

RESEARCH ARTICLE / ARAŞTIRMA YAZISI

Problems Faced by Bank Employees in Electronic Banking Applications Example of TRNC Bank Employees

Banka Çalışanlarının Elektronik Bankacılık Uygulamalarında Karşılaştığı Sorunlar: KKTC Banka Çalışanları Örneği

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Abstract:

The purpose of this study is to identify the problems faced by bank employees in electronic banking applications in TRNC. The research was conducted using the survey technique and the sample consists of 248 bank employees. The scale used was created by Kılıç (2015) inspired by Keklikoğlu's (2010) study and the data were analyzed using SPSS 28 program. The study examined the relationship between bank employees' perceptions of E-commerce payment instruments and outsourcing and the problems faced by banks. According to the findings, the majority of bank employees believe that increasing outsourcing will increase the potential to become a preferred bank in E-commerce payment instruments. However, there is low agreement on the relationship between outsourcing and fraud affecting reputation. No relationship was found between demographic variables and the problems faced by banks. In conclusion, although there are differences between bank employees' perceptions of E-commerce and outsourcing, demographic factors have no effect on these perceptions. These findings can be considered as an important source of information to better understand and improve banks' strategic decisions and operational practices.

Keywords: Banking, Electronic Banking, E-Commerce.

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Öz:

Bu çalışmanın amacı KKTC'de banka çalışanlarının elektronik bankacılık uygulamalarında karşılaştıkları sorunları tespit etmektir. Araştırma anket tekniği kullanılarak gerçekleştirilmiş olup örneklemini 248 banka çalışanı oluşturmaktadır. Kullanılan ölçek Kılıç (2015) tarafından Keklikoğlu'nun (2010) çalışmasından esinlenerek oluşturulmuş ve veriler SPSS 28 programı kullanılarak analiz edilmiştir. Araştırmada banka çalışanlarının E-ticaret ödeme araçlarına ve dış kaynak kullanımına ilişkin algıları ile bankaların karşılaştığı sorunlar arasındaki ilişki incelenmiştir. Elde edilen bulgulara göre banka çalışanlarının çoğunluğu dış kaynak kullanımının artmasının E-ticaret ödeme araçlarında tercih edilen banka olma potansiyelini artıracağına inanıyor. Ancak dış kaynak kullanımı ile itibarı etkileyen dolandırıcılık arasındaki ilişki konusunda düşük düzeyde bir fikir birliği var. Demografik değişkenler ile bankaların karşılaştığı sorunlar arasında herhangi bir ilişki bulunamamıştır. Sonuç olarak, banka çalışanlarının E-ticaret ve dış kaynak kullanımı algıları arasında farklılıklar bulunsa da demografik faktörlerin bu algılar üzerinde herhangi bir etkisi bulunmamaktadır. Bu bulgular, bankaların stratejik kararlarını ve operasyonel uygulamalarını daha iyi anlamak ve geliştirmek için önemli bir bilgi kaynağı olarak değerlendirilebilir.

Anahtar Kelimeler: Bankacılık, Elektronik Bankacılık, E-Ticaret.

Introduction

Problem Status:

The banking sector, like other sectors, has been greatly affected by the rapid technological developments we witness in today's world. Electronic banking services have provided customers with the highest level of convenience in performing their banking transactions over the internet. Electronic banking has been accepted as a new revolution in traditional banking services and has brought about significant changes in working systems in various institutions (Kaya, 2001).

The increasing interest in the quality of electronic banking services is an effective tool for improving and knowing the level of services provided and expected from customers, whether for the bank or the customer. Until the beginning of the 20th century, technology products used in banking transactions mostly consisted of pen, paper and ink (Ulusoy and Özbilge, 2023). However, over time, as in many areas, banking services have been exposed to the influence of technological innovations that have developed and become widespread with great acceleration. In the banking sector, where no significant change has been observed in its activities, in the face of technological competition and the demands of the information society, it has gone further than being an institution that only exchanges money and has become a financial business that requires the use of technological products (Sümer, 2016).

