

The Influence of Electronic Banking on the Marketing of Financial Services by Commercial Banks in Cameroon

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ABSTRACT

This study assessed the influence of electronic banking channel usage on the marketing of financial services in commercial banks in Cameroon. The study sampled 201 active commercial banking professionals (staff) currently working in Cameroon. Of the respondents who completed the structured, closed-ended questionnaire 52.8 percent had at least six years of experience in commercial banking. Furthermore, 89 percent of the respondents were between 25 and 55 years of age. The primary data collected online from the 201 respondents using Google Forms and its automated data-collection sheet were analysed using ordinary least square (OLS) regression technique to test the hypotheses of the econometric model specified in the study. The study findings revealed that online banking, ATM banking, and mobile banking have a positive and statistically significant influence on the marketing of financial services. The only exception is telephone banking, which has a slight positive influence on the marketing of financial services, although this effect is not statistically significant. Furthermore, there is a statistically significant positive correlation among and between all the variables assessed. This suggests that banks can confidently deploy multichannel electronic and digital marketing strategies to strengthen and enhance their marketing campaigns for financial products and services. The study recommends that commercial banks in Cameroon and beyond adopt multichannel electronic (digital) marketing techniques for marketing financial services, provided that these techniques contribute to the banks' financial sustainability.

Keywords: ATM Banking, Electronic Banking, Marketing of Financial Services, Mobile Banking, Online Banking, Telephone Banking

INTRODUCTION

The integration of electronic banking (e-banking), into financial services has transformed the banking sector globally by creating new channels for customer interaction and service delivery. E-banking encompasses a range of services, including online banking, automated teller machine (ATM) banking, telephone banking, and mobile banking, which have substantially altered how banks deliver and market financial services (Sharma et al., 2017; Sharma et al., 2020). These technologies provide customers with convenient and accessible means of conducting financial transactions and accessing banking services remotely (Nso, 2018a), while contributing to enhance customer satisfaction and operational efficiency (Shahid et al., 2018; Nginyu et al., 2023; Philippon & Gambacorta, 2020). Consequently, the adoption of e-banking has become an important strategic consideration for commercial banks seeking to maintain competitiveness in an increasingly digital banking environment through expanded market reach and improved service delivery (Sharma et al., 2017).

In Africa, the adoption of e-banking has been instrumental in addressing the challenges of financial inclusion and enhancing economic development (Bongomin et al., 2018). The continent has seen significant growth in mobile banking due to the widespread availability of mobile phones and limited access to traditional banking infrastructure (Asongu & Nwachukwu, 2017). Countries like Kenya and Nigeria have been pioneers in mobile banking services, demonstrating the transformative impact of e-banking on financial services marketing (Brazzel, 2018; García-Sánchez et al., 2020). In Cameroon, while the adoption of e-banking has been slower compared to other African nations, there is a growing recognition among commercial banks to improve service delivery and customer satisfaction (Nso, 2018b; Lolemo & Pandya, 2024).

Cameroon's banking sector, like much of Sub-Saharan Africa, faces unique challenges and opportunities regarding e-banking adoption (Acha, 2008). The country's financial services industry is characterised by a young and tech-savvy population, which presents a fertile ground for the expansion of e-banking services (Jibril et al., 2024). However, infrastructural limitations and regulatory hurdles have hindered the widespread adoption of e-banking services in the country (Kala et al., 2022; Hunter et al., 2025). The Central Bank of Central African States (BEAC) regulates e-banking activities in Cameroon, ensuring compliance with security standards and promoting the safety of electronic transactions (Fonchamnyo, 2013; Banque des États de l'Afrique Centrale, 2020). Commercial banks in Cameroon have increasingly adopted e-banking operations to enhance their competitive edge and customer retention strategies (Nginyu et al., 2023). However, challenges such as cybersecurity risks, regulatory compliance, and customer trust remain critical factors influencing the effective implementation and operation of e-banking in Cameroon (Eze et al., 2021; Egala et al., 2021; Olofin et al., 2026). Commercial banks in Cameroon are increasingly investing in e-banking technologies to enhance customer experience and streamline operations (International Monetary Fund, 2019). Understanding the role of e-banking in marketing of financial services within the Cameroonian context is essential in guiding policy makers and banking industry stakeholders in promoting sustainable economic growth and financial inclusion (Siano et al., 2020). The objective of this study is to analyse the influence of e-banking and its tools online banking, ATM banking, telephone banking, and mobile banking, on the marketing of financial services in commercial banks in Cameroon.

LITERATURE REVIEW

This section of the paper reviews existing literature related to the topic under; conceptual literature, theoretical literature, empirical literature and the research gaps identified.

Conceptual Literature

The conceptual literature in this study enlightens on; e-banking and its associated tools, marketing of financial services, and the drafting of the conceptual framework upon which the study hypotheses testing model is constructed.

Electronic Banking

E-banking operations encompass the use of a range of technological platforms that enable financial institutions to deliver banking services to customers. E-banking represents a significant evolution in the delivery of financial services worldwide. Online banking allows customers to conduct various transactions, such as fund transfers, bill payments, and account management, over the internet, offering convenience and accessibility (Yadav et al., 2015; Chauhan et al., 2019). ATM banking provides 24/7 round-the-clock access to cash withdrawal, cash deposit and account information, reducing dependency on traditional bank branches (Malhotra & Singh, (2009). Telephone banking allows customers to perform transactions via a dedicated phone line, providing services such as balance inquiries and fund transfers. Mobile banking, facilitated through smartphones, has expanded financial inclusion by enabling banking transactions through mobile applications, including mobile wallets and peer-to-peer transfers (Jadil *et al.*, 2021; Palamidovska-Sterjadovska et al., 2025).

The adoption of e-banking has been influenced by technological advancements and the quest for improved customer service in the banking sector. E-banking operations have enabled commercial banks to expand their service offerings beyond traditional banking hours and geographical limitations, thus enhancing customer satisfaction (Lolemo & Pandya, 2024). Despite infrastructure challenges, such as intermittent internet connectivity and limited digital literacy among the population, Cameroon's commercial banks have made significant strides in integrating e-banking in delivering financial services (Fonchamnyo, 2013).

Marketing of Financial Services

The marketing of financial services has undergone significant transformation with the advent of e-banking services. E-banking incorporates tools such as; online banking, ATM banking, telephone banking, and mobile banking. Traditional marketing strategies in the financial services sector have evolved to incorporate digital

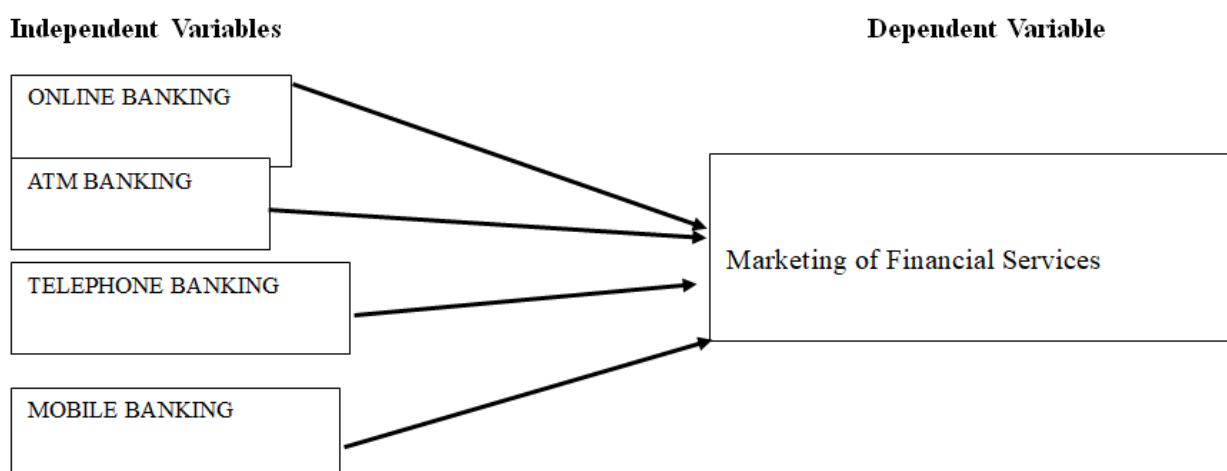
channels marketing, allowing banks to engage with customers more effectively and efficiently (Alalwan *et al.*, 2018). Marketing of financial services involves promoting various products such as savings accounts, loans, and investment opportunities to target customers. E-banking has enabled banks to personalise their marketing efforts by leveraging customer data collected through digital channels to offer tailored financial solution. E-banking has revolutionised how financial services are marketed, offering banks new opportunities to reach customers beyond physical branch locations. Online banking, for example, allows customers to access their accounts and perform transactions from anywhere in the world, reducing the need for physical branch visits (Philippon & Gambacorta, 2020). ATM banking provides convenient access to cash and account services, while telephone banking allows customers to manage their finances via phone, enhancing customer convenience and satisfaction (Liu & Li, 2020). Mobile banking, on the other hand, has become increasingly popular, particularly in regions with high mobile phone penetration, enabling customers to conduct banking activities through their smartphones (Khan *et al.*, 2020).

The marketing of financial services through e-banking has played a crucial role in expanding financial inclusion, despite challenges such as limited internet infrastructure and digital literacy, the adoption of mobile banking has been pivotal in reaching unbanked populations (Czernich *et al.*, 2017). The use of e-banking in the marketing of financial services in Cameroon has been facilitated by regulatory frameworks that ensure the security and reliability of digital transactions (Asongu & Nwachukwu, 2017). Commercial banks in Cameroon have increasingly invested in e-banking technologies to improve services delivery and customer satisfaction (Ogbeibu *et al.*, 2018). The integration of e-banking into marketing strategies has enabled banks in Cameroon to communicate, promote, and offer innovative financial products and services, enhancing their competitiveness in the market (Kannan, & Li., (2017). Personalised marketing campaigns through e-banking platforms allow banks to target specific customer segments based on their financial needs and behaviours, thereby improving marketing effectiveness efforts of the staff and bank (Lian *et al.*, 2014).

