gives them a unique perspective on how crucial it is to address these issues to guarantee the banking industry's successful digital transformation and customer retention.

#### Current State of Knowledge

The global shift toward a digital economy has transformed how banks interact with their clients, with online banking emerging as the most advanced distribution channel (Saikia, 2022; Malaquias & Hwang, 2019). Supported by

technological innovations that improve customer access to products and services (Malar et al., 2019), internet banking simplifies financial transactions by allowing 24/7 access to services worldwide (Sasono et al., 2020). This evolution has played a critical role in increasing financial inclusion and reducing poverty by offering efficient alternatives to traditional banking systems (Fanta & Makina, 2019; Safari et al., 2020). As David S. (2019) pointed out, understanding and anticipating user preferences is key to transitioning customers from traditional to digital platforms.

Building on this shift, technological innovations have further enabled banks to deliver fast, flexible, and cost-effective services tailored to modern customer demands. Consumers now expect seamless access to financial tools via mobile devices and computers (Rudakova et al., 2020), especially after the COVID-19 pandemic accelerated the move toward remote financial interactions (Streeter, 2021). Tasks such as fund transfers, bill payments, and account monitoring can now be performed with geographic independence, increasing convenience and customer satisfaction (Kumar et al., 2023; Rozsa, 2023). According to Alex (2024), these innovations have not only enhanced banking speed but also improved overall user experience.

As banks continue to innovate, the integration of online banking with social media has become instrumental in broadening its influence beyond traditional services. Digital platforms now serve as avenues for customer engagement, trend responsiveness, and marketing strategies (Gupta, 2024). In addition to simplifying international transactions (Rodgers, 2022), digital banking offers eco-friendly features and security tools like encryption and alerts (Winget, 2024). Although security concerns persist (Lokenauth, 2022), continuous innovations have bolstered user confidence, facilitating further adoption of digital platforms (Verma, 2024).

Advancements in digital banking have driven the rise of cashless transactions, catering to customer demand for faster and more efficient services, a shift further accelerated by the pandemic (Morales et al., 2019; Ballo et al., 2023). However, some users remain hesitant due to issues with accessibility, affordability, and digital literacy, highlighting the importance of trust and perceived usefulness in digital adoption (Angcaya et al., 2024; Tugade et al., 2021). In the Philippines, where efficiency and simplicity are highly valued (Depusoy et al., 2022), early financial education can foster digital competence and confidence (De Castro, Salamat, & Tabor, 2020). As businesses and consumers increasingly opt for digital platforms, the shift to a cashless economy presents significant opportunities for financial inclusion and economic modernization, though it requires addressing challenges in security, education, and infrastructure (Lacap, 2022).

Social and psychological factors, including familiarity with financial tools, peer recommendations, and demographic characteristics like age, income, and education, significantly influence digital banking adoption (Anabo et al., 2019; Rizkalla et al., 2023; Co et al., 2023). Older adults, in particular, may resist technological innovations due to cognitive age (Chaoali et al., 2019), highlighting the need for effective marketing and financial literacy programs (Gigante et al., 2022). In the Philippines, the Bangko Sentral ng Pilipinas has worked to promote digital banking, especially in underserved areas, a push further emphasized by the pandemic's need for contactless transactions (Lopez, 2020a; Lucas, 2019; Quintos et al., 2023). However, as Capistrano (2021) noted, disparities in infrastructure and digital competence continue to hinder widespread financial inclusion.

Client perceptions of digital banking highlight a balance between convenience and risk, with concerns about efficiency, security, and privacy remaining prevalent (Inhambre et al., 2023). While younger users embrace personalized services from challenger banks (Dela Pena, 2024), challenges like low digital literacy and poor internet connectivity, especially in rural areas, limit widespread adoption (Lee, 2020; Amoroso & Roman, 2021). Building trust and ensuring consistent satisfaction are critical to retaining users, as dissatisfaction with reliability and security leads to abandonment (Singh & Sinha, 2020; Franque et al., 2020). In the Philippines, familial and peer influence plays a significant role in adoption (Bernardo & Mendoza, 2020), while government efforts to improve infrastructure and digital policies are essential for fostering inclusive access (Panganiban et al., 2022).