In our contemporary world, banks play an important role in the investment process and have a significant impact on the development and management of the economy at local, regional and global levels and in various areas of development and investment at various levels and areas. The system and electronic banking service, which aims to transform the world into a small investment village, is considered one of the most important banking activities in this sector, as its impact does not depend only on the level of the bank but is directly related to the banking sector, and customers perceive banks through the impressions they form about the services they offer. The implementation of quality culture contributes to the achievement of goals of banking service organizations in establishing bonds of trust and loyalty between banks and customers, and this creates a customer satisfaction curve with an actual increase and improvement in the performance of the service. Therefore, quality is the responsibility of all

elements of the organization. It started with the top management, represented at the top of the pyramid, and the employees, who represent the base of the hierarchy, and each of them was given responsibilities (Souad and Matawa, 2020).

In light of these developments, electronic banking services that have emerged through many electronic channels such as automatic teller machines (ATMs), electronic banks, internet banks and electronic messages over the phone have made it easier for customers to complete their transactions. Over the last decade, the banking industry in Djibouti has witnessed a number of developments in the field of electronic services, as public and private banks in Djibouti have sought to develop some electronic banking services in their efforts to meet customers' needs and increase their competitiveness. The importance of electronic banking services stems from the fact that it provides the opportunity to provide banking services to customers at the lowest cost, in the fastest time and with the least effort, and to offer new banking services. The electronic banking sector plays an important and diverse role in country economies. Banks aim to ensure customer satisfaction, which aims to stay in the market and stand out against competition. Quality has become a distinguishing feature and the most important element in achieving the goals of productive or service institutions in the twenty-first century (Sattar, 2017).

Purpose and Importance of the Research:

The aim of this study is to identify the problems faced by bank employees in electronic banking applications. This research is of great importance in understanding the problems that bank employees encounter during electronic banking applications. Electronic banking is the general name of the technological applications used by banks and customers to carry out financial transactions. Such practices are becoming increasingly common as an alternative to traditional banking methods. This research can be seen as an important step for the development and improvement of these applications by identifying the problems that bank employees encounter during electronic banking applications. Difficulties and problems experienced by bank employees reveal potential errors or deficiencies in this area. This information can guide banks,

financial institutions, and software developers in developing and improving electronic banking systems.

Research results can provide a broad perspective to understand the technology-related challenges and development areas of the banking sector. Electronic banking applications are an important part of the digital transformation in the financial sector, and such research can help make this transformation process more effective and seamless. Therefore, this type of research is of great importance for the development of the industry and customer satisfaction.

Hypotheses:

The hypotheses of this research are given below:

H1: There is a significant difference between gender and the problems faced by bank employees and banks in electronic commerce.

H2: There is a significant difference between age and the problems faced by bank employees and banks in electronic commerce.

H3: There is a significant difference between the educational level of bank employees and the problems faced by banks in electronic commerce.

H4: There is a significant difference between professional seniority and the problems faced by banks in electronic commerce.

Assumptions:

It is assumed that research participants give their answers to the survey questions sincerely.

Limitations:

Research.

With the bank participants participating in the research,

With the scale questions used in the research,

It is limited to the sources used in the research.

Definitions

Bank: It is an institution that provides financial services (Akkılıç, 2005).

Electronic banking: It provides access to bank accounts, money transfers, bill payments, investment transactions, loan applications, control of account balances and generally financial transactions online (Bakkal and Aksüt, 2011).

E-commerce (electronic commerce): refers to digital commerce transactions where products and services are bought and sold over the internet (Pala and Kartal, 2010).

Theoretical Framework

Electronic Banking Definition:

Electronic banking is a financial service model in which traditional banking services are provided with the use of digital technologies. These services allow bank customers to conduct their financial transactions without visiting bank branches, using ATMs, or making phone calls. Electronic banking enables banking transactions via the internet, mobile applications, and other digital platforms (Kaya and Arslan, 2016). Electronic banking services include providing customers with access to bank accounts, money transfers, bill payments, investment transactions, loan applications and more. It also offers customers the ability to check their account balances, view their

transaction history, and perform financial analysis. Thanks to electronic banking, banking transactions become faster and easier, and it reduces time and transaction costs for customers by eliminating the need to physically go to bank branches (Özdemir, 2010). Electronic banking is supported by security measures and authentication systems so that customers' personal and financial information is kept safe. With developing technology, electronic banking services are constantly renewed and improved, offering customers a better and more user-friendly experience. Therefore, today, many people carry out their banking transactions on electronic platforms, and these services represent an important transformation in the financial world (Vural, 2019).