Conceptual Framework

The conceptual link between e-banking and marketing of financial services in Cameroon lies in the transformative capabilities of e-banking technologies. Online banking, ATM banking, telephone banking, and mobile banking offer commercial banks in Cameroon enhanced channels to deliver financial services, improve customer engagement, and tailor marketing strategies based on customer data (Alalwan *et al.*, 2018). These technologies enable personalised marketing approaches, allowing banks to reach broader customer segments and enhance customer satisfaction through convenient and accessible banking services (Kannan & Li., 2017; Ogbeibu *et al.*, 2018). The integration of e-banking into marketing strategies not only increases operational efficiency but also supports the development of innovative financial products that cater to the diverse needs of customers in Cameroon (Lian & Yen., 2020).

Figure 1: Conceptual Framework



Source: Drafted by the author based on the conceptual literature (2026)

Theoretical Literature

This section reviews the following theories associated with this study;

First, The Technology Acceptance Model (TAM) developed by Davis (1989). This model explains why people accept or reject a particular technology. The two major constructs are;

- The extent to which customers trust e-banking will improve their banking activities. This is known as the perceived usefulness of e-banking.
- The extent to which customers believe e-banking is easy to learn and use. This is known as perceived ease of usage of e-banking channels or tools.

TAM is exceedingly relevant because customers are more likely to use e-banking services such as online banking, ATM banking, telephone banking and mobile banking when they trust these channels as useful, convenient and easy to operate. The relevance of TAM to this study is that, it can help to explain how the usefulness and ease of e-banking influence customers' willingness to adopt financial services marketed by commercial banks. For example, commercial banks can market their products and services by emphasising convenience, speed, accessibility and reduce transaction costs.

Second, The Diffusion of Innovation Theory (DOI). This theory was developed by Everett Rogers (1962). This theory explains how new ideas, products and technologies spread among members of a social system. Rogers identified five important characteristics that influence adoption of an invention:

- Relative advantage: whether the innovation is perceived as better than existing alternatives.
- Compatibility: whether the invention fits customers' needs, values and lifestyles.
- Complexity: how difficult the innovation is perceived to be used by the users.
- Trialability: whether customers can experiment the invention before fully adopting it.
- Observability: whether the benefits of the innovation are visible to others.

This theory is appropriate for electronic banking because e-banking represents a technological innovation in the delivery and marketing of financial services. The relevance of this theory to this study is that it can help to explain how commercial banks introduce and promote innovative financial services through electronic channels. For examples, customers may adopt mobile banking when they see that it is faster and more convenient than visiting the branch office to perform banking operations.

Empirical Literature

This area of the study briefly reviews five empirical cases to; support the relevance of this study, avoid unnecessary duplication, understand what previous researchers have discovered, identify existing research gaps, provide a basis for comparison of research findings, and provide evidence for the research problem. The works reviewed are;

Ngwa (2020) examined e-banking transactions and their effects on the performance of selected commercial banks in Cameroon. The study used financial data from selected commercial banks and the central bank of Cameroon (BEAC) covering 2006 to 2018. E-banking was measured using the following variables; mobile money transfers (MMT), automated teller machines (ATM), electronic payment terminals (EPT), international funds transfers (IFT), and direct transfers facilities (DTF). The findings revealed that MMT, DTF and EPT have positive effects on return on assets. Whereas, PPV (point of payment verification) and IFR have negative impacts on the ROA of the banks. Overall, e-banking transactions had a significant effect on bank profitability. This study demonstrates that e-banking is not merely a technological channel but can influence the performance of commercial banks. From a marketing viewpoint, increased use of mobile banking, ATMs and electronic payment

channels can help banks make their financial services more accessible and attractive to customers. However, Ngwa (2020) focused mainly on financial performance rather than marketing of financial services, creating room for this present study.

Kamdjong et al. (2021) investigated the determinants and impacts of customers' intention to adopt the SARA mobile banking application of Afriland First Bank in Cameroon. The researchers surveyed 223 users and combined constructs from the TAM, UTAUT2, information systems success model and protection motivation theory. The findings indicated that utilitarian expectations, hedonic motivation, status gain, habit and perceived privacy concerns significantly influenced intention to adopt mobile banking. This study also found that the use of the technology affected customer loyalty and satisfaction and contributed to financial inclusion. The particularity of this study usefulness in the marketing dimension is that it demonstrates that customers' perceptions of the usefulness, experience, security and social value of mobile banking can affect adoption, satisfaction and loyalty. These factors are directly relevant to how commercial banks can market and position electronic financial services to attract and retain customers.

Ngimanang (2025) examined whether e-banking services enhance customer satisfaction among commercial banks in Douala, Cameroon. The study measured ATM, internet banking, mobile-phone banking and POS banking. A quantitative descriptive survey was used on the structured questionnaire collected from 150 e-banking users, and multivariate regression was employed. The study findings revealed ATM service, mobile banking and internet banking had positive and significant effects on customer satisfaction. The point of sales effect was positive but insignificant. The researcher concluded that e-banking services has a positive and significant effect on customer satisfaction. In this study customer satisfaction is an important outcome of financial services marketing. When customers perceive e-banking as convenient, accessible and efficient, banks can use these characteristics in promoting their services and retaining customers. The study therefore provides empirical support for the argument that e-banking can strengthen the customer-oriented dimension of financial services marketing. However, the study measured customer satisfaction, rather than marketing effectiveness of the channels themselves.

Nkusi and Atoh (2025) investigated the determinants of mobile banking services adoption in the Fako Division of Cameroon, focusing on perceived trust and security, perceived cost, and marketing communication, while accounting for gender education. The researchers used a quantitative approach and collected questionnaire data from 356 respondents. Their findings revealed that trust and security, education, and marketing communication positively and significantly influence mobile banking adoption. While perceived cost negatively affects adoption, with gender showing a positive non-significant influence on mobile banking services adoption. Their study is directly relevant to the topic under study because it explicitly incorporates marketing communication into the analysis of electronic banking adoption. This suggests that banks can communicate their electronic services, together with customers' perceptions of cost, trust and security, can influence mobile banking adoption.

Nkwenka Nyanda (2026) investigated the relationship between digitalisation of banking services and the profitability of commercial banks in Cameroon. The study used regulatory data from the Central African Banking Commission (COBAC), covering eight commercial banks from 2017 to 2024. The findings of the study revealed that mobile banking services had a positive and significant effect on both return on assets (ROA) and return on equity (ROE). The findings of this study is relevant in that it suggests that mobile banking can contribute to better bank performance. For financial services marketing, this is important because mobile platforms provide commercial banks with an additional channel through which they can distribute, promote and facilitate access to financial products. However, the study concentrated on profitability, rather than directly examining how e-banking influences marketing strategies or customer acquisition.

Research Gap

This study differs from that of Nkusi and Atoh (2025), in that it extends this literature by examining more broadly how e-banking influences the marketing of financial services across commercial banks in Cameroon, rather than focusing only on mobile-banking adoption. In short, the reviewed empirical studies show that e-banking in Cameroon has been examined mainly from the perspectives of bank profitability, financial performance, customer satisfaction, mobile-banking adoption, loyalty, and financial inclusion.

However, there appears to be comparatively less empirical attention to the specific influence of electronic banking on the marketing of financial services except from the earlier study of Nso (2018a) who enlightens on the role of e-banking as a marketing tool. Apart from that in particular, the existing literature does not sufficiently explain how channels such as mobile banking, online banking, ATM banking and telephone banking can help commercial banks promote financial products, services, attract new customers, retain existing customers, improve customer relationships and enhance the perceived value of financial services and products offered by commercial banks. This provides a useful justification for the relevance of this study to fulfilled the essential gaps.

Analytical Methodology of the Study

This section details the methodology of the study paying attention on the study area, research design, sampling and data collection method, econometric model used in the study to test the hypotheses, variables justification in the study and the method of data analysis used in manipulating the data.

Research Study Area

The study was conducted in Cameroon, a country in Central Africa with a diverse and growing financial sector. Cameroon has 20 commercial banks, including prominent institutions such as Access Bank Cameroon, Afriland First Bank, Bank Atlantique Cameroon, Banque International du Cameroun pour l'Epargne et le Cr dit (BICEC), Banque Camerounaise des Petites et Moyennes Entreprises (BC-PME SA), BGFI Bank Cameroon, SCB Cameroun, Cr dit Communautaire d'Afrique Bank (CCA Bank), Citibank, Commercial Bank of Cameroon, Ecobank Cameroon, National Financial Credit Bank (NFCB), Union Bank of Cameroon (UBC), Soci t  G n rale Cameroun (SGC), Standard Chartered Bank, Union Bank of Cameroon (UBC), United Bank of Africa (UBA), Banque Nationale de Guin e- quatoriale (Bange Bank Cameroon), La Regionale Bank and Africa Golden Bank (AGB), (International Monetary Fund, 2021). All these banks, along with some microfinance institutions and financial services providers, have been increasingly adopting e-banking services to enhance their services delivery and customer outreach (World Bank, 2020). The major cities of Douala and Yaound , which serve as the economic and administrative political capitals respectively, host the headquarters of most of these commercial banks, making them key focal points for this study. The study extended too to the regional branches within Cameroon, located outside of the Douala or Yaound  where the commercial bank head office is based.

The Central Bank for Central African States plays a pivotal role in regulating and supervising these entities, ensuring the stability and integrity of the financial system. The study also considered the widespread use of mobile money services provided by telecom companies like MTN Money and Orange Money, which complement traditional banking electronic services channels and have significantly contributed to financial inclusion in the country (GSMA, 2019). The integration of these diverse financial services providers within the e-banking framework reflects the dynamic and evolving nature of the financial sector in Cameroon.