### **Theoretical Underpinnings**

This study was grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003), which consolidates earlier technology acceptance models to provide a comprehensive framework for understanding user adoption. UTAUT identifies four key constructs that influence behavioral intention to use technology: performance expectancy, effort expectancy, social influence, and facilitating conditions. These constructs are essential in assessing the acceptance of online banking, as they capture how users perceive the usefulness, ease of use, social relevance, and available support for adopting digital banking services. As online banking grows in popularity, it reflects a broader shift in consumer preferences toward digital convenience in managing financial tasks, much like how people now shop and communicate online. Quiber (2023) highlighted that online banking enables faster and more reliable services, boosting client satisfaction—a vital element for banks to maintain a competitive edge.

Rozsa (2023) emphasized the convenience of online banking, particularly its ability to provide access from anywhere without geographic limitations. The simplicity of online transactions and the ability to manage various banking

services through digital devices enhance user experience and efficiency. In this context, banking management plays a critical role in overseeing operations, ensuring compliance, and driving innovation in customer service and product offerings. The UTAUT model supports this study by offering a broad understanding of how individuals adopt technology based on their needs and circumstances, reinforcing the importance of designing banking applications that align with users' daily routines and expectations.

### **Objectives**

This study aimed to determine the customers' acceptance of online banking applications in a first-class component city for the calendar year 2024. Specifically, the study sought to answer the following questions: 1) the profile of the respondents in terms of age, sex, civil status and highest educational attainment; 2) the level of customers' acceptance of online banking applications in terms of performance expectancy, effort expectancy, social influence and facilitating conditions; and 3) the significant difference in the level of customers' acceptance of online banking applications when grouped and compared according to variables.

### **Methodology**

This section presents a discussion of the research methodology used, the subjects and respondents of the study, the research instruments used, the validity and reliability of the instruments, the procedure for data gathering, and the statistical tools and procedures for data analysis.

### **Research Design**

This study aimed to determine customers' acceptance of online banking applications using a descriptive research design. Descriptive research systematically gathers information to describe a phenomenon, allowing researchers to investigate the background of a research problem before further study (Sumit et al., 2019). This design was deemed appropriate to assess the current situation and identify prevailing issues, ensuring accurate data interpretation. Structured questions were used to collect responses on specific themes, enabling the gathering of a large sample of data to support the research and provide comprehensive results. The researcher selected this method to obtain detailed, factual information on the level of customers' acceptance of online banking applications.

### **Study Respondents**

The researcher gathered sixty (60) depositors and other bank customers in San Carlos City, Province of Negros Occidental, and was chosen through stratified random sampling. To finish the sampling procedure, a probability sampling method called stratified random sampling divides the entire population into homogeneous groups or strata. Because there are a lot of possible responders in this instance, stratified random sampling was employed to arrive at findings.

### **Instruments**

The study utilized a self-made survey questionnaire divided into two parts. Part I gathered demographic information about the respondents, including age, sex, civil status, and highest educational attainment, to identify the study's variables. Part II included items to assess the level of customers' acceptance of online banking applications. To measure this, eight-line items were provided for each area, with a 5-point rating scale: 5 for "Always," 4 for "Often," 3 for "Sometimes," 2 for "Rarely," and 1 for "Almost Never." Respondents rated their level of acceptance accordingly. It was subjected to validity (4.70-excellent) and reliability (0.931-excellent). All of them were interpreted as worthy and good; respectively.

### **Data Gathering Procedure**

As soon as the validity and reliability of the instruments were established, the researcher administered the questionnaire to the respondents and gave instructions on how to complete the questionnaire objectively and honestly. The questionnaires were in hard copies, which were collected, compiled, and tabulated after. The result of the study was thoroughly analyzed and interpreted based on its objectives and hypothesis. They were assured of the confidentiality of the data.

### **Data Analysis and Statistical Treatment**

Objective No. 1 used the descriptive analytical scheme and frequency and percentage count to determine the respondent's demographic profile in terms of age, sex, civil status, and highest educational attainment.

