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The Level of Knowledge of Digital Banking Services among Young People

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Abstract
Reputation is a dynamic phenomenon in terms of time and cannot be identified by a static system of indicators that calculate the level of risk. The purpose of effective reputation risk management may, in the future, contribute to preventing the negative effects faced by banks during times of crisis.

Keywords: Reputational Management, Digital Banking Services, Banking Reputation

1. Customers' Perception of Banks

In the modern era, the level of banking penetration is increasing. It becomes almost impossible for us to exist without having a bank account-to receive our salary, make certain payments, save money, or access credit.

Customers' perception is different and always has both subjective and objective reasons regarding banking reputation and the criteria for which customers choose the bank they work with. Whether we are talking about savings, lending, current operations, or complex and innovative operations, customers' perception is dynamic: customers who have loans from financial institutions perceive banks as entities that have control over their existence; customers who have financial resources begin to consider diversified investment options that can generate higher returns but with higher risk; from the perspective of transactions, those conducted online are gaining more and more importance.

Please note that while I have provided a translation, it is always recommended to have a native speaker review and edit the text for accuracy and fluency.

2. Methodology

We have created an online questionnaire and promoted it on various platforms (Whatsapp, Facebook, Linkedin), requesting completion from all individuals who hold at least one current account with a bank in Romania, by accessing the provided link.

This article is based on primary data collected in November 2022 and relies on the online design and administration of the questionnaire.

The questionnaire used in the conducted research identifies the respondents' profile through three demographic elements: gender, age, and place of residence. The questions utilize a 5-point Likert scale to capture customers' opinions regarding banking reputation. The presented conceptual framework relates to the theory of the criteria for choosing the bank with which customers work, from the perspective of four independent conditions. Based on the four relationships identified in this model, four hypotheses will be formulated.

We obtained 230 responses to this questionnaire, and we consider the obtained responses relevant, considering their dispersion, both in terms of respondents' gender, age groups, and place of residence in rural or urban areas.

3. Criteria for Choosing the Bank Customers Work With

Most respondents (63) agreed with this question, validating the fact that they chose their primary bank based on proximity. If we further analyze and add up the responses of agreement and strong agreement, we will get a total of 88; compared to the total responses of strong disagreement and disagreement, where the figure is 93, we can conclude that the choice of bank is not solely determined by the proximity of residence and workplace, or that other factors also impact this aspect.

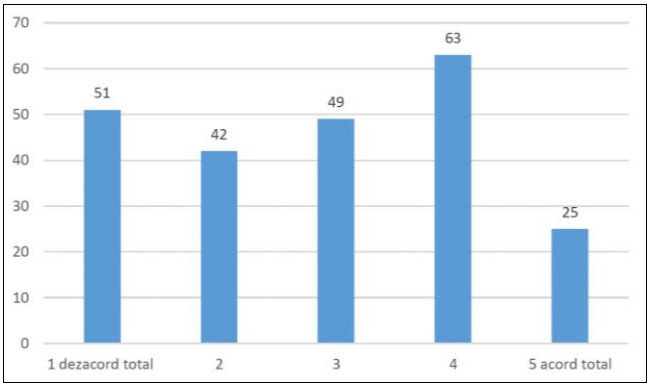

Fig 1: Distribution of customer responses

Thus, we continued the analysis from the perspective of respondents' age; the customer profile that chooses the bank based on proximity is over 36 years old, with the predominant age categories being 36-50 years old and >51 years old. A personal opinion is that if this questionnaire had been administered five years ago, the response would have been overwhelmingly in favor of choosing based on territoriality, as evidenced by the expansion of the network for all banks until that time. If this questionnaire is repeated in five years, due to the banks' expansion into the online environment through accelerating their digital transformation, this criterion will have no impact on the choice made.