Research Design

This study employed a cross-sectional research design with an explanatory approach to investigate the influence of electronic banking on the marketing of financial services within commercial banks in Cameroon. An explanatory approach or technique helps to explain the relationship between the assessed variables; online banking, ATM banking, telephone banking, and mobile banking on marketing financial services. Overall, the design is suitable as it clearly depicts the usage of e-banking tools by the various commercial banks in Cameroon in marketing their financial services (Creswell & Creswell, 2018).

Sampling and Data Collection Method

The population of interest for this study was commercial banks in Cameroon staff that are acquainted with e-banking channels usage delivering financial services. A sample size of 201 respondents from various banks in Cameroon responded to the structured, closed-ended, 5-point Likert scale questionnaire, including bank managers, operations managers, marketing managers, mobile and digital marketing personnels, and electronic banking tools IT support staff. Thus, the sampling strategy used in the study is purposive or target sampling

technique which directly fits with the goal of getting firsthand experience from banks staff that familiar with electronic banking and marketing of financial services. Once a staff is identified to belong to such unit or department, a simple random sampling technique was applied to select the staff to respond to the questionnaire. The data collected was therefore primary data, with the aid of the questionnaire as shown in the appendix section. The data collection method used was online through google survey forms. The questionnaire was uploaded into a google form and a survey link was generated and shared to the identified and selected respondents through WhatsApp or email channels by the data collector facilitator with the researcher, in this case the author capable of monitoring and directing the data collection process. The respondents' responses were reported back to the google form collection sheet once they duly completed the google form questionnaire online and submitted it online by clicking the submission button.

Model Specification

The model specification for this study was developed to explore the relationship between e-banking channels and marketing of financial services in commercial banks in Cameroon. The dependent variable in this model is Marketing of Financial Services, which represents the overall awareness, arousal, communication and delivery of financial products and services to potential and existing customers of the bank. The independent variables included the four key e-banking channels that the bank uses to deliver financial products or services. These are: online banking, ATM banking, telephone banking, and mobile banking. These variables were chosen as they represent the most common methods of e-banking tools used by most if not all of the commercial banks in Cameroon. These tools provide distinct and direct customer interaction points that could potentially influence marketing strategies and customer satisfaction. The functional form of the model can be expressed as follows:

$$MFS_i = \beta_0 + \beta_1 OB_i + \beta_2 AB_i + \beta_3 TB_i + \beta_4 MB_i + \epsilon$$

Where:

- β_0 is the constant term,
- $\beta_1, \beta_2, \beta_3, \beta_4$ are the coefficients of the independent variables,
- MFS is Marketing of Financial Services, OB is Online Banking, AB is ATM Banking, TB is Telephone Banking, MB is Mobile Banking
- ϵ represents the error term

Justification of Variables

The selection of these independent variables is justified based on their relevance and prevalence in shaping modern digital banking experiences. Online banking is a critical platform as it allows customers to access a wide range of services such as bill payments, transfer funds and manage account online. Thus, contributing to both convenience and satisfaction to customers. ATM banking, although not new, it remains integral for customers seeking quick cash withdrawals and balance inquiries, thereby impacting customer engagement. At the moment only Ecobank do accept customers cash deposits through ATM banking platform. Telephone banking, though less common in advanced economies contrary to Cameroon, still serves as an essential channel for customers in areas with limited, unstable and no internet connectivity. This channel offers personalised services, thus enhancing customer service. Through this channel personalized and customized marketing messages could be directed to the customers at any point in time at low cost to bank. Lastly, Mobile banking has gained tremendous popularity in Cameroon due to the increasing use of smartphones and the widespread availability of mobile networks especially with the advent of mobile banking apps developing and usage by banks and customers in Cameroon. Mobile banking provides a highly accessible and convenient method for customers to conduct transactions and interact with their banks on-the-go, which directly influences customer satisfaction and loyalty and through this channel mass media marketing messages about bank products could be delivered to accessible customers. All these channels are accessible to customers 24/7, cost efficient and effective and without geographical bound or limitation.

Marketing of financial services in the dependent variable other hand is the means of promoting financial products and banking services to customers. It encompasses an understanding of the customers' financial needs and communicating how these services can meet them. The goal is to attract customers, build trust, retain customers, and increase the use of financial products by customers. Through e-banking channels financial marketing activities and campaigns can be conducted and directed to potential and existing customers 24/7. This too saves cost and time from the bank perspectives and it encourages remote working by bank marketing and selling personnels. Overall, this guarantees convenience and overall satisfaction for both customers and bank staff.

Data Analysis Techniques

Statistical analysis techniques, such as descriptive statistics (mean, standard deviation), correlation analysis, and regression analysis, were used in analyzing the survey data collected and recorded or entered into the software. The data collected for this study was analyzed using Statistical Package for the Social Sciences version 20 and STATA version 13. The first step in the data analysis process involved data cleaning, which ensured that any missing or outlier values were appropriately handled before further analysis. This step is crucial in maintaining the integrity of the research findings and ensuring the accuracy of the statistical results. After the data cleaning process, descriptive statistics were employed to summarize the characteristics of the dataset. This included calculating frequencies, means, and standard deviations, which provided an overall view of the distribution and trends of the key variables. Descriptive statistics helped in understanding the general patterns and behaviors of respondents using electronic banking services in marketing of financial services in commercial banks.

Next, inferential statistical techniques were applied to explore the relationships between the variables. For example, correlation analysis was conducted to examine the strength and direction of the association between electronic banking channels and marketing of financial services. Further, regression analysis was utilized to determine how well the assessed electronic banking tools predicted financial services marketing activities of commercial banks. In this study, Ordinary Least Squares (OLS) regression technique was used as the primary estimation technique to assess the relationship between electronic banking channels and the marketing of financial services in commercial banks in Cameroon. OLS regression was selected due to its ability to estimate the parameters of a linear relationship between dependent and independent variables while minimizing the sum of squared residuals. This method allowed for the examination of the how various electronic banking channels influenced key marketing financial services activities outcomes.

Presentation and Discussion of Findings

This section presents and discusses the findings of the analyzed data.

Presentation of Findings

The findings were presented under the following subheadings.

Presentation of Descriptive Findings

The descriptive findings include the following;

Gender Distribution of Respondents

Table 1: Gender Distribution of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	90	44.8	44.8	44.8
	female	111	55.2	55.2	100.0
	Total	201	100.0	100.0	

Source: Analysed Data 2024

Table 1 reveals, a slight female majority among respondents, with 111 females (55.2%) and 90 males (44.8%). This indicates an almost balanced gender representation in the staff of commercial banks in Cameroon that responded to the questionnaire.

Age Distribution of Respondents

Table 2: Age Distribution of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 25	8	4.0	4.0	4.0
	25 to 35	62	30.8	30.8	34.8
	35 to 45	62	30.8	30.8	65.7
	45 to 55	55	27.4	27.4	93.0
	Above 55	14	7.0	7.0	100.0
	Total	201	100.0	100.0	

Source: Analysed Data 2024

Based on table 2, the respondents' ages vary significantly, with the largest groups being 25 to 35 years (30.8%) and 35 to 45 years (30.8%). Those aged 45 to 55 years constitute 27.4% of the sample, while individuals under 25 years and above 55 years make up 4.0% and 7.0%, respectively. This distribution suggests that e-banking is relevant across various age groups, predominantly among the working-age population. Overall, 89% of the respondents are between 25 to 55 years of age. This indicates that e-banking responsibilities are shared amongst the young matured in age commercial banking staff in Cameroon.

Education Distribution of Respondents

Table 3: Education Distribution of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A level and below	11	5.5	5.5	5.5
	Bachelor degree	81	40.3	40.3	45.8
	Masters	100	49.8	49.8	95.5
	Others	9	4.5	4.5	100.0
	Total	201	100.0	100.0	

Source: Analysed Data 2024

From table 3, the majority of respondents hold advanced degrees, with 49.8% having a master's degree and 40.3% holding a bachelor's degree. Only 5.5% have an A-level qualification, and 4.5% fall into the 'Others' category. This high level of education among respondents suggests a well-educated commercial banking staff are acquainted with the thematic scope of the study.

Years of Working Experience of Respondents

Table 4: Years of Working Experience of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 1-year	10	5.0	5.0	5.0
	2–5-year	85	42.3	42.3	47.3
	6–10-year	97	48.3	48.3	95.5
	Above 10 years	9	4.5	4.5	100.0
	Total	201	100.0	100.0	

Source: Analysed Data 2024

Table 4 reveals, that respondents' experience in using e-banking services is predominantly moderate to extensive, with 48.3% having 6 to 10 years of experience and 42.3% having 2 to 5 years. A small proportion, 5.0%, have less than a year of experience, and 4.5% have over 10 years. This indicates that most of the staff are well-versed in e-banking, highlighting its established role in financial services. Overall, 52.8% of the respondents have at least 6 years of working experience. This hints on the familiarity of the respondents with the thematic scope of the study.

Descriptive Statistics

Table 5: Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	201	1	1	2	1.55	.035	.499	-.212	.172	-1.975	.341
Age	201	4	1	5	3.02	.071	1.012	.125	.172	-.759	.341
Highest level of education	201	3	1	4	2.53	.047	.671	-.219	.172	-.155	.341
Years of experience	201	3	1	4	2.52	.047	.664	-.135	.172	-.181	.341
Online banking	201	3.40	1.60	5.00	4.2826	.04207	.59644	-2.277	.172	5.670	.341
Automatic Teller Machines (ATM)	201	3	2	5	4.28	.045	.640	-1.836	.172	2.733	.341
Telephone Banking	201	3	2	5	4.27	.045	.643	-1.925	.172	3.322	.341
Mobile Banking	201	2	3	5	4.34	.036	.515	-1.769	.172	2.837	.341
Marketing Financial Services	201	3	2	5	4.28	.038	.535	-1.836	.172	2.984	.341
Valid N (listwise)	201										

Source: Analysed Data 2024

Table 5 gives, the descriptive statistics results as follow;

The gender distribution in the study shows a mean of 1.55 with a standard deviation of 0.499, indicating a nearly balanced representation between males and females. The range is 1, with a minimum value of 1 (male) and a maximum value of 2 (female). The skewness of -0.212 indicates a slight skew towards more females, while the kurtosis of -1.975 suggests a flatter distribution than a normal curve. This indicates a well-distributed sample with a slight female majority.