Electronic Banking Purposes:

It is possible to evaluate the purposes and benefits of electronic banking under the following headings (Kahneh, 2017):

Accessibility:

The opportunity to carry out banking transactions at any time and from anywhere. It eliminates dependence on the working hours of bank branches. One of the main goals of electronic banking is to increase accessibility. Accessibility means facilitating access to financial services. Electronic banking offers customers the opportunity to carry out banking transactions at any time and from anywhere. In traditional banking, customers are required to physically go to the branch during the working hours of the bank branches in order to carry out their banking transactions. This situation can sometimes create difficulties due to workload, traffic or remote location (Yıldız, 2017). Electronic banking eliminates these limitations and provides access to financial services at any time. Customers can easily carry out their banking transactions online or via mobile applications. This provides a great advantage, especially when there is an urgent financial need or the need to make transactions outside business hours (Özkan and İpekten, 2017).

Ease of Transaction:

Electronic banking makes it possible to carry out financial transactions such as account balance inquiries, money transfers, bill payments and investment transactions more easily and quickly. One of the main purposes of electronic banking is to provide ease of transactions. This aims to make financial transactions faster, simpler and more user-friendly for customers. While in traditional banking, many transactions require physical visits to bank branches, waiting in lines, and filling out documents manually, electronic banking greatly simplifies these processes. Electronic banking platforms offer the opportunity to quickly carry out a number of financial transactions, from inquiring account balances to money transfers, bill payments and investment transactions, via the internet or using mobile applications. This allows customers to use their time more efficiently (Özdemir, 2010).

Saving:

It reduces transaction costs for both customers and financial institutions. It minimizes the need for physical bank branches and personnel. One of the main purposes of electronic banking is to save costs. Traditional banking requires operating physical locations of bank branches, employing staff, and printing paper documents and other materials, which means significant operating costs. Electronic banking minimizes these traditional costs and provides significant savings for financial institutions. Cost

savings include several distinct aspects of electronic banking. Firstly, operating costs such as operating physical bank branches and staff salaries are reduced. Since electronic banking platforms can provide 24/7 service, banks do not have to keep their branches open for long hours (Sattar, 2017).

Account Tracking:

Electronic banking offers customers the ability to monitor their account balances, view their transaction history, and track their spending. One of the main purposes of electronic banking is to provide customers with more effective and easy account tracking. In traditional banking, account balances and transaction histories are typically inquired through bank branches or ATMs. This process requires customers to physically go to a location, which can waste time and effort. Electronic banking offers account holders the opportunity to easily and quickly monitor their accounts. Customers can instantly check their account balances, review their transaction history, and view previous transactions in detail via the internet or mobile applications. This provides the opportunity to monitor their personal finances more closely and plan their budget more effectively (Kadir, 2011).

Access to Various Financial Products and Services:

Electronic banking platforms provide access to a variety of financial products and services, such as loan applications, investment accounts, and insurance policies. One of the main purposes of electronic banking is to offer customers broader access to a variety of financial products and services. Traditional banking relied on limited services offered through bank branches, and customers might have to visit different banks to meet their different financial needs. Electronic banking has changed this paradigm and offers customers access to a wide range of financial products and services through a single platform. Electronic banking platforms provide customers with access to loan applications, investment accounts, insurance policies, credit cards, loans, deposit accounts and many other financial products and services. This provides customers with greater flexibility in choosing and managing products that suit their different financial needs (Kaya and Arslan, 2016).

Security:

Electronic banking protects customers' personal and financial information with strong security measures and authentication systems. One of the main purposes of electronic banking is to enable customers to carry out their financial transactions securely. Security is a key focus of electronic banking because personal and sensitive information must be shared online during financial transactions. Electronic banking platforms protect customers' information and transactions using a range of security measures and technologies (Sattar, 2017).