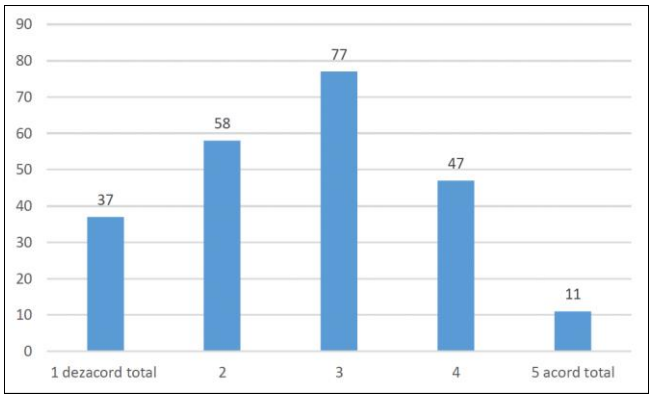

Fig 2: Distribution of customer responses

The second item refers to stock performance. Among all the questions asked, this is the only one where neutral responses were in the majority. 77 of the respondents neither disagreed nor agreed with the decision to choose a bank based on stock performance.

In a subsequent article, we will draw an analogy between the criterion of choosing based on stock performance and the level of education of customers. However, for the majority of customers, it seems that this is not an essential criterion, especially since there is no risk of losing existing funds (all banks have deposit guarantee agreements for amounts up to 100,000 euros per client), and transactions are carried out without significant differences between accounts; moreover, not all banks are listed on the stock exchange.

The third item refers to customers' perception of bank employees. The responses are relevant and confirm that employees still represent an essential factor in choosing the bank a customer works with. Thus, 100 respondents agreed that they choose their bank based on the competence level of the employees. If we analyze the responses of agreement and strong agreement compared to disagreement and strong disagreement, the difference is clear, with a comparative score of 143 to 41, so this hypothesis is clearly confirmed. Furthermore, bank management should reinforce the idea that employees are the most important asset and it is necessary to pay special attention to their retention, training, and motivation.

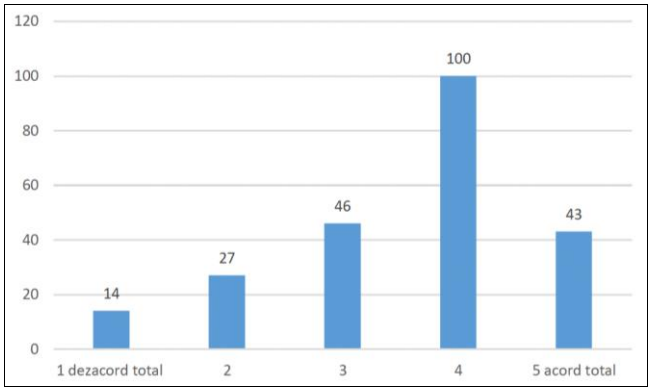

Fig 3: Distribution of customer responses

The fourth item refers to territorial units. And in this item, the previously stated hypotheses are confirmed - as there is a clear agreement among respondents who state that they make their choice based on the number of territorial units of the bank, in order to have easy and quick access in case of need. However, there is an interesting aspect when comparing the responses: if the zones of disagreement, neutrality, and total agreement are similar, we observe a slight difference in that the number of respondents in total agreement is lower, and the responses directly shift towards total disagreement. The explanation can be attributed to the fact that the choice of banks can be influenced by employees, but it is not necessary for them to be contacted at the bank's headquarters, as remote communication can also be opted for.

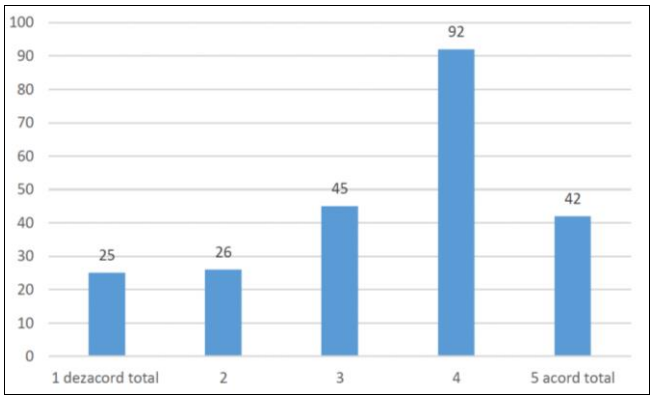

Fig 4: Distribution of customer responses

4. The Relationship with the Bank in the Online Environment

At the time of writing this article, the impact of the online sphere has become extremely important for two reasons: the natural evolution of technological development is leading to a change in customer behavior, with an increased appetite for the online domain, to the detriment of traditional transactions conducted at bank branches; the coronavirus pandemic, which has limited human interaction and customer mobility, has somewhat forced a shift towards the

online environment, but customers have managed to perceive its benefits in this way.