The age distribution among respondents spans five categories, with a mean of 3.02 and a standard deviation of 1.012, suggesting a fairly wide spread across different age groups. The minimum age category is "Under 25," and the maximum is "Above 55." The skewness of 0.125 indicates a slight right skew, meaning there are more respondents in the younger age groups. The kurtosis of -0.759 shows a flatter distribution, suggesting age groups are relatively evenly spread out with no extreme peaks.

Respondents' highest levels of education range from 1 (A level) to 4 (Others), with a mean of 2.53 and a standard deviation of 0.671. The skewness of -0.219 indicates a slight skew towards higher education levels, while the kurtosis of -0.155 suggests a relatively flat distribution. This implies a moderate spread of educational qualifications among respondents, with a slight majority having higher educational qualifications.

The distribution of respondents' years of experience shows a mean of 2.52 and a standard deviation of 0.664, with a range from 1 (below 1 year) to 4 (above 10 years). The skewness of -0.135 indicates a very slight skew towards more experienced respondents, while the kurtosis of -0.181 suggests a fairly normal distribution with no significant peaks or tails. This indicates a balanced spread of experience levels among respondents.

Responses regarding online banking have a mean of 4.2826 and a standard deviation of 0.59644, with values ranging from 1.60 to 5.00. The skewness of -2.277 indicates a significant left skew, meaning most respondents rated online banking highly. The kurtosis of 5.670 suggests a peaked distribution, indicating that most respondents have a highly positive perception of online banking.

The perception of ATMs among respondents shows a mean of 4.28 and a standard deviation of 0.640, with a range from 2 to 5. The skewness of -1.836 indicates a strong left skew, meaning a majority of respondents view ATMs favorably. The kurtosis of 2.733 indicates a more peaked distribution, suggesting that most responses are clustered around the higher end of the scale, reflecting strong positive views on ATM banking.

Telephone banking is viewed favorably with a mean of 4.27 and a standard deviation of 0.643, spanning from 2 to 5. The skewness of -1.925 shows a pronounced left skew, suggesting a majority of high ratings. The kurtosis of 3.322 indicates a peaked distribution, with responses heavily clustered towards the higher end, reflecting a strong positive perception of telephone banking.

Mobile banking is perceived very positively, with a mean of 4.34 and a standard deviation of 0.515, ranging from 3 to 5. The skewness of -1.769 suggests a strong left skew, indicating high ratings from respondents. The kurtosis of 2.837 indicates a peaked distribution, showing that respondents predominantly have very positive views on mobile banking and mobile apps.

The perception of marketing financial services through electronic banking has a mean of 4.28 and a standard deviation of 0.535, with responses ranging from 2 to 5. The skewness of -1.836 indicates a left skew, meaning most ratings are high. The kurtosis of 2.984 suggests a peaked distribution, indicating that respondents predominantly rate the marketing of financial services through e-banking highly, reflecting strong positive perceptions.

Correlation Findings

Table 7: Correlation Findings

		Online banking	Automatic Teller Machines (ATMs)	Telephone Banking	Mobile Banking Apps	Marketing Financial Services
Online banking	Pearson Correlation	1	.762**	.705**	.729**	.754**

	Sig. (2-tailed)		.000	.000	.000	.000
	N	201	201	201	201	201
Automatic Teller Machines (ATMs)	Pearson Correlation	.762**	1	.709**	.729**	.781**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	201	201	201	201	201
Telephone Banking	Pearson Correlation	.705**	.709**	1	.732**	.709**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	201	201	201	201	201
Mobile Banking Apps	Pearson Correlation	.729**	.729**	.732**	1	.785**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	201	201	201	201	201
Marketing of Financial Services	Pearson Correlation	.754**	.781**	.709**	.785**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	201	201	201	201	201
**. Correlation is significant at the 0.01 level (2-tailed).						

Source: Analysed Data 2024

Table 7 gives, the correlation findings between the assessed variables. The correlations reveal strong positive associations between online banking and other digital banking services. Online banking shows significant correlations with ATMs ($r = 0.762$, $p < .01$), telephone banking ($r = 0.705$, $p < .01$), mobile banking apps ($r = 0.729$, $p < .01$), and marketing of financial services ($r = 0.754$, $p < .01$). These results suggest that respondents who perceive online banking positively also tend to have favourable views of other digital banking channels, and see them as complementary in enhancing their overall banking experience and service satisfaction.

ATMs exhibit similarly strong positive correlations with other digital banking services: online banking ($r = 0.762$, $p < .01$), telephone banking ($r = 0.709$, $p < .01$), mobile banking apps ($r = 0.729$, $p < .01$), and marketing financial services ($r = 0.781$, $p < .01$). This indicates that respondents who view ATMs favorably also tend to hold positive opinions about other digital banking channels, perceiving them collectively as integral to enhancing convenience and accessibility in their banking interactions.

The correlations for telephone banking also show significant positive relationships with online banking ($r = 0.705$, $p < .01$), ATMs ($r = 0.709$, $p < .01$), mobile banking apps ($r = 0.732$, $p < .01$), and marketing financial services ($r = 0.709$, $p < .01$). This suggests that respondents who perceive telephone banking positively are likely to view other digital banking services similarly, indicating a consistent preference for digital platforms in managing their financial activities and interactions with their bank.

Mobile banking demonstrates strong positive correlations with online banking ($r = 0.729$, $p < .01$), ATMs ($r = 0.729$, $p < .01$), telephone banking ($r = 0.732$, $p < .01$), and marketing financial services ($r = 0.785$, $p < .01$). These findings indicate that respondents who have positive perceptions of mobile banking apps are also likely to view other digital banking services favorably. This alignment underscores the importance of mobile apps in enhancing customer engagement and satisfaction across various digital banking functionalities.

Finally, marketing financial services through electronic banking show significant positive correlations with online banking ($r = 0.754, p < .01$), ATMs ($r = 0.781, p < .01$), telephone banking ($r = 0.709, p < .01$), and mobile banking apps ($r = 0.785, p < .01$). This indicates that respondents who perceive electronic banking services positively for marketing purposes also tend to hold favourable views of other digital banking channels. This alignment underscores the effectiveness of electronic banking in not only delivering financial services but also in effectively communicating and promoting banking products and services to customers.

These correlations highlight a strong consistency in respondents' perceptions across various digital banking services, suggesting that positive experiences with one aspect of digital banking often translate into positive perceptions of others, reinforcing the integrated role of digital channels in modern banking practices and marketing of financial services.

Generalized Linear Model Findings

Table 8: Goodness of Fit^a

	Value	df	Value/df
Deviance	57.156	200	.286
Scaled Deviance	201.000	200	
Pearson Chi-Square	57.156	200	.286
Scaled Pearson Chi-Square	201.000	200	
Log Likelihood ^b	-158.826		
Akaike's Information Criterion (AIC)	321.651		
Finite Sample Corrected AIC (AICC)	321.712		
Bayesian Information Criterion (BIC)	328.258		
Consistent AIC (CAIC)	330.258		
Dependent Variable: Marketing Financial Services			
Model: (Intercept)			
a. Information criteria are in small-is-better form.			
b. The full log likelihood function is displayed and used in computing information criteria.			

Source: Analysed Data 2024

Table 8 shows, the goodness-of-fit measures for the model predicting perceptions of marketing financial services using the intercept indicate a reasonable fit of the model to the data. The deviance, scaled deviance, Pearson chi-square, and scaled Pearson chi-square statistics all reflect similar values (deviance = 57.156, scaled deviance = 201.000, Pearson chi-square = 57.156, scaled Pearson chi-square = 201.000), suggesting consistency across different methods of assessing model fit. The value-to-degrees-of-freedom ratio (Value/df = 0.286) for these statistics indicates that the model is adequately fitting the data, as a value close to 1 suggests a good fit.

The information criteria further support the model's adequacy, with Akaike's Information Criterion (AIC = 321.651), Finite Sample Corrected AIC (AICC = 321.712), Bayesian Information Criterion (BIC = 328.258), and Consistent AIC (CAIC = 330.258) all providing benchmarks that are relatively close in value. Lower values

indicate better model fit, suggesting that despite the simplicity of the model (only intercept), it effectively captures the relationships in the data without overfitting. Overall, these goodness-of-fit measures indicate that the intercept-only model for predicting perceptions of marketing financial services fits the data reasonably well, providing a solid foundation for interpreting the relationships and influencing factors within the study context.

Table 9: Omnibus Test^a

Likelihood Ratio Chi-Square	df	Sig.
.000	4	.000
Dependent Variable: Marketing Financial Services		
Model: (Intercept)		
a. Compares the fitted model against the intercept-only model.		

Source: Analysed Data 2024

Table 9 shows, the omnibus test, represented by the Likelihood Ratio Chi-Square statistic with a value of .000 and 4 degrees of freedom, indicates a highly significant result ($p < .001$). This test assesses the overall significance of the fitted model predicting perceptions of marketing financial services compared to an intercept-only model. The significant p-value suggests that the predictors included in the model collectively contribute to explaining the variability in respondents' perceptions beyond what would be expected by chance or by the intercept alone.