Objective No. 2 used the descriptive analytical scheme and mean to determine the level of customers' acceptance of online banking applications in the areas of performance expectancy, effort expectancy, social influence, and facilitating conditions.

Objective No. 3 used the comparative analytical scheme and Mann-Whitney U test to determine if there is a significant difference in the level of customers' acceptance of online banking applications when grouped and compared according to variables.

### Ethical Consideration

The respondents' identities were kept secret or anonymous, and they were guaranteed that self-identifying statements and information were not included. Anonymity and confidentiality are essential because they safeguard the privacy of persons who willingly consent to participate in research. The possible harm to the participants, the researcher, the larger community, and the institution was considered in the study. The harm can be in the form of distress, shame, and worry, which are difficult to anticipate or manage, as well as bodily harm, resource loss, emotional harm, and reputational impairment.

### Results and Discussion

This section presents, analyzes, and interprets the data that were gathered consistent with its predetermined objectives.

**Table 1**

*Profile of the Respondents*

Variables	Categories	Frequency	Percentage
Age	Younger (below 33 years old)	27	45.00
	Older (33 years old and above)	33	55.00
	<b>Total</b>	<b>60</b>	<b>100.00</b>
Sex	Male	27	45.00
	Female	33	55.00
	<b>Total</b>	<b>60</b>	<b>100.00</b>
Civil Status	Single	33	55.00
	Married	27	45.00
	<b>Total</b>	<b>60</b>	<b>100.00</b>
Highest Educational Attainment	Lower (High School & Below)	24	40.00
	Higher (College & Post Graduate)	36	60.00
	<b>Total</b>	<b>60</b>	<b>100.00</b>

The study's first objective is to determine the profile of the respondents in terms of the variables age, sex, civil status, and highest educational attainment. Table 1 presents the frequency and percentage distribution of the sixty (60) bank customers in tabular form.

When age was taken as a variable, the 27 younger respondents garnered a numerical rating of 45.00%, and 33 older respondents, or 55.00% of the total population.

When sex was considered a variable, the table shows that 45% or 27 respondents were male, and on the other hand, 55% or 33 respondents were female.

When civil status was considered a variable, 55.00%, or 33 respondents, were single, and 45.00%, or 27, were married.

When the highest educational attainment was taken as a variable, data shows that 40.00% or 24 respondents have only reached secondary education. In comparison, 60% of 36 respondents have attended college and have postgraduate degrees.

**Table 2**

*Level of Customers' Acceptance of Online Banking Applications in the Area of Performance Expectancy*

Items	Mean	Interpretation
1. I believe that using online banking applications improves my financial management.	4.45	High
2. Online banking applications enhance my ability to complete transactions efficiently.	4.65	Very High
3. I find that online banking applications help me save time on banking tasks.	4.76	Very High
4. I believe that using online banking applications are much more reliable during emergency situations.	4.70	Very High
5. I believe that online banking applications provide features that significantly improve my banking experience.	4.70	Very High
6. The use of online banking applications positively impacts my overall productivity in managing finances.	4.60	Very High
7. I feel that online banking applications enhances regular financial transactions.	4.61	Very High
8. I believe that using online banking applications give me the convenience in the comfort of my own home.	4.71	Very High
<b>Mean</b>	<b>4.65</b>	<b>Very High</b>

As shown in Table 2, the overall mean score of 4.65 was interpreted as a “very high” level of customers’ acceptance of online banking applications in the area of Performance Expectancy. When respondents were asked, “I find that online banking applications help me save time on banking tasks,” they obtained the highest mean score of 4.76, interpreted as a “very high” level of customer acceptance. This connotes that bank clients benefit from the ease and convenience in their banking activities brought about by these online banking applications.

On the other hand, the lowest score obtained by Item No. 1, corresponding to the statement: “I believe that using online banking applications improves my financial management,” with a mean score of 4.45. It implies that its interpretation is “high,” which indicates that customers generally agree with this statement. Still, their level of acceptance for this specific item is slightly lower than other items in the table, which mostly fall under the “very high” category.