Quick Transactions:

Money transfers and payments can often be made instantly. One of the main goals of electronic banking is to enable fast transactions. Traditional banking methods can often be time consuming to process financial transactions. It may be necessary to physically go to bank branches, wait in long queues and comply with bank hours. However, electronic banking accelerates transactions by eliminating such time and space restrictions (Seddik, 2012).

Financial Literacy:

It offers customers the opportunity to gain financial awareness and better manage their personal finances. One of the main goals of electronic banking is to increase financial literacy. Financial literacy refers to the ability of individuals to understand and manage financial matters and make sound financial decisions. Electronic banking offers customers the opportunity to have easier and faster access to financial information, make financial transactions more visible and become more conscious about them (Al Moussawi, 2014).

Innovation and Continuous Improvement:

With technological developments, electronic banking is constantly renewed and new features are added. One of the main goals of electronic banking is to promote innovation and continuous improvement. The financial sector changes rapidly with technological advances, and electronic banking has been developed to keep up with this change and constantly offer innovative solutions (Özdemir, 2010).

Ease:

It makes shopping faster and easier. Consumers can order products online and make payments quickly. Electronic commerce (e-commerce) represents a commerce model that offers greater convenience and accessibility to consumers. Compared to traditional store shopping, the advantages offered by e-commerce create a significant attraction for consumers. Electronic commerce makes shopping easier and more accessible to consumers. Now people can buy the products and services they want online, at any time and on almost any device (Özkan and İpekten, 2017). This eliminates the need for a physical store trip and saves consumers more time. Additionally, thanks to e-commerce platforms, consumers can easily compare products and prices, access user reviews and choose the most suitable options. E-commerce also breaks down geographic boundaries, giving consumers more choices around the world. Options to receive products at their doorstep and fast delivery services also strengthen the convenience and accessibility advantages of e-commerce. Offering more choices, more control and more convenience for consumers, e-commerce offers a shopping experience that suits the modern lifestyle (Sattar, 2017).

Method

Research Method:

This study was conducted using the survey technique, one of the quantitative research methods. With these methods, information is obtained about the general tendencies of the participants on topics such as their general opinions, attitudes or interests. These studies are used to provide information about general characteristics or trends of the population, usually without going into more in-depth detail. Survey research is conducted to understand the general situation of the population on a subject and to reveal certain trends or general characteristics. These provide an overview rather than a more in-depth analysis and therefore differ from other research methods (Karasar, 2008).

Population and Sample:

The population of the research consists of bank employees in TRNC. The sample of the study was selected using the purposeful sampling method. Purposeful sampling refers to a sample selected for a specific purpose in a research or investigation. This sample selection occurs when the researcher carefully selects the sample necessary to understand a particular hypothesis or issue (Karasar,

2008). In this context, 248 people were included in the sample.

Data Collection Tools:

In the research, data were collected with a scale. The scale used was created by Kılıç (2015) using Keklikoğlu's (2010) study. There are two sections in the survey. The first section contains questions regarding the demographic information of the participants and includes gender, age, educational status and professional seniority. The second part contains questions for bank employees to express their opinions about the problems banks face in electronic commerce. While answering the questions in the survey, a 5-point Likert scale was used. The values on the scale are as follows: 1 - Strongly agree, 2 - Agree, 3 - Neither agree nor disagree, 4 - Disagree, 5 - Strongly disagree. In the study conducted by Kılıç (2015),

Cronbach's Alpha value was found to be 0.763. This value generally indicates an acceptable level of internal consistency. However, when considered as a stand-alone measure, this coefficient alone does not convey the overall reliability of the survey. Other factors should also be taken into account, such as the content of the survey, the measurements made, the nature of the subject being measured, and the relationships between the questions that make up the survey. That is, to determine whether 0.763 is "reliable," the structure, purpose, and content of the survey must also be considered. Additionally, Cronbach's Alpha value alone does not provide a complete picture of the reliability of the survey. It is an important measure that should be evaluated together with other factors. In this study, the Cronbach's Alpha value of the scale was found to be 0.764.