Table 10: Tests of Model Effects

Source	Type III		
	Wald Chi-Square	df	Sig.
(Intercept)	12970.175	1	.000
Dependent Variable: Marketing Financial Services			
Model: (Intercept)			

Source: Analysed Data 2024

Table 10 reveals, the Wald Chi-Square test for the intercept in the model predicting perceptions of marketing financial services shows a highly significant result (Wald Chi-Square = 12970.175, $df = 1$, $p < .001$). This indicates that the intercept-only model, which likely represents the baseline or average perception of marketing financial services, is significantly different from zero. In practical terms, this suggests that there is a substantial effect of the intercept in explaining the variation in respondents' perceptions, highlighting its importance as a predictor variable in the model. This strong statistical significance supports the notion that even without additional predictors, the intercept provides valuable insights into the baseline perceptions of marketing financial services among the study participants.

Table 11: Parameter Estimates

Parameter	B	Std. Error	95% Wald Confidence Interval		Hypothesis Test		
			Lower	Upper	Wald Chi-Square	df	Sig.
(Intercept)	4.284	.0376	4.210	4.357	12970.175	1	.000

(Scale)	.284 ^a	.0284	.234	.346			
Dependent Variable: Marketing Financial Services							
Model: (Intercept)							
a. Maximum likelihood estimate.							

Source: Analysed Data 2024

Table 11 gives, the parameter estimates for the model predicting perceptions of marketing financial services show that both the intercept and the scale parameter have been estimated. The intercept ($B = 4.284$, Std. Error = 0.0376) represents the estimated constant value around which perceptions of marketing financial services are centered. The 95% Wald Confidence Interval for the intercept ranges from 4.210 to 4.357, indicating the range within which the true population value of the intercept is likely to fall. The Wald Chi-Square test for the intercept is highly significant (Wald Chi-Square = 12970.175, $df = 1$, $p < .001$), confirming that the intercept significantly contributes to explaining the variation in respondents' perceptions.

Additionally, the scale parameter ($B = 0.284$, Std. Error = 0.0284) is also estimated with a 95% Wald Confidence Interval from 0.234 to 0.346. This parameter represents the estimated standard deviation or scaling factor associated with the model. While the significance level (p-value) for the scale parameter is not directly provided in the output, its inclusion indicates its role in adjusting the variability of the model predictions. Overall, these parameter estimates provide key insights into the central tendency and variability of perceptions of marketing financial services among the study participants, highlighting the importance of both intercept and scale in the predictive model.

Table 12: Robust OLS Regression Results

Variables	Coefficient	Robust Std. Error	t-statistic	p-value	95% Confidence Interval
Online Banking	0.1776	0.0612	2.90	0.004	0.0570 – 0.2982
ATM Banking	0.2591	0.0564	4.60	0.000	0.1479 – 0.3703
Telephone Banking	0.0819	0.0664	1.23	0.219	-0.0490 – 0.2128
Mobile Banking	0.3550	0.0815	4.35	0.000	0.1942 – 0.5157
Constant	0.5245	0.2615	2.01	0.046	0.0088 – 1.0402
		Number of observations	201		
		R-squared	0.7300		
		F-statistic	62.92		
		Prob > F	0.0001		
		Root MSE	0.2806		

Source: Analysed Data 2024

The robust OLS regression in table 12 was used to examine the influence of the different dimensions of e-banking on the marketing of financial services by commercial banks in Cameroon. The model was statistically significant overall, as shown by the F-statistic of 62.92 with a p-value of 0.0001. This indicates that the

explanatory variables, taken together, significantly explain variations in the marketing of financial services. The R-squared value of 0.7300 shows that 73.0% of the variation in marketing financial services is explained jointly by online banking, ATM banking, telephone banking and mobile banking, while the remaining 27.0% is explained by other factors not included in the model. The use of robust standard errors was appropriate because the Breusch-Pagan/Cook-Weisberg test previously indicated the presence of heteroskedasticity.

Online banking has a positive and statistically significant effect on the marketing of financial services ($\beta = 0.1776$, $t = 2.90$, $p = 0.004$). This means that a one-unit increase in the online banking score is associated with an estimated 0.1776-unit increase in the marketing of financial services, holding ATM banking, telephone banking and mobile banking constant. Since the p-value of 0.004 is below 0.01, the relationship is statistically significant at the 1% level. The 95% confidence interval (0.0570 to 0.2982) is entirely positive, providing further evidence of a positive relationship. This result suggests that greater use and effectiveness of online banking are associated with improved marketing of financial services.

ATM banking also has a positive and statistically significant effect on marketing financial services ($\beta = 0.2591$, $t = 4.60$, $p = 0.000$). Holding the other e-banking dimensions constant, a one-unit increase in ATM banking is associated with a 0.2591-unit increase in the marketing of financial services. The p-value is below 0.01, indicating statistical significance at the 1% level. The confidence interval ranges from 0.1479 to 0.3703 and remains positive. This indicates that ATM-related accessibility, convenience and service delivery are positively associated with the marketing of financial services.

Telephone banking has a positive but statistically insignificant effect on marketing financial services ($\beta = 0.0819$, $t = 1.23$, $p = 0.219$). Although the coefficient is positive, its p-value of 0.219 is greater than 0.05. Therefore, there is insufficient statistical evidence from this model to conclude that telephone banking has a significant effect on marketing financial services. The 95% confidence interval, from -0.0490 to 0.2128, also includes zero, supporting the conclusion that the estimated effect is not statistically distinguishable from zero at the 5% level.

Mobile banking has a positive and statistically significant effect on marketing financial services ($\beta = 0.3550$, $t = 4.35$, $p = 0.000$). Holding the other variables constant, a one-unit increase in mobile banking is associated with an estimated 0.3550-unit increase in the marketing of financial services. The p-value is below 0.01, indicating significance at the 1% level. The confidence interval of 0.1942 to 0.5157 is entirely positive. Among the four e-banking dimensions included in the model, mobile banking has the largest estimated coefficient, although the coefficient size itself should not be treated as a formal statistical ranking of the predictors.

The constant term is also statistically significant ($\beta = 0.5245$, $p = 0.046$), indicating an estimated marketing financial services score of approximately 0.5245 when all four e-banking predictor scores are zero. However, because the questionnaire variables are measured on a 1–5 Likert scale, the practical interpretation of the constant is limited.

Overall, the results show that online banking, ATM banking and mobile banking are positively and significantly associated with the marketing of financial services, while telephone banking has a positive but statistically insignificant relationship. The model's R^2 of 73.0% indicates substantial explanatory power within the sample of 201 respondents. Because robust standard errors were used, the reported significance levels account for the heteroskedasticity identified in the diagnostic tests.

Table 13: Ramsey RESET test of Linearity

F-statistic	p-value
2.40	0.0696

Source: Analysed Data 2024

The Ramsey RESET test in table 13 produced an F-statistic of 2.40 with a p-value of 0.0696. Since the p-value is greater than 0.05, the null hypothesis that the model has no omitted variables is not rejected. This indicates

that there is no statistically significant evidence of functional-form misspecification, supporting the linear specification of the OLS model.

Table 14: Test of Residual Normality

Observations (N)	Shapiro-Wilk W	z-value	p-value
201	0.9719	3.308	0.00047

Source: Analysed Data 2024

The Shapiro-Wilk test for the regression residuals in table 14 produced a W-statistic of 0.9719 and a p-value of 0.00047. Since the p-value is below 0.05, the null hypothesis of normally distributed residuals is rejected. Thus, the residuals show a statistically significant departure from normality. However, this does not by itself invalidate the OLS coefficient estimates; the implications are more relevant to small-sample inference, and the sample of 201 observations provides some protection through large-sample properties.

Table 15: Breusch-Pagan/Cook-Weisberg Test of Homoscedasticity

Chi-square	df	p-value
52.73	1	0.0000

Source: Analysed Data 2024

The Breusch-Pagan/Cook-Weisberg test in table 15 produced a chi-square statistic of 52.73 with a p-value of 0.0000. Since the p-value is below 0.05, the null hypothesis of constant variance is rejected. This indicates the presence of heteroskedasticity in the regression residuals. Therefore, conventional OLS standard errors may not be reliable for statistical inference, and robust standard errors should be considered when reporting the regression results.

Table 16: Multicollinearity Test

Independent variable	VIF	1/VIF
ATM Banking	2.99	0.3344
Online Banking	2.97	0.3368
Mobile Banking	2.88	0.3474
Telephone Banking	2.64	0.3784
Mean VIF	2.87	

Source: Analysed Data 2024

The VIF values range from 2.64 to 2.99, with a mean VIF of 2.87 as shown in table 16. All values are below the commonly used threshold of 5, indicating that there is no serious multicollinearity among the explanatory variables. Therefore, the independent variables can be retained in the OLS model without evidence of problematic linear dependence.

Table 17: Influential Observation Diagnostics

Statistics	Cook's Distance	Leverage	Studentized Residual
Observations (N)	201	201	201
Mean	0.00797	0.02488	0.0017
Standard deviation	0.02027	0.03257	1.0194
Minimum	0.00000004	0.00604	-4.3390
1st percentile	-	-	-3.2450
25th percentile	0.000223	0.01104	-0.5805
Median	0.000929	0.01409	0.0452
75th percentile	0.003988	0.02144	0.6333
90th percentile	0.021325	0.04989	1.1053
95th percentile	0.043849	0.09049	1.5174
99th percentile	0.089547	0.15590	2.7658
Maximum	0.131493	0.23209	3.1080

Source: Analysed Data 2024

The influential observation diagnostics in table 17 indicates that the regression model contains some observations that require examination but do not automatically justify their removal. Cook's Distance has a mean of 0.00797 and a maximum of 0.13149, which exceeds the commonly used screening value of $4/N \approx 0.0199$ for 201 observations, suggesting that some observations may have a noticeable influence on the estimated regression coefficients. The leverage values range from 0.00604 to 0.23209, with a mean of 0.02488, indicating that some respondents have relatively unusual combinations of predictor values and may exert greater influence on the fitted model. The studentized residuals range from -4.3390 to 3.1080, showing that some observations have residuals beyond the commonly used ± 2 screening range and may represent potential outliers. However, these diagnostics should be interpreted together rather than used independently to remove observations; where the observations represent genuine and correctly recorded responses, they should generally be retained. Overall, the results suggest the presence of a few potentially influential observations, but there is no basis from these statistics alone for automatically excluding them from the analysis.