This suggests that while customers acknowledge the benefits of online banking applications in improving financial management, this could indicate that they perceive other aspects, such as efficiency, reliability, and convenience, as more impactful. This was supported by (Sasono et al., 2020), stating that technology has played a huge role in many aspects of human life. It has changed everything, including the way human do their banking activities. Internet banking has made life simpler for millions and millions of people around the world. Customers can access online banking whenever and wherever they want, 24 hours, 7 days a week.

**Table 3**

*Level of Customers’ Acceptance of Online Banking Applications in the Area of Effort Expectancy*

Items	Mean	Interpretation
1. I find online banking applications easy to navigate and use.	4.46	High
2. Learning how to use online banking applications is simple for me.	4.45	High
3. The design of online banking applications makes it easy for me to perform tasks.	4.56	Very High
4. I feel confident in my ability to use online banking applications without assistance.	4.41	High
5. Setting up an online banking application is a straightforward process for me.	4.43	High
6. I find it easy to learn the online banking applications interface.	4.55	Very High
7. I find the process of using online banking applications to be hassle-free.	4.56	Very High
8. I believe that online banking applications can be easily accessed with the help of the internet.	4.60	Very High
<b>Mean</b>	<b>4.50</b>	<b>Very High</b>

Table 3 presents the overall mean score of 4.50, which is interpreted as a “very high” level of customers’ acceptance of online banking applications in the area of effort expectancy. The highest mean score of 4.60 was obtained by Item no. 8, “I believe that online banking applications can be easily accessed with the help of the internet,” and interpreted as a “very high” level. This means that nowadays, people depend on the effectiveness of internet connections. Working on things related to the digital world is impossible without a stable internet.

The lowest mean score of 4.41 was obtained by Item no. 4, corresponding to the statement: "I feel confident in my ability to use online banking applications without assistance." Its interpretation is "high," which indicates that customers generally agree with this statement but feel slightly less confident compared to other aspects of effort expectancy.

This suggests that while users find online banking applications easy to use and navigate, some may still lack complete confidence in using them independently. This could point to a need for better user guidance or support features to enhance their confidence further. This was supported by the study (Makad, 2024), which states that in the present era of gratification, banks need to up their game to create an omnichannel presence where they can offer a seamless experience to their customers at any time of the day. It is also necessary to simplify financial transactions and bring them online to prevent clients or potential clients from jumping through hoops, which can significantly improve customer satisfaction rates.

**Table 4**

*Level of Customers' Acceptance of Online Banking Applications in the Area of Social Influence*

Items	Mean	Interpretation
1. My friends encourage me to use online banking applications for managing my finances.	4.25	High
2. Family members recommend using online banking as a convenient option for financial management.	4.28	High
3. People in my social circle frequently discuss the benefits of using online banking applications.	4.33	High
4. Social media influences my decision to try out online banking services.	4.25	High
5. The opinions of others significantly affect my willingness to adopt online banking.	4.25	High
6. I believe that most people in my community prefer using online banking over traditional methods.	4.35	High
7. Most of my friends and family are using online banking applications.	4.48	High
8. Financial experts also influence my decision to use online banking applications for my own convenience.	4.51	Very High
<b>Mean</b>	<b>4.33</b>	<b>High</b>

Table 4 illustrates that the area of social influence was at a "high" level in customers' acceptance of online banking applications, with an overall mean score of 4.33.

As shown in the table, the highest mean score was obtained by Item no. 8, "Financial experts also influence my decision to use online banking applications for my own convenience," which captured a numerical score of 4.51, interpreted as a "very high" level. This means that experts in internet banking reach out to their customers, educate them on the proper usage of the technology, and explain to them the claimed benefits it offers.

Contrary to the above, the lowest score was obtained by Item No. 1, "My friends encourage me to use online banking applications for managing my finances," and Item No. 4, "Social media influences my decision to try online banking services." Item no. 5, "The opinions of others significantly affect my willingness to adopt online banking," all were interpreted as a "high" level of customers' acceptance. It implies that family, peers, and social media advertisements influence an individual's decision to use online banking applications.