Table 1. Reliability Analysis of the Scale

Cronbach's Alpha	Article
0.764	23

Analysis of Data:

The research process was carried out using the SPSS 28 program to analyze the collected data. In the first stage, data collection was completed and these data were stored in the SPSS 28 program for statistical analysis. Then, the reliability level of the collected data was examined; This stage was carried out to evaluate the consistency, stability and accuracy levels of the scales and tests. Descriptive analysis was primarily used during the data analysis phase. In this analysis, general characteristics of the data, statistical summaries such as the mean, standard deviation and distribution of the measurements were reviewed.

Then, T-Test and ANOVA tests were applied to determine whether the scale scores differ according to socio - demographic characteristics. T-Tests are statistical tests used to examine differences between two groups, while ANOVAs are used to examine differences between three or more groups.

Findings

Demographic features:

Demographic variables of bank employees are given in Table 2.

Table 2. Demographic Information

	N	%	
Gender	Woman	122	49.2
	Male	126	50.8
Age	18-24 years old	46	18.5
	25-30 years old	53	21.4
	31-35 years old	49	19.8
	36-45 years old	84	33.9
	46-55 years old	16	6.5
education level	High school	20	8.1
	College	47	19.0
	University	164	66.1
	Master's / PhD	17	6.9
professional seniority	1-5 years	43	17.3
	6-10 years	48	19.4
	11-15 years	64	25.8
	16-20 years	79	31.9
	21-25 years	14	5.6
Total	248	100.0	

When Table 2 is examined, 50.8% of the participants are male; 49.2% were women; 33.9% are 36-45 years old, 21.4% are 25-30 years old, 19.8% are 31-45 years old, 18.5% are 18-24 years old and 6.9% are It is seen that they are between the ages of 46-55. 66.1% of the participants were university graduates, 19% were college graduates, 8.1% were high school graduates and 6.9% were postgraduate /doctoral graduates; 31.9% have 16-20 years,

25.8% have 11-15 years, 19.4% have 6-10 years, 17.3% have 1-5 years and 5.6% have It is seen that he has professional seniority in the range of 21-25 years.

Thoughts of Bank Employees on the Problems Banks Encounter in E-commerce:

Table 3 shows the average and standard milking values for the Problems Facing Banks in e-commerce

Table 3. Findings Regarding Bank Employees' Thoughts About the Problems Banks Encounter in E-commerce

	Minimum	Maximum	Average	ss
expression 1	1.00	5.00	2.4718	1.36142
expression 2	1.00	5.00	2.0806	1.26361
expression 3	1.00	5.00	2.1048	1.15109
expression 4	1.00	5.00	2.3266	1.43770
expression 5	1.00	5.00	2.0927	1.28660
expression 6	1.00	5.00	2.1290	1.37924
expression 7	1.00	3.00	1.7863	0.83369
expression 8	1.00	5.00	2.8387	1.41928
Statement 9	1.00	5.00	2.7540	1.47310
expression 10	1.00	5.00	2.3306	1.39241
Statement 11	1.00	5.00	2.4718	1.45625
Statement 12	1.00	5.00	2.4637	1.39065
Statement 13	1.00	5.00	3.9476	1.17380
Statement 14	1.00	5.00	2.8831	1.50789
Statement 15	1.00	5.00	2.9758	1.49473
Statement 16	1.00	5.00	3.7218	1.28807
Statement 17	1.00	5.00	3.8347	1.26974
Statement 18	1.00	5.00	3.4919	1.38819
Statement 19	1.00	5.00	3.7460	1.27097
expression 20	1.00	5.00	3.8105	1.28852
Statement 21	1.00	3.00	1.5685	0.69943
Statement 22	1.00	5.00	2.6694	1.57007
Statement 23	1.00	5.00	2.9556	1.49291

When we look at the findings, the statement with the highest score of 3.9476 belongs to the statement "I think our bank is increasing the use of outsourcing in order to be the preferred bank in e-commerce payment instruments." In this case, it can be said that bank employees agree with this statement the least. However, it should be noted that the expression corresponding to the average value neither agrees nor disagrees. When the findings were examined, it was determined that the statement "I think that the decrease in auditing due to the increase in outsourcing and

fraud in e-commerce has damaged the reputation of our bank" with the lowest score of 1.5685. It is seen that the participants expressed their opinion as "strongly disagree" with this statement.

Comparison of Demographic Variables and Problems Encountered by Banks in E-Commerce:

The results of the analysis conducted to test the hypotheses in the study are given in Table 4.