Reliability Statistics

Table 18: Cronbach's Alpha Reliability Results

Construct	Number of items	Cronbach's Alpha	Reliability assessment
Online Banking	5	0.6931	Acceptable/borderline
ATM Banking	5	0.7261	Acceptable
Telephone Banking	5	0.7320	Acceptable

Mobile Banking	5	0.6032	Moderate
Marketing Financial Services	5	0.6035	Moderate

Source: Analysed Data 2024

The reliability results in table 18 shows that the Cronbach's alpha coefficients range from 0.6032 to 0.7320. ATM Banking ($\alpha = 0.7261$) and Telephone Banking ($\alpha = 0.7320$) demonstrate acceptable internal consistency, while Online Banking ($\alpha = 0.6931$) is close to the commonly used 0.70 benchmark. Mobile Banking ($\alpha = 0.6032$) and Marketing of Financial Services ($\alpha = 0.6035$) show moderate internal consistency. Overall, the results indicate that the items within the constructs have a reasonable degree of internal consistency, although the Mobile Banking and Marketing Financial Services scales may warrant closer examination of their individual items.

Table 19: Inter-Item Covariance Matrix

	Online banking	AIM banking	Telephone banking	Mobile banking	Marketing Financial Services
Online banking	.356	.291	.270	.224	.240
ATM banking	.291	.410	.292	.241	.267
Telephone banking	.270	.292	.413	.242	.243
Mobile banking	.224	.241	.242	.266	.216
Marketing Financial Services	.240	.267	.243	.216	.286

Source: Analysed Data 2024

Based on table 19, the inter-item Covariance Matrix results are as follows;

Firstly, Online Banking exhibits moderate positive covariance with Automatic Teller Machines (ATMs) (0.291), Telephone Banking (0.270), Mobile Banking (0.224), and Marketing Financial Services (0.240). This suggests that the bank employees perceive Online Banking favorably also tend to view ATMs, Telephone Banking, Mobile Banking, and marketing efforts positively. These relationships imply a coherence in the staff perceptions across different digital banking channels and marketing initiatives, highlighting the interconnectedness in how these services collectively influence overall satisfaction and perceived effectiveness.

Secondly, ATM Banking display similar patterns of moderate positive covariance with Online Banking (0.291), Telephone Banking (0.292), Mobile Banking (0.241), and Marketing Financial Services (0.267). This indicates that positive perceptions of ATMs are closely associated with favorable views of Online Banking, Telephone Banking, Mobile Banking, and marketing strategies. Bank employees who appreciate the convenience and accessibility provided by ATMs also tend to value other digital banking services and perceive marketing efforts positively, reinforcing the integrated nature of these banking technologies and promotional activities.

Thirdly, Telephone Banking shows moderate positive covariance with Online Banking (0.270), ATMs (0.292), Mobile Banking (0.242), and Marketing Financial Services (0.243). This suggests that employees who find Telephone Banking beneficial also tend to have positive perceptions of Online Banking, ATMs, Mobile Banking, and marketing strategies. The covariance values indicate a consistent pattern where satisfaction with one digital banking service or marketing initiative tends to correlate with satisfaction with others, indicating a holistic view of customer satisfaction across various service delivery channels.

Fourthly, Mobile Banking demonstrate moderate positive covariance with Online Banking (0.224), ATMs (0.241), Telephone Banking (0.242), and Marketing Financial Services (0.216). This indicates that employees

who find Mobile Banking useful and user-friendly also tend to perceive Online Banking, ATMs, Telephone Banking, and marketing efforts positively. These relationships underscore the importance of mobile technology in enhancing customer satisfaction across multiple banking services and in reinforcing positive perceptions of marketing initiatives.

Lastly, Marketing Financial Services exhibits moderate positive covariance with Online Banking (0.240), ATMs (0.267), Telephone Banking (0.243), and Mobile Banking Apps (0.216). This implies that effective marketing strategies contribute positively to customer perceptions of Online Banking, ATMs, Telephone Banking, and Mobile Banking. The covariance values suggest that customers who perceive marketing efforts favorably are likely to have positive views of the institution's digital banking services, highlighting the role of marketing in shaping overall customer satisfaction and perceptions of service quality.

Overall, the inter-item covariance matrix provides valuable insights into how different aspects of digital banking services and marketing strategies interact and collectively influence customer perceptions and satisfaction. These findings emphasise the integrated nature of customer experiences across the various electronic banking channels.

Table 20: ANOVA with Tukey's Test for Nonadditivity

			Sum of Squares	df	Mean Square	F	Sig
Between People			271.363	200	1.357		
Within People	Between Items		.510	4	.127	5.452	.244
	Residual	Nonadditivity	1.188 ^a	1	1.188	12.915	.000
		Balance	73.471	799	.092		
		Total	74.658	800	.093		
	Total		75.168	804	.093		
Total			346.531	1004	.345		
Grand Mean = 4.29							
a. Tukey's estimate of power to which observations must be raised to achieve additivity = 13.606.							

Source: Analysed Data 2024

Table 20 reveals that, The ANOVA with Tukey's Test for Nonadditivity provides insights into the variance within and between different aspects measured across respondents. Firstly, the analysis reveals that the variance between people, which assesses how responses differ across individuals (Sum of Squares = 271.363, df = 200), is statistically significant ($F = 1.357$, $p > .05$). Conversely, the variance within people, specifically between items (Sum of Squares = 0.510, df = 4), shows no statistically significant differences ($F = 5.452$, $p = .244$), suggesting that responses across different items are relatively consistent among respondents.

Secondly, the analysis highlights nonadditivity as a significant source of variance (Sum of Squares = 1.188, df = 1), with a highly significant F-value of 12.915 ($p < .001$). This indicates that the interaction effects between items are not purely additive, influencing the overall variability observed. Tukey's estimate of power (13.606) suggests the degree to which observations would need to be adjusted to achieve additivity, underlining the complexity of the interactions between the measured aspects.

Table 21: Hotelling's T-Squared Test

Hotelling's T-Squared	F	df1	df2	Sig
6.907	1.701	4	197	.151

Source: Analysed Data 2024

Table 21 gives the Hotelling's T-Squared Test results. Hotelling's T-Squared test is used to assess whether there are significant differences between two groups across multiple variables. In this case, the test statistic of 6.907 with 4 degrees of freedom for group 1 and 197 degrees of freedom for group 2 yields a p-value of 0.151. This result indicates that there is no statistically significant difference between the groups based on the variables considered. Therefore, we fail to reject the null hypothesis that there are no differences between the groups in terms of the measured variables. This suggests that the groups are statistically similar across the dimensions tested by Hotelling's T-Squared test.

Factor Analysis

Table 22: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.902
Bartlett's Test of Sphericity	Approx. Chi-Square	804.619
	df	10
	Sig.	.000

Source: Analysed Data 2024

Table 22 shows the results of the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy to indicate a high value of 0.902, suggesting that the data is highly suitable for factor analysis. This measure assesses whether the variables are intercorrelated enough for the analysis to be fruitful, with values closer to 1 indicating better suitability. Additionally, Bartlett's Test of Sphericity yields a highly significant chi-square value of 804.619 with 10 degrees of freedom (df) and a p-value of .000. This indicates that the correlation matrix is significantly different from an identity matrix, affirming that there are relationships among the variables that support the use of factor analysis.

Table 23: Communalities

	Initial	Extraction
Online Banking	.679	.736
ATM Banking	.701	.765
Telephone Banking	.627	.680
Mobile Banking	.698	.764
Marketing Financial Services	.730	.799
Extraction Method: Generalized Least Squares.		

Source: Analysed Data 2024

The communalities shown on table 23, reflect the variance in each variable that is accounted for by the common factors extracted through generalized least squares extraction. Initially, before extraction, the communalities range from 0.627 to 0.730, indicating the proportion of variance in each variable explained by all the factors included in the analysis. After extraction, which optimizes the communalities by maximizing the explained variance through the extracted factors, the values improve slightly, ranging from 0.680 to 0.799. These higher values suggest that the factors extracted from the data explain a significant amount of variance in each variable, reinforcing their relevance and contribution to the overall model.

Table 24: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.958	79.161	79.161	3.708	74.160	74.160
2	.323	6.457	85.619			
3	.282	5.643	91.261			
4	.242	4.840	96.101			
5	.195	3.899	100.000			
Extraction Method: Generalized Least Squares.						

Source: Analysed Data 2024

Table 24 provides insights into how much of the total variance in the data is explained by the extracted factors using the generalized least squares method. Initially, the eigenvalues indicate the variance accounted for by each factor before extraction. Factor 1 has the highest initial eigenvalue of 3.958, explaining 79.161% of the variance on its own. As we add subsequent factors, each contributes less to the total variance, with Factor 2 contributing 6.457%, Factor 3 contributing 5.643%, and so forth.

After extraction, which optimizes the variance explained by the factors, the sums of squared loadings are provided. Here, Factor 1 retains a significant portion of the variance, explaining 74.160% of the variance, while subsequent factors contribute less, cumulatively explaining 100% of the variance across all factors. This indicates that the generalized least squares extraction method effectively captures and distributes the variance among the factors, ensuring that the model comprehensively accounts for the variability in the original variables studied. The high cumulative percentages show that the extracted factors collectively represent a substantial portion of the total variance in the dataset, validating the robustness of the factor analysis approach used.

Table 25: Factor Matrix^a

	Factor
	1
Online banking	.856
Automatic Teller Machines (ATMs)	.870
Telephone Banking	.819
Mobile Banking Apps	.868

Marketing Financial Services	.891
Extraction Method: Generalized Least Squares.	
a. 1 factors extracted. 4 iterations required.	