The first item in this section refers to operations carried out at territorial units. This is the first question where we have a significant response, as there are 94 answers expressing a total disagreement from customers regarding the option of conducting banking operations at the bank's branch instead of online.

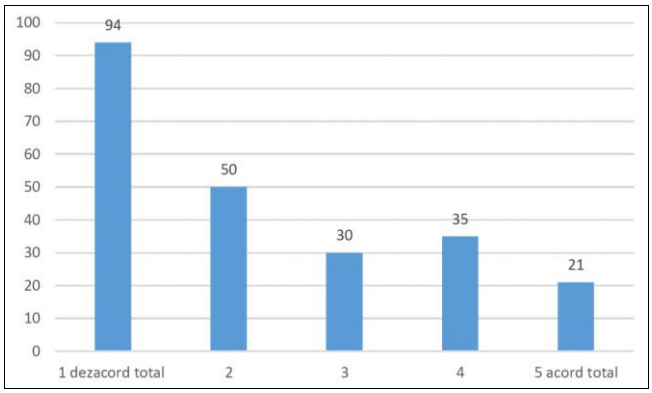

Fig 5: Distribution of customer responses

The evolution of transactions carried out through remote banking channels has experienced a spectacular growth in recent times, and the trend of customers opting for such operations appears to be progressing geometrically. A detailed analysis of the customer typology that prefers online banking reveals a significant advantage, especially among younger customers.

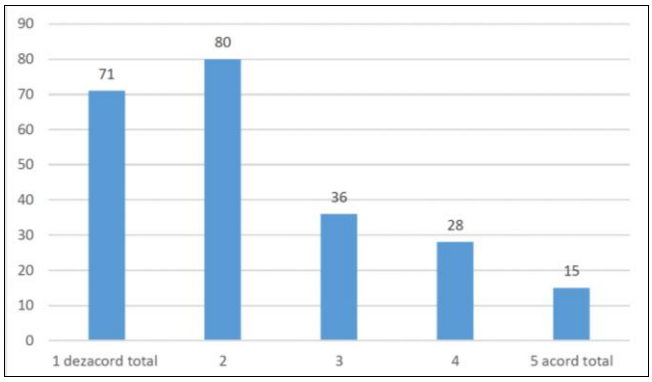

Fig 6: Distribution of customer responses

The second item in this section refers to the safety of transactions in the online environment. Once they started experiencing the online environment, customers understood that banks make considerable efforts to ensure the security of transactions through the provided applications. Starting from innovative customer identification methods in the application (retina scanning, fingerprint, etc.) to sophisticated software tools-all these show that the future is taking shape in this corridor-the online conduct of banking transactions.

The responses given to the question related to the safety of transactions in the online environment are telling: 151 out of the 230 respondents do not consider online transactions to be more risky than those conducted at the bank's branch.

The third item in this section refers to opening bank accounts versus online banking.