Table 4. Findings on Demographic Variables and Problems Encountered by Banks in E-Commerce

		N	mean	Ss .	f	p.
Gender	Woman	122	63.3689	6.77160	0.114	0.735
	Male	126	63.5397	7.16173		
Age	18-24 years old	46	61.8478	6.39085	1,697	0.151
	25-30 years old	53	63.4340	7.54349		
	31-35 years old	49	64.0612	7.15136		
	36-45 years old	84	63.3452	6.66856		
	46-55 years old	16	66.8750	6.80074		
Educational background	High school	20	61.6000	7.25766	0.653	0.582
	College	47	64.1702	6.74479		
	University	164	63.4390	7.06690		
	Master's / PhD	17	63.8235	6.28724		
professional seniority	1-5 years	43	61.8837	6.58356	1,695	0.152
	6-10 years	48	62.9792	7.44480		
	11-15 years	64	64.3906	6.95933		
	16-20 years	79	63.2658	6.66931		
	21-25 years	14	66.7143	7.28991		

$p > 0.05$

When Table 4 is examined, no relationship was found between demographic variables and the problems faced by banks in e-commerce. In this case, it is possible to say that the problems encountered in the bank are similar to each other in terms of demographic variables.

"H₁ : There is a significant difference between gender and the problems faced by bank employees and banks in e-commerce"; "H₂ : There is a significant difference between age and the problems faced by bank employees and banks in E-commerce, H₃ : There is a significant difference between educational status and the problems faced by bank employees and banks in E-commerce, H₄ : Professional seniority and the problems faced by banks in E-commerce. The hypotheses "There is a significant difference between the problems faced" were rejected.

CONCLUSION AND RECOMMENDATIONS

The research examined the relationship between bank employees' perceptions of E-commerce payment tools and outsourcing and the problems faced by banks. According to the findings, the majority of bank employees believe that increasing the bank's outsourcing will increase its potential to become a preferred bank in E-commerce payment instruments. The highest agreement was observed for this statement. On the other hand, agreement with the idea that the increase in outsourcing causes a decrease in supervision regarding fraud affecting the bank's reputation is low. The "strongly disagree" response to this statement is the most common. No relationship was found between demographic variables and the problems faced by banks in e-commerce. This supports the conclusion that the problems in banks are similar in terms of demographic variables. As a result, there are differences between the perceptions of bank employees regarding E-commerce and outsourcing. However, demographic factors have no effect on these perceptions. These findings

provide an important source of information to better understand and improve banks' strategic decisions and operational practices. At the end of the research, the following recommendations were developed:

- It can be considered that increasing the use of outsourcing has a positive effect in order for the bank to be in a preferred position in E-commerce payment instruments. However, the management and effects of this process must be carefully monitored and controlled.
- The idea that outsourcing may damage reputation in the fight against fraud is an important point. The bank can develop transparent communication strategies to increase customer trust and protect its reputation.
- The research shows that employees show low participation in some statements. The bank can develop communication strategies that will give more value to employees' opinions and thoughts. It could strengthen feedback collection processes, perhaps through regular meetings or surveys.
- Although the study did not find a relationship between demographic variables and problems, perhaps you can better understand this relationship with a more detailed analysis. Uncovering potential differences among specific demographic groups can help you develop specific strategies.
- The bank must constantly review and improve its strategies and practices regarding E-commerce and outsourcing. By closely monitoring customer feedback and industry changes, it must maintain a competitive advantage and detect potential problems in advance.

Declarations

Ethics Approval and Consent to Participate

The study obtained permission from the Ethics Committee of University of Mediterranean Karpasia with decision number AKUN-ETK-15/24, dated 25/06/2024. Ethical rules were followed during the study, and consent forms were obtained from the participants. Approval was also obtained from the education management of Mediterranean Karpasia University for the application in high schools.

Consent for Publication

Not applicable

Availability of Data and Materials

Not applicable.

Competing Interests

The author declares that no competing interests in this manuscript.

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Authors' Contributions

AY carried out the proposal of the main idea of the research, BK and AY contributed to the collection of data, analysis. AY carried out revision of the article content. All authors have read and approved the final article.

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