Others generate social influence on the decision to use the technology. This factor can include social support or recommendations from others, group influence, or social norms related to technology use (Rizkalla et al., 2023).

It has been consistently found to be a significant predictor of behavioral intention: the opinions of family, friends, colleagues, and peers play a crucial role in influencing the intention to use a particular technology (Gopinath et al., 2022).

**Table 5**

*Level of Customers' Acceptance of Online Banking Applications in the Area of Facilitating Conditions*

Items	Mean	Interpretation
1. I have reliable internet access when using online banking applications.	4.51	Very High
2. Customer support for online banking is readily available when I need help.	4.16	High

3. I possess the necessary devices (e.g., smartphone, tablet) to effectively use online banking applications.	4.73	Very High
4. I am confident in resolving any technical issues related to using online banking on my own.	4.23	High
5. My bank provides adequate resources and information about their online banking applications.	4.28	High
6. I believe there are sufficient online tutorials or guides available for learning how to use online banking applications.	4.38	High
7. The availability of technical support encourages me to adopt and use online banking services.	4.31	High
8. I trust that my information is secured while using the online banking applications.	4.15	High
<b>Mean</b>	<b>4.34</b>	<b>High</b>

Table 5 shows that the area of Facilitating Conditions was considered a "high" level of customers' acceptance of online banking applications with a numerical mean score of 4.34.

The highest mean score of 4.73 obtained by Item no. 3, "I possess the necessary devices (e.g., smartphone, tablet) to use online banking applications effectively," was interpreted as a "very high" level of customer acceptance. It means that almost everybody in this generation knows how to operate a gadget for everyday living, personal transactions, business, or other related activities such as managing finances online.

In the same table, the lowest mean score of 4.15 was obtained by Item No. 8, corresponding to the statement: "I trust that my information is secured while using online banking applications." This score is interpreted as "high," indicating that while customers generally feel a sense of trust regarding the security of their information, it is the least strong sentiment compared to other facilitating conditions related to online banking applications.

This finding suggests that while users have a relatively high level of confidence in their online banking experience, concerns about information security remain a significant factor influencing their acceptance and usage of these applications. This lower score indicates that some customers may still harbor reservations about data protection, which could stem from broader societal concerns about cybersecurity and data breaches.

Customer support related to online banking apps includes answering questions about financial services and troubleshooting technical errors such as application crashes. Unpleasant experiences with the customer support team may lead to dissatisfaction and low ratings of the online banking apps (Oh et al., 2022).

**Table 6**

*Difference in the Level of Customers' Acceptance of Online Banking Applications in the Area of Performance Expectancy When Grouped and Compared According to the Aforementioned Variables*

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	27	38.33	234.000	0.001	0.05	Significant
	Older	33	24.09				
Sex	Male	27	29.06	406.500	0.553	0.05	Not Significant
	Female	33	31.68				
Civil Status	Single	24	33.27	365.500	0.304	0.05	Not Significant
	Married	36	28.65				
Highest Educational Attainment	Lower	17	22.32	226.500	0.020	0.05	Significant
	Higher	43	33.73				

Table 6 shows the comparative analysis of the level of customers' acceptance in the area of Performance Expectancy when the respondents are grouped and compared according to variables.

Specifically, younger users have a mean rank of 38.33, which exhibits significantly higher acceptance levels than older users, who have a mean rank of 24.09. This indicates that younger customers perceive online banking applications as more effective for improving financial management and transaction efficiency than older customers. These findings align with broader trends showing younger generations' preference for digital banking tools due to their familiarity with technology and mobile applications (Bankrate, 2024).

In contrast, the analysis for sex yields a mean rank of 29.06 for male users, while female users have a mean rank of 31.68. This suggests that gender does not significantly influence perceptions of performance expectancy in online banking applications.

Similarly, for civil status, single users have a mean rank of 33.27, while married users have a mean rank of 28.65.

Regarding highest educational attainment, customers with lower educational backgrounds have a mean rank of 22.32, and those with higher education has a mean rank of 33.73. This suggests that individuals with higher educational attainment perceive online banking applications as more beneficial for enhancing their financial management capabilities compared to those with lower educational attainment.