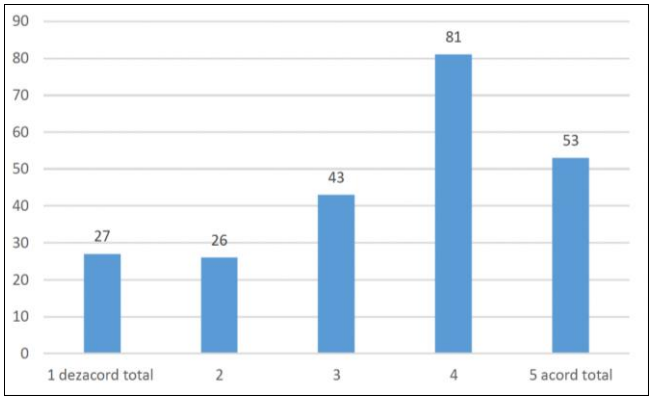

Fig 7: Distribution of customer responses

Even though the discussion about transactions shows that customers have no reservations in terms of safety, when it comes to account opening and initiating the business relationship, customers are more hesitant. Thus, 134 customers (over 50%) have expressed their agreement to open the business relationship in a formal setting, at the bank's branch, and only then to carry out transactions in the online environment. We consider that the bank's reputation takes precedence, and currently, the situation is as follows: if we were to repeat the research in a few years, after the digitalization of the banking environment provides sufficient guarantees regarding the elimination of identity theft risks, it is likely that this stage (remote enrollment) will not present any risks and will be as widely used as opening the relationship at the bank's branch.

5. Criteria for Choosing Savings Products

The first item in this category refers to traditional savings products versus investment funds.

The results indicate that customers prioritize safety, and their appetite for risk is limited. The option with the highest number of responses was the agreement given by customers who stated a preference for traditional savings products over investment funds. In 82 cases, agreement was expressed, and the combined responses of agreement and full agreement totaled 104, significantly more than the two options of disagreement, which had 50 cases.

An explanation for choosing this response is given by the fact that deposits are guaranteed up to 100,000 euros/equivalent per client, whereas investment funds have no guarantees. Even though there is a possibility of higher returns, customers prefer to keep their savings in secure products, even if the yield is lower.

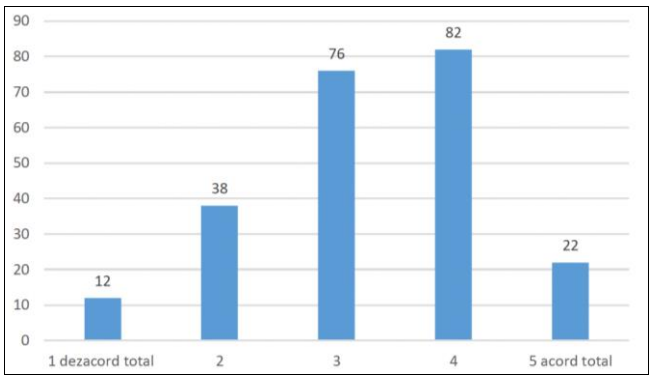

Fig 8: Distribution of customer responses

The second item in this section of the questionnaire refers to the risk associated with savings products.

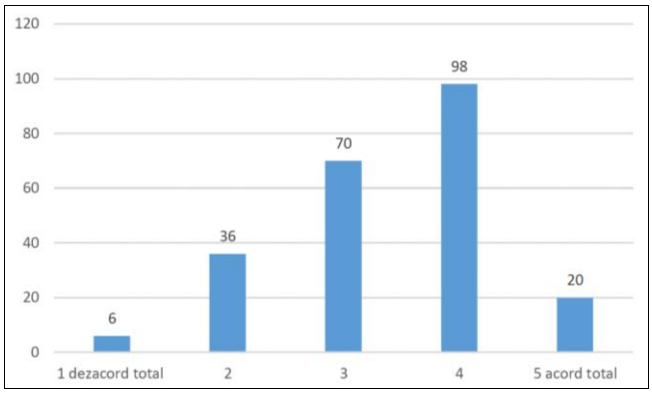

Fig 9: Distribution of customer responses

We notice that the algorithm presented in the previous item is also respected in this situation, as the reasoning is similar. Generally, customers prefer safe investment options, even if they offer a lower yield, instead of options with a potential higher yield, but uncertain and especially unguaranteed. The option with the highest number of responses (98) was the agreement, which confirms the customers' orientation towards low-risk products, instead of risky ones, but with a possible higher yield.

The third item refers to the safety of savings placement.