Source: Analysed Data 2024

Table 25 gives the results of the factor matrix. The factor matrix reveals the loadings of each variable onto the single factor extracted using the generalized least squares method. Each variable—Online Banking, ATM Banking, Telephone Banking, Mobile Banking, and Marketing Financial Services—shows substantial loadings on the extracted factor, ranging from .819 to .891. These loadings indicate the strength and direction of each variable's relationship with the underlying factor identified by the factor analysis.

The high loadings, all above .8, suggest that the extracted factor strongly represents all the variables included in the analysis. This implies that there is a cohesive underlying dimension—likely related to financial services or digital banking—that these variables collectively tap into. The use of the generalized least squares method in extraction has effectively optimized these loadings to maximize the variance explained by this single factor, aligning well with the initial eigenvalues and cumulative variance explained previously discussed. This factor structure provides a clear and coherent framework for understanding how these variables are interrelated within the context of the study, highlighting their common underlying dimension.

Table 26: Goodness-of-fit Test

Chi-Square	df	Sig.
7.066	5	.216

Source: Analysed Data 2024

Table 26 shows the goodness-of-fit test results, which has a chi-square statistic of 7.066 with 5 degrees of freedom, yielding a p-value of .216. This test assesses how well the observed data fit the expected values based on the proposed model or structure. With a p-value of .216, which exceeds conventional significance thresholds (typically .05), we fail to reject the null hypothesis. Therefore, there is not enough evidence to conclude that the observed data significantly deviate from the expected values according to the model proposed. This result suggests that the model fits the data adequately well, indicating that the variables included in the analysis explain the observed variance to a reasonable extent. It also implies that the factor extracted through generalized least squares adequately represents the relationships among the variables studied, confirming the robustness of the factor analysis findings in explaining the underlying structure.

DISCUSSION OF FINDINGS

First, the study findings indicate that online banking has a significant positive influence on the marketing of financial services. This implies that greater use of online banking enhances commercial banks' ability to promote and deliver their services to customers. Online banking is proven to provide customers with fast, convenient, and continuous access to financial services and products, this agrees with the TAM by (Davis (1989). This can improve customer satisfaction and strengthen relationships between banks and their customers (Laukkanen, 2016). Furthermore, online banking enables banks to communicate product information, introduce new services, and reach out to a wider customer base at lower costs than traditional marketing channels. This finding is consistent with that of Mbama & Ezepeue (2018), that digital banking channels can enhance customer experience and create opportunities for commercial banks to improve customer engagement and financial performance. Hence, the positive significant relationship suggests that commercial banks should strengthen their online banking platforms and integrate them into their marketing campaigns and strategies to increase customer engagement, outreach and competitiveness.

Second, the paper findings reveal that ATM banking has a positive and significant influence on the marketing of financial services. This suggests that wider access to ATMs enhances customers' awareness, accessibility, and use of banking services. ATMs provide efficient and convenient access to cash withdrawals and deposits, account information and transfers, thereby improving customers' overall banking experience and supporting the promotion of financial services (Rose & Hudgins, 2013). Through ATMs banks can serve customers beyond traditional branch locations and operating hours. This finding is consistent with the argument that electronic banking channels improve service delivery and strengthen banks' ability to retain and attract customers by offering convenience and accessibility to customers (Laukkanen, 2016). Therefore, the positive significant relationship suggests that banks should continue to invest in reliable and accessible ATM networks as part of their broader strategy for marketing financial services and enhancing customer satisfaction.

Third, the findings show that mobile banking has a significant positive influence on the marketing of financial services, suggesting that increased adoption of mobile banking will enhance commercial banks' ability to promote and deliver their services. This could be attributed to the speed, convenience, accessibility, and personalised communication enabled by mobile banking platforms, which facilitate stronger customer engagement (Shaikh & Karjaluoto, 2015). Mobile banking also provides banks with digital channels through which they can communicate service and product information, introduce new products and offers, and maintain continuous interaction with customers, thereby supporting effective financial services marketing. This finding is consistent with the opinion that digital banking technologies can improve customer relationships and create opportunities for banks to reach customers more efficiently and effectively (Mbama & Ezepeue, 2018; Nkusi & Atoh, 2025). Hence, the significant positive relationship indicates that banks should strengthen their mobile banking capabilities as part of their marketing strategies to improve customer reach, engagement, and competitiveness.

Fourth, the findings reveal that telephone banking has a positive but insignificant influence on the marketing of financial services. This suggests that although telephone banking may contribute to service promotion, its effect is not strong enough to be statistically meaningful. This finding may be explained by the growing preference for digital channels that provide customers with more interactive, convenient, and self-service options than telephone-based banking (Shaikh & Karjaluoto, 2015). Although telephone banking enables banks to communicate directly with customers and provide information about financial products, it is limited in functionality and largely dependence on voice and SMS communication, that reduce its effectiveness as a marketing channel. The finding is consistent with the broader observation that customers progressively favor electronic banking channels that offer greater accessibility, convenience, and flexibility in accessing financial services (Laukkanen, 2016). Thus, commercial banks should maintain telephone banking as a complementary service while placing more emphasis on more advanced digital channels to strengthen the marketing and delivery of financial product and services. Besides, telephone banking is good going during internet disruptions and in areas where there is no internet.

Fifth, the findings reveal a statistically positive and significant correlation among all the assessed variables; - online banking, ATM banking, telephone banking, mobile banking, and the marketing of financial services- indicating that improvements in one electronic banking channel are associated with improvements in the others and with more effective marketing of financial services. This positive association suggests that customers who enthusiastically use electronic banking channels are more likely to engage with and access financial products and services through digital platforms, thereby creating opportunities for commercial banks to strengthen customer relationships and management. The finding is consistent with the literature, which indicates that electronic banking channels enhance customer interaction, convenience, accessibility, and the overall delivery of financial services (Laukkanen, 2016; Mbama & Ezepeue, 2018). Further, the significant correlations imply that these banking technologies can operate as complementary channels, collectively supporting banks' efforts to reach customers, communicate service offerings, and improve service accessibility. Consequently, commercial banks should adopt an integrated electronic banking strategy that strengthens online, ATM, telephone, and mobile banking services and presences to enhance the effective marketing and delivery of financial services.

CONCLUSION, RECOMMENDATIONS, LIMITATIONS AND SUGGESTIONS FOR FURTHER STUDY

Conclusion

First, based on the fact that online, mobile and ATM banking tools all have a positive and significant influence on the marketing of financial services, although telephone banking has a positive but insignificant effect. Second, with a positive statistically significant correlation relationship among all the assess electronic banking channels - online banking, mobile banking, ATM banking, telephone banking – and with marketing of financial services. One can conclude that commercial banks should use e-banking channels in the marketing of financial services since all the tools can self-improve the others qualities in the marketing of financial services.

Since e-banking allows customers to access and use financial services digitally, and digital marketing helps attract and inform customers of banking products and services offered by the bank, the study further conclude that electronic marketing (e-marketing) of financial services and, or digital marketing of financial services can co-exist. Digital marketing of financial services is the use of digital technologies; online platforms, and internet-based communication channels to promote, sell and manage relationships with customers of financial institutions. While, e-marketing of financial services is the use of digital and electronic channels to promote, sell, and provide financial products and services to customers. Thus, banks can use electronic and digital technology to market services such as new deposit, savings, and insurance schemes, loans, investments, new branch, and mobile payments services.

The benefits of e-marketing to banks and financial institutions are reach to a large customers quickly, reduce or lower the costs of marketing and distribution of financial products and services, 24 hours a day service availability and information provision and diffusion, direct communication with customers, personalise offers based on customers' needs and online interactions, ensure financial services are more accessible to customers, and facilitate e-marketing campaigns results measurement by tracking clicks, applications, usage rate, engagement, and conversion rates.

Thus, banks can design and implement e-marketing strategies or campaigns that require the use; of customers' telephones by using SMS marketing technique to send notifications, promotions offers, and reminders to customers, online advertising by using websites, search engines, and social platforms to display financial service or product – bank accounts, loans, insurance policies, and investment products advertisements; mobile apps by promoting and providing banking, payment, and investment services through smartphones, and ATM marketing by using the ATM screen to display advertisements for loans, credit cards, saving accounts, insurance, or investment products, nearest available branch office, office hours and days, other available banking channels, and receipt advertising where the transaction receipts can contain a short advertisements about other banking services.

The usage of e- banking channels by existing customers and in marketing financial services will lead to e-banking or digital banking customer journey and e-marketing journey respectively. Both journeys will be exciting and entertaining. An e-banking customer user journey is the step-by-step guide and experience a customer goes through when using a bank's electronic or digital channels. While an e-marketing journey, also called a digital marketing customer journey is the sequence of online interactions a potential or existing customer goes through with a bank product or services or brand from first becoming aware of it to taking an action and potentially becoming a repeat customer. In short, it is the path a person follows through e-marketing channels before, during and after making a purchase or taking another desired action. Both the e-banking customer user journey and the e-marketing journey steps are tabulated in table 27.