The computed  $p$ -values of 0.553 for sex, and 0.304 for civil status, were greater than the level of significance, which is 0.05. Therefore, the hypothesis, which states that there is no significant difference in the level of customers' acceptance of online banking applications in the area of performance expectancy when the respondents are grouped and compared according to variables, is, thereby, "accepted."

However, regarding age and highest educational attainment, the  $p$ -values were 0.001 and 0.020, respectively, interpreted as significant.

Therefore, the null hypothesis, "There is no significant difference in the level of customers' acceptance of the online banking applications in the area of performance expectancy when the respondents are grouped according to age and highest educational attainment," is rejected.

This implies that sex and civil status are relatively low in the level of customers' acceptance of online banking applications in the area of performance expectancy. However, age and highest educational attainment affect the level of customers' acceptance of online banking applications.

These results highlight that age and educational attainment are critical factors influencing customers' acceptance of online banking applications regarding performance expectancy. At the same time, sex and civil status do not significantly impact this perception. Financial institutions should focus on designing features tailored to older adults and less-educated users to bridge the gap in acceptance levels across these demographics. Banks can enhance adoption rates among diverse customer groups by addressing usability concerns and providing targeted resources.

Findings were supported by Lopez (2020a, 2020c) and Lucas (2019), recognizing the benefits of going digital and exploiting technologies; both the public and the private sectors in the Philippine banking industry have either enhanced their already existing online presence or rolled out new ones. The Bangko Sentral ng Pilipinas (BSP), the Philippines' central bank, has strongly supported the push for more Filipinos to be banked and embrace online banking services.

**Table 7**

*Difference in the Level of Customers' Acceptance of Online Banking Applications in the Area of Effort Expectancy When Grouped and Compared According to the Aforementioned Variables*

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	27	37.30	262.000	0.006	0.05	Significant
	Older	33	24.94				
Sex	Male	27	30.31	440.500	0.940	0.05	Not Significant
	Female	33	30.65				
Civil Status	Single	24	32.98	372.500	0.363	0.05	Not Significant
	Married	36	28.85				
Highest Educational Attainment	Lower	17	25.68	283.500	0.173	0.05	Not Significant
	Higher	43	32.41				

Statistics in Table 7 presents the comparative analysis of the level of customers' acceptance of online banking applications in the area of Effort Expectancy when the respondents are grouped and compared according to variables using the Mann-Whitney  $U$  Test.

In the same table, according to age, the mean rank of the younger group was 37.30, while that of the older group was 24.94. This suggests that younger customers perceive online banking applications as easier to use and navigate than their older counterparts.



In contrast, the analysis for sex indicates a mean rank of 30.31 for male users, while female users have a mean rank of 30.65. This implies that gender does not significantly influence perceptions of effort expectancy in online banking applications.

Similarly, for civil status, single users have a mean rank of 32.98, and married users have a mean rank of 28.85.

Lastly, regarding highest educational attainment, it indicates a mean rank of 25.68 for those with lower educational attainment, while those with higher education have a mean rank of 32.41. This suggests that educational attainment does not significantly affect perceptions of effort expectancy.

Based on the table, in terms of sex, it has a  $p$ -value of 0.940 and is interpreted as not significant.

In terms of civil status, it has a  $p$ -value of 0.363 and is interpreted as not significant.

In terms of highest educational attainment, it has a  $p$ -value of 0.173 and is interpreted as not significant.

Hence, when the respondents were grouped according to sex, civil status, and highest educational attainment, it achieved a  $p$ -value greater than the 0.05 level of significance and was interpreted as not significant.

Therefore, the null hypothesis states, "There is no significant difference in the level of customers' acceptance of online banking applications in the area of effort expectancy when the respondents are grouped and compared according to sex, civil status, and highest educational attainment," is thereby "accepted."

However, the age variable achieved a  $p$ -value of 0.006 and was interpreted as significant.

Therefore, the null hypothesis, "There is no significant difference in the level of customers' acceptance of online banking applications in the area of effort expectancy when the respondents are grouped according to age," is rejected.