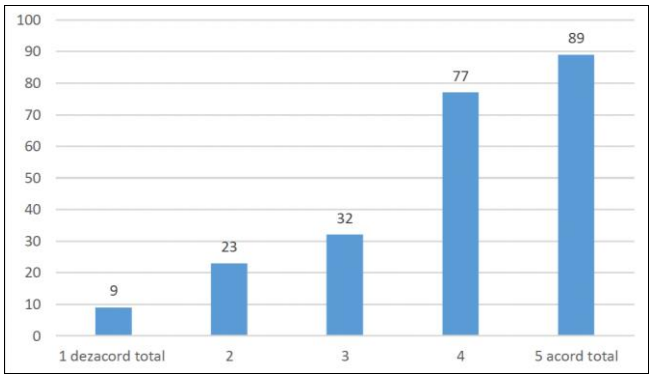

Fig 10: Distribution of customer responses

This question best reflects the link between customers' options for keeping their savings and the reputation of the chosen bank. Most often, the savings held come from a lifetime of work or represent money saved for important projects in customers' lives. That is why the bank's reputation plays a major role in the decision-making process of customers, who entrust their safety to the bank to fulfill their personal or family plans.

The result obtained in this item is the only one in the entire questionnaire where the full agreement option obtained the most responses, namely 89. If the agreement and full agreement options are combined, the figure of 166 is obtained, which represents 72% of the response options, a relevant image of customers' options regarding the reputation of banks.

6. Criteria for Choosing Lending Products

The first item in this category refers to choosing a bank to take out a loan. It is evident that once a relationship is established between the bank and the client, it becomes durable, and the first option when the client chooses a loan is the main bank.

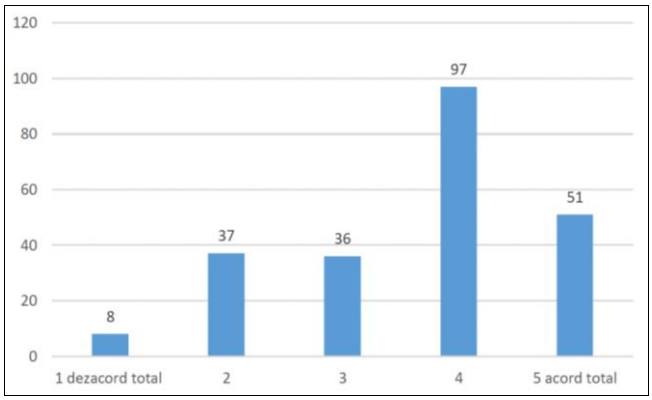

Fig 11: Distribution of customer responses

97 responses represented an agreement given by customers regarding the choice of a loan from the bank where they have their current account, and the combined responses of agreement and full agreement give a majority of 64%. We are particularly interested in what is prioritized for a customer-cost or convenience. Certainly, a prohibitively high cost would prompt the customer to choose another bank for a loan, but a reasonable cost is an argument for choosing the bank based on the reputation that led it to be the main bank.

The second item in this section refers to the cost of the loan.

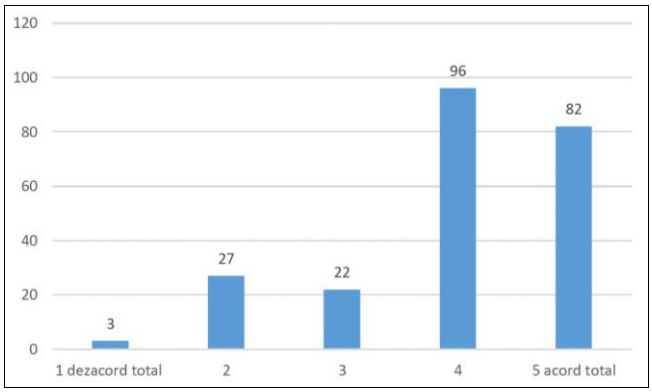

Fig 12: Distribution of customer responses

This question also has connections with the marketing area, responsible for the link between the need and the impulse to access credit, which is promoted most intensively. Often, a loan with a low interest rate or a promotion where the interest is reduced for a limited period of time can create the false assumption that this loan is the most advantageous. We do not necessarily consider that this loan may have hidden costs, as industry authorities also require the display of the APR (Annual Percentage Rate), which theoretically should calculate the financial impact of the loan in percentages. However, these percentages can often be misleading or irrelevant. In fact, any customer is-or rather should be-interested in the total level of payments they will have to make, rather than a discount associated with a promotion.