Table 27: Electronic Banking Customer User Journey versus Electronic Marketing Journey Steps

Electronic Banking Customer User Journey Steps		Electronic Marketing Journey Steps	
Step 1: Awareness	Customer learns about a bank's electronic or digital channel services	Step 1: Awareness	To see an advert through an electronic or digital channel.
Step 2: Registration	Customer creates or activates electronic or digital banking access or services	Step 2: Interest	To click on the advert and visit the bank electronic site or page
Step 3: Authentication	Customer logs in securely	Step 3: Consideration	To read about the products, services or offers information on an electronic channel
Step 4: Onboarding	Customer sets up preferences on electronic channels usage	Step 4: Conversion	To click open account and complete the electronic or online application
Step 5: Banking Operations	Customer checks account balances, statements, payments, transfers, etc.	Step 5: Engagement	To begin using the bank's electronic and digital services
Step 6: Transaction	Customer performs the intended and required financial transactions	Step 6: Retention	To continuously use the bank's electronic or digital channels services
Step 7: Confirmation or Notification	Customer receives confirmation or notification of the transaction performed	Step 7: Referral	To recommend the bank and its electronic channels to other existing or potential customers by way of word of mouth or referral system if satisfied with the electronic services
Step 8: Support	If and when something goes wrong, the customer contacts the bank through an electronic channel; chat, phone, email, or etc.	Step 8: Revenue	To generate money or income to the bank through the consumption of electronic or digital banking services
Step 9: Cross selling	Continued engagement by customer. That is customer returns to use other banking and electronic banking services		
Step 10: Retention	A smooth experience should contribute to continued use of the bank		
Step 11: Referral	Customer recommends the bank products or services and its electronic channels to other existing or potential customers by way of word of mouth or referral system if satisfied with the electronic services		
Step 12: Revenue	customer generates money or income to the bank through the consumption of electronic or digital banking services		

Source: Drafted by the author 2026

Finally, irrespectively of the e-banking journeys adopted by the commercial bank, it should generate revenue for the bank as shown in table 27 step 12 and step 8 respectively. This means that e-banking channel management or multichannel management in a bank should be able to generate money or income to contribute to the bank financial performance. This is one of the goals of commercial banks implementing electronic banking. E-marketing of financial services should be able to increase sales, improve the bank revenue structure and contribute to the financial performance of the bank positively for it to be considered a worthy marketing of financial services strategy. This is important because only financial sustainability guarantees bank survival and continuity.

Recommendations

Based on the study findings, commercial banks in Cameroon should prioritise the use of digital banking infrastructure, particularly online banking, mobile banking, and ATM services, because these channels demonstrate significant potential for improving the marketing and delivery of financial services. Commercial banks should enhance the reliability, security, accessibility, and user-friendliness of their online and mobile banking platforms by minimising service interruptions, improving transactions speed, and providing customers with convenient digital payment and account management options. Since ATM banking has a positive significant influence, commercial banks should expand and maintain ATM networks in strategic locations while ensuring adequate cash availability, system reliability, and transaction security. Although telephone banking has but a positive insignificant influence, banks should not abandon the service but should reposition it as a complementary customer-support and relationship-management channel, particularly for customers who have limited access to or familiarity with digital banking technologies. Banks should also integrate their online, mobile, ATM, and telephone services into a coordinated multichannel banking strategy, allowing customers to move between channels while receiving consistent information and service quality. Further, commercial banks should strengthen digital marketing through these channels by using customer information responsibly to provide relevant information about financial products, promotions, savings opportunities, loans, and other services, while complying with applicable data-protection and consumer-protection requirements. Commercial banks should invest in continuous customer training and digital financial literacy programmes, especially for customers who are less familiar with electronic banking operations, to increase adoption, reduce fear of digital fraud, and build confidence in electronic financial services. Finally, commercial banks should continuously monitor customer feedback, transaction performance, and channel usage to identify weaknesses and improve their electronic banking services, thereby strengthening customer satisfaction, retention, and the overall marketing of financial services in Cameroon.

Implications of the Study

The implication of this study is that commercial banks can improve their marketing and delivery of financial services capabilities by strengthening their e-banking channels, such as online banking, ATM banking, and mobile banking. The study findings also imply that banks should adopt an integrated digital-banking strategy that improves customer accessibility, engagement, convenience, and satisfaction across different electronic channels. For policymakers and financial-sector regulators, this study highlights the need to support reliable digital infrastructure, cybersecurity, consumer protection, and financial-digital literacy to encourage safe adoption of e-banking services. The positive correlations among the banking channels suggest that investments in one electronic banking service may complement the use of other channels, making multichannel integration important for banking sector competitiveness. For the academic world, this study provides empirical evidence from Cameroon that can guide future research and contribute to understanding how electronic banking technologies influence the marketing of financial services in developing economies banking sector.

Contribution to Science

This study contributes to scientific knowledge by providing empirical evidence on the relationship between e-banking channels online banking, ATM banking, telephone banking, and mobile banking, and the marketing of financial services within the Cameroonian banking sector context. The findings extend existing literature by demonstrating that online banking, ATM banking, and mobile banking have significant positive influence on financial services marketing, while telephone banking has a positive but insignificant influence. The study also

contributes to theory by showing that different electronic banking channels are positively correlated and can function as complementary mechanisms for improving customer convenience, access, engagement, and delivery of financial services. By focusing on commercial banks in Cameroon, the study addresses a contextual gap in the literature, particularly because much of the existing evidence on electronic banking and financial-service marketing has been generated in other geographical and economic settings. Therefore, this study provides a basic for future researchers to develop, test, and refine models of e-banking and financial-services marketing in Cameroon and other developing economies.

Limitations and Suggestions for further Study

The following limitations are applied to this study;

- **Data age versus rapid technological changes:** The study data was collected and analysed in 2024, which the rapid changes in technology and evolving customer preferences, the findings may not sufficiently reflect the current situation. This is because some banks might have introduced new digital products, artificial intelligence, fintech partnerships with improvement in payment devices and technologies.
- **Bank and customer wide differences in technology and infrastructure:** There exists differences in internet connectivity, electricity supply, digital literacy, smartphone ownership, and access to banking infrastructure across urban and rural areas within commercial banks and customers and these may influence electronic banking adoption greatly and marketing outcomes which the study was unable to capture.
- **Over reliance on self-reported data:** The study largely depended on information provided by the respondents, which may be have recall errors, personal perceptions, or socially desirable responses to protect the bank and promote a good public image before the academic and stakeholders' public.
- **Cross-sectional survey design:** The study data captures respondents' perceptions at a particular point in time; therefore, it may not fully explain how the relationship between electronic banking and financial services marketing changes over a period of time.
- **Location and geographical coverage:** Though the study is intended for the whole Cameroon urban and rural areas, the researcher could not confidently attest that most or all of the rural areas with commercial banks branches staff in Cameroon responded to the questionnaire. Most commercial banks staff who responded to the questionnaire are mostly located in Douala, Yaoundé and in regional provincial headquarters branch offices, thus, this may restrict the generalization of the findings to all commercial banks' branches across the country since location experiences are not uniform or the same.

Suggestions for further study include;

- Future researchers could conduct longitudinal studies to analyze how the influence of electronic banking on the marketing of financial services changes over time as customers and banks increasingly adopt digital technologies.
- Researchers could investigate moderating factors such as age, income, education, digital literacy, gender, internet accessibility, security and trust perception to determine the conditions under which electronic banking is more effective in marketing financial services.
- Lastly, qualitative or mixed-methods research could complement quantitative findings by exploring why customers adopt or reject particular electronic banking channels and how commercial banks can use customer experiences and feedback to improve digital service marketing strategies in Cameroon.

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APPENDIX

Questionnaire Survey

I am researching on “the influence of e-banking on the Marketing of Financial Services in Commercial Banks in Cameroon”. You have been chosen to be one of the respondents to answer the following question below. Please mark “X” against your choice

Section A: Demographic Information

1. Gender?

A. Male ☐

B. Female ☐

2. Age?

A. Under 25 ☐ B. [25 to 35[☐ C. [35 to 45[☐ D. [45 to 55[☐ E. Above 55 ☐

3. What is the highest level of education you have completed? Select one.

A. A-Level ☐ B. Bachelor Degree ☐ C. Master’s degree ☐ D. Others ☐

4. Years of experience

A. below 1-year ☐ B. 2–5-year ☐ C. 6–10-year ☐ D. Above 10 years ☐

SECTION B: ELECTRONIC BANKING

Please give your view using the scale provided for the best answer possible from section B to D: Strongly Agree (SA) / Agree (A) / Neutral (N) / Disagree (D) / Strongly Disagree (SD)

B1: Online banking

N	STATEMENT	SA	A	N	D	SD
5	The convenience of online banking has improved overall customer satisfaction.					
6	Online banking has increased our customer base.					
7	Online banking provides valuable data for targeted marketing campaigns.					
8	Our bank's online presence has strengthened customer loyalty.					
9	The user-friendliness of our online banking platform attracts new customers.					

B2: Automatic Teller Machine Banking

N	STATEMENT	SA	A	N	D	SD
10	ATMs enhance the accessibility of financial services for customers.					
11	The availability of ATMs increases customer convenience.					
12	ATMs provide faster financial services compared to in-branch transactions.					
13	ATMs reduce the operational costs for banks in delivering financial services.					
14	ATMs enhance the bank's brand image and reputation.					

B3: Telephone Banking

N	STATEMENT	SA	A	N	D	SD
15	Using telephone banking, customers can resolve issues more quickly than in-person visits.					
16	Customers find telephone banking to be a secure way to manage their finances.					
17	Our bank uses telephone banking to effectively cross-sell additional services to existing customers.					
18	Telephone banking improves customer access to financial services.					
19	Our bank has received positive feedback about our telephone banking services.					

B4: Mobile Banking

N	STATEMENT	SA	A	N	D	SD
20	Mobile banking enhances customer engagement with our bank's services.					
21	Marketing campaigns integrated with mobile banking apps are more successful					
22	Our mobile banking app helps in retaining existing customers.					
23	Our bank's mobile banking app effectively communicates promotional offers to customers.					
24	The use of mobile banking apps provides a competitive advantage in the market					

SECTION C: Marketing Financial Services

N	STATEMENT	SA	A	N	D	SD
25	Our e-banking services contribute to increase products, services and brand awareness					
26	Our e-banking services are effective to generating leads for new financial products or services development					

27	Our e-banking services guarantee a satisfactory return on marketing investments					
28	Our e-banking services enhance the effectiveness of cross-selling financial products or services.					
29	we use e-banking services to communicate assurance of our continues product and services delivery and availability					