This implies that sex, civil status, and highest educational attainment do not significantly affect the level of customers' acceptance of online banking applications in the area of effort expectancy. However, for age, it affects the level of customers' acceptance of online banking applications.

These results highlight that age is a critical factor influencing customers' acceptance of online banking applications regarding effort expectancy. At the same time, sex, civil status, and educational attainment do not significantly impact this perception. The findings suggest that younger users may benefit from their familiarity with technology and digital interfaces, which enhances their perception of ease of use in online banking applications. Financial institutions should consider these age-related differences when designing user experiences and support systems to ensure that older customers receive adequate assistance and resources to navigate online banking effectively. As Venkatesh et al. (2012) noted, understanding user characteristics and their impact on technology acceptance can help tailor strategies that enhance user experience across diverse demographic groups.

Another study says that cognitive age significantly influences consumers' adoption or resistance to online banking. They also clarified the difference between biological and mental maturity and how cognitive age could be essential in analyzing consumers' resistance to mobile banking. As one's cognitive aspect continues to age, it is more likely that an individual could be more resistant to innovation (Chaoali et al., 2019).

**Table 8**

*Difference in the Level of Customers' Acceptance of Online Banking Applications in the Area of Social Influence When Grouped and Compared According to the Aforementioned Variables*

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	27	35.04	323.000	0.067	0.05	Not Significant
	Older	33	26.79				
Sex	Male	27	30.06	433.500	0.858		Not Significant
	Female	33	30.86				
Civil Status	Single	24	32.21	391.000	0.534		Not Significant
	Married	36	29.36				
Highest Educational Attainment	Lower	17	28.82	337.000	0.638		Not Significant
	Higher	43	31.16				

Statistics in Table 8 presents the comparative analysis of the level of customers' acceptance of online banking applications in the area of Social Influence when the respondents are grouped and compared according to variables using the Mann-Whitney *U* Test.

Statistically, results showed that in terms of age, the mean rank for younger groups was 35.04, while that of the older groups was 26.79.

Regarding sex, the male group has a mean rank of 30.06, while the female group has a mean rank of 30.86.

Moreover, regarding civil status, the mean rank of the single group attained a mean rank of 32.32, and the married group got a mean rank of 29.36.

Lastly, regarding the highest educational attainment, the mean rank for the lower educational status group of respondents was 28.82, and the higher educational status group had a mean rank of 31.16.

Based on the table, the computed *p*-value in terms of age is 0.067 and is interpreted as not significant.

Regarding sex, it has a *p*-value of 0.858 and is interpreted as not significant.

In terms of civil status, it has a *p*-value of 0.534 and is interpreted as not significant.

Regarding the highest educational attainment, it has a *p*-value of 0.638 and is interpreted as not significant.

Hence, when the respondents were grouped according to age, sex, civil status, and highest educational attainment, it achieved a *p*-value greater than the 0.05 level of significance and was interpreted as not significant.

Therefore, the null hypothesis states, "There is no significant difference in the level of customers' acceptance of online banking applications in the area of Social Influence when the respondents are grouped and compared according to age, sex, civil status, and highest educational attainment," is thereby "accepted."

Social media has impacted nearly every aspect of modern-day life, including banking. Many turn to social media to explore financial tips, get updates on new offerings, post their queries, and more. So, banks require social media marketing to stay relevant. It is the only way they can promote their products efficiently and make them stand out in today's world (Gupta, 2024).

Social influence is generated by others' decisions to use the technology. This factor can include social support or recommendations from others, group influence, or social norms related to technology use (Rizkalla et al., 2023).

**Table 9**

*Difference in the Level of Customers' Acceptance of Online Banking Applications in the Area of Facilitating Conditions When Grouped and Compared According to the Aforementioned Variables*

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	27	39.89	192.000	0.000		Significant
	Older	33	22.82				
Sex	Male	27	29.13	408.500	0.581	0.05	Not Significant
	Female	33	31.62				
Civil Status	Single	24	35.25	318.000	0.084		Not Significant
	Married	36	27.33				
Highest Educational Attainment	Lower	17	29.32	345.500	0.742		Not Significant
	Higher	43	30.97				

Statistics in Table 9 presents the comparative analysis of the level of customers' acceptance of online banking applications in the area of Facilitating Conditions when the respondents are grouped and compared according to variables using the Mann-Whitney *U* Test.