The third item in this category refers to the source of information used when applying for a loan.

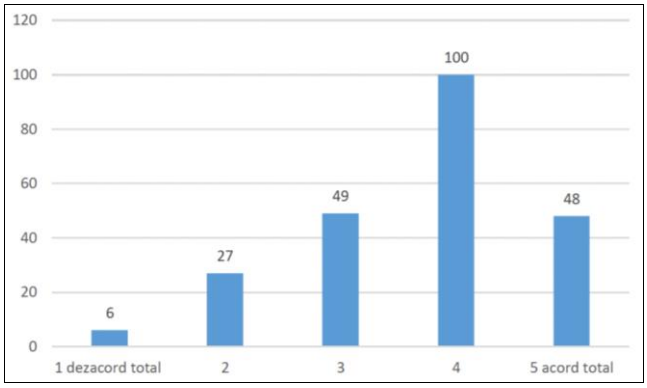

Fig 13: Distribution of customer responses

We are dealing here with a question that could elicit a redundant response. We all want to believe that every financial decision is well-founded and that decisions are made after proper research, considering the future financial impact. It seems that this is also the trend, as we have 100 responses in agreement, and the combined responses of agreement and full agreement amount to 148, representing 64% of the total responses. However, my personal opinion, based on my own experience, is that for the clientele in Romania, the idea expressed through these responses is still an aspiration. The technical details mentioned generally revolve around interest rates, the Annual Percentage Rate, and possibly fees. These aspects largely depend on the level of financial literacy of the clientele, requiring more steps to be taken.

The fourth item refers to the request to analyze multiple offers before choosing a loan.

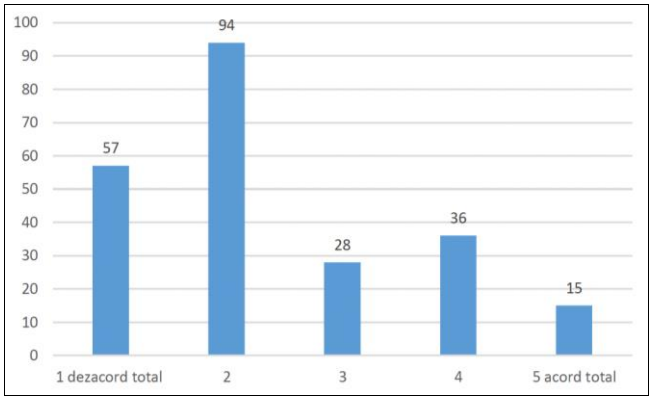

Fig 14: Distribution of customer responses

This question also has a strong impact in the connection between the bank and the client. If we analyze the responses from the first item in this category and the responses to this question, we will notice a discrepancy from a certain perspective: on one hand, customers state that they consider the main bank when they need a loan, but on the other hand, they express disagreement regarding accepting a loan offered by a representative of the main bank. The difference lies in the trust and reputation of the bank-the current level of perception related to financial education and information is quite low, as evidenced by the need to verify offers from competitors.

If we strictly analyze this question without comparing it to the responses from other questions, the conclusion is that a relevant disagreement has been expressed, with a cumulative total of 151 out of 230 responses indicating a negative response to a loan offer from a representative of the bank where the current account is held, without checking offers from competitors.

The last item in the questionnaire refers to choosing a bank based on its reputation. The response with the most options expressed is agreement with choosing a bank based on its reputation. The conclusion is clear-134 out of 230 respondents opted for the agreement response. However, we will further analyze how independent variables impact this conclusion and whether the hypothesis that the choice of a bank is based on its reputation is confirmed.

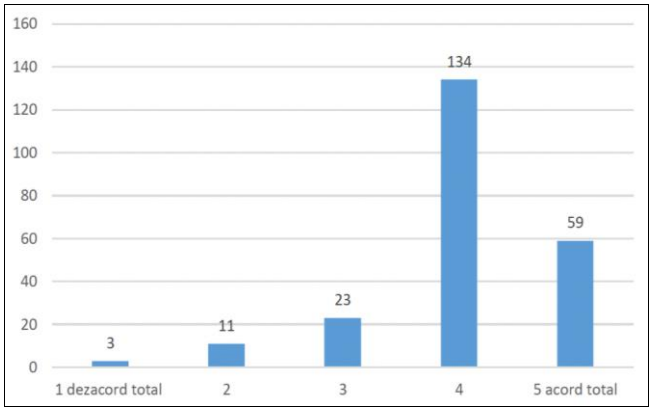

Fig 15: Distribution of customer responses

The respondents have the following profile: 56% are female, representing 128 individuals, and 44% are male, representing 102 individuals. In terms of age, 1 respondent is under 21 years old, 47 are between 22 and 35 years old, 153 are in the 36-50 age range, and 29 respondents are over 51 years old. In terms of demographics, 222 respondents live in urban areas and 8 in rural areas.

7. Analysis of the Reliability of the Resarch Instrument and the Representativeness of the Sample

To validate the internal consistency of the research instrument, consisting of questionnaire items distributed across 5 analysis dimensions, we determined the Cronbach Alpha coefficient value.

We note a level of internal consistency of the research instrument of 0.729, which reflects the reliability of the conceptual model, as it exceeds the critical threshold considered by statisticians of 0.7.

The means of the items within this cluster are close to the average value of the 5-point Likert scale, while the standard deviation reflects the variability of the analyzed dataset. These results denote a favorable perception of the respondents towards choosing a bank based on reputation and a less favorable perception towards the relationship with the bank in the online environment.

Table 1: Descriptive statistical indicators associated with the conceptual model

Analysis dimension	Mean	Standard deviation	Number of respondents
Bank selection criteria	3,31	0,860	230
Relationship with the bank in the online environment	2,69	1,000	
Criteria for choosing savings products	3,53	0,785	
Criteria for choosing lending products	3,59	0,692	
Bank selection based on reputation	4,02	0,817	

The correlation between each analysis dimension and the sum of the other analysis dimensions highlights that the dimension with the highest correlation coefficient is bank selection criteria (r = 0.353). In the column for Cronbach Alpha when excluding the dimension, we observe that the values of this indicator associated with the five dimensions are higher than the overall Cronbach Alpha value (0.724), which does not imply the need to eliminate any dimensions in subsequent correlational tests.

Table 2: Statistical indicators associated with the analysis based on Cronbach Alpha associated with the conceptual model

Analysis dimension	Mean	Standard deviation	Number of respondents
Bank selection criteria	0,353	0,125	0,728
Relationship with the bank in the online environment	0,275	0,084	0,787
Criteria for choosing savings products	0,222	0,069	0,808
Criteria for choosing lending products	0,282	0,146	0,777
Bank selection based on reputation	0,342	0,165	0,737

The Kaiser-Meyer-Olkin (KMO) test measures whether the sample used is representative for the objectives of the correlational study. In this case, the KMO value is 0.735 for all questionnaire items grouped into the 5 analysis dimensions of the conceptual model, as its value exceeds the threshold of 0.7. The Bartlett's sphericity test compares the Pearson correlation matrix with the identity matrix. In this test, the Chi-Square value is 78.070 and the asymptotic significance (Sig) is 0.001, indicating that the 5 dimensions associated with the conceptual model are correlated.

Table 3: Determining the represantativeness of the sample and the correlation between analysis dimensions

Kaiser-Meyer-Olin		0,735
Bartlett's sphericity yest	Chi-Square	78,070
	Degrees of freedom	10
	Significance	0,001

8. Testing Hythoseses using Statistical Methods such as Chi-Square, Pearson R, Spearman, and Regression Analysis

In each of the 4 hypotheses, the existence of an association between the independent variable and the dependent variable is investigated.

For hypothesis 1, the presence or absence of correlation between the 2 variables is examined using statistical methods such as Chi Square, Pearson R, and Spearman correlation coefficient.

Table 4: Chi Square test results for hypotheses 1

	Value	Degrees of freedom	Asymptotic significance
Pearson Chi-Square	56,789	16	0,00002
Likelihood Ratio	33,288	16	0,007
Linear association	13,057	1	0,000
Number of respondents	230		

Since the asymptotic significance value is close to zero, being 0.00002 (smaller than the significance threshold of 0.05), hypothesis 1 is validated.

The Pearson correlation coefficient reflects the degree of linear association between two variables, and its value approaching -1 or +1 indicates a strong negative or positive relationship, respectively, between the variables. The algebraic sign of the Spearman correlation indicates the direction of association between the independent and dependent variables.

It is noteworthy that both correlation coefficients have positive values: 0.239 (Pearson R) and 0.181 (Spearman), indicating a low correlation between the two variables included in the first hypothesis.

All these technical analyses confirm the positioning of the questionnaire respondents; the choice of the main bank is based on reputation viewed from multiple perspectives, considering the four indicators

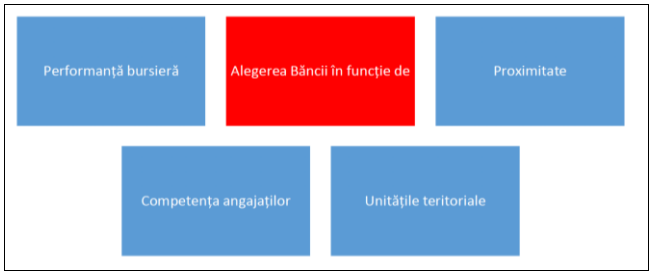

Fig 16: Validation options for choosing the bank based on indicators

We can observe that not all expressed options have the same significant impact; while in the case of employee competence, most respondents consider it to be an area with significant impact, the same cannot be said for territorial units, where the importance of online presence is gaining more and more significance. Therefore, quick access to a bank branch is no longer an essential criterion in choosing, given that the bank can be easily found with just a click away.

Hypothesis 2 also examines the presence or absence of correlation between the two variables using statistical

methods such as Chi-Square, Pearson R, Spearman correlation coefficient, and regression analysis.

Table 5: Chi Square test results for hypotheses 2

	Value	Degrees of freedom	Asymptotic significance
Pearson Chi-Square	21,532	16	0,159
Likelihood Ratio	23,114	16	0,111
Linear association	4,266	1	0,039
Number of respondents	230		

In the second hypothesis, the asymptotic significance coefficient (0.159) is higher than the significance threshold of 0.05. As the asymptotic significance coefficient is at this level, hypothesis 2 is not validated. Compared to the first hypothesis, the Pearson Chi Square indicator value is much lower at 21.532, compared to 56.789.
The values of both correlation coefficients are positive, 0.136 (Pearson R) and 0.145 (Spearman), but given that they are not close to the threshold of 1, the correlation between the two variables is very weak.

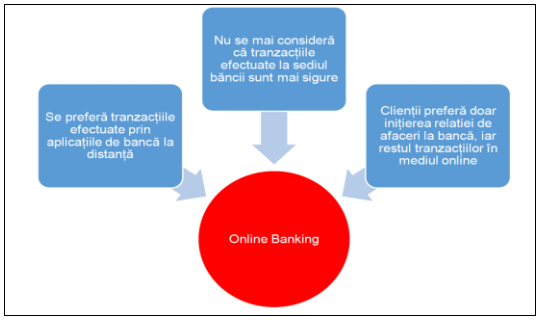

Fig 17: Validation options for choosing the bank in the online environment

As we noticed in the conclusions of the first hypothesis, the online environment significantly changes the perspective on reputation for a bank. The research shows concretely that customers' choice based on bank reputation takes a form that significantly dilutes their attachment.
Also, compared to the first hypothesis, where the number of territorial units was important, including the use of ATMs, the relationship between customers and the bank is changing, and the efficiency of applications and fintech innovations is