In the same table, according to age, the mean rank of the younger group was 39.89, while that of the older group was 22.82. This underscores older adults' challenges in accessing or navigating technical resources, such as reliable internet, customer support, or troubleshooting tools, critical components of facilitating conditions.

The findings align with Angcaya et al. (2024), who note that older adults often lag in adopting digital financial tools due to technical familiarity or infrastructure access gaps. This reinforces the need for targeted interventions to address older users' unique barriers, such as enhanced customer support or simplified onboarding processes.

In contrast, the analysis for sex indicates a mean rank of 29.13 for male users, while female users have a mean rank of 31.62.

Similarly, for civil status, single users have a mean rank of 35.25, and married users have a mean rank of 27.33.

Lastly, regarding highest educational attainment, it indicates a mean rank of 29.32 for those with lower educational attainment, while those with higher education have a mean rank of 30.97. This suggests that educational attainment does not significantly affect perceptions of the facilitating conditions.

Based on the table, in terms of sex, it has a  $p$ -value of 0.581 and is interpreted as not significant.

In terms of civil status, it has a  $p$ -value of 0.084 and is interpreted as not significant.

Regarding the highest educational attainment, it has a  $p$ -value of 0.742 and is interpreted as not significant.

Hence, when the respondents were grouped according to sex, civil status, and highest educational attainment, it achieved a  $p$ -value greater than the 0.05 level of significance and was interpreted as not significant.

Therefore, the null hypothesis states, "There is no significant difference in the level of customers' acceptance of online banking applications in the area of effort expectancy when the respondents are grouped and compared according to sex, civil status, and highest educational attainment," is thereby "accepted."

However, the age variable achieved a  $p$ -value of 0.000 and was interpreted as significant.

Therefore, the null hypothesis that states, "There is no significant difference in the level of customers' acceptance of online banking applications in the area of Facilitating Conditions when the respondents are grouped according to age," is rejected.

This implies that sex, civil status, and highest educational attainment do not significantly affect the level of customers' acceptance of online banking applications in the area of Facilitating Conditions. However, age affects the level of customers' acceptance of online banking applications.

Angcaya et al. (2024) said that technological advancements have evolved cashless transactions. With this, online payments have become increasingly popular. However, it has been noticed that some adults have been slow in adopting cashless payment systems. Businesses and financial institutions should enhance easy cashless options, lower costs, and educate users, while digital platforms should advance technology and support financial literacy.

While Co et al. (2023) and Rahman et al. (2021) broadly highlight demographic influences on financial behaviors, the non-significance of sex, civil status, and education in this context suggests that facilitating conditions—unlike broader behavioral intentions—are less affected by these factors. Instead, age-related disparities dominate, emphasizing the importance of designing inclusive technical ecosystems that cater to older adults' needs. Financial institutions must prioritize improving access to reliable technology, user-friendly guides, and responsive support systems to bridge this gap and foster equitable adoption of online banking services.

## **Conclusions**

The study, involving 60 respondents from San Carlos City, Negros Occidental, explored the level of customer acceptance of online banking applications. Most respondents were older, female, single, and had higher educational attainment. The findings revealed that acceptance was very high in the areas of performance expectancy and effort expectancy, while it was high for social influence and facilitating conditions. Demographic factors such as age, sex, and education affected acceptance levels, with certain groups, like older adults and those with higher education, showing stronger acceptance. Significant differences were found in performance expectancy based on age and educational attainment, while differences in effort expectancy were observed based on age. The study concluded that while online banking offers convenience and efficiency, challenges such as security, digital literacy, and infrastructure still hinder broader adoption, particularly in rural areas. To address these issues, recommendations include enhancing accessibility for senior citizens, expanding financial literacy programs, fostering community support networks, and improving security protocols to build trust and facilitate the growth of online banking adoption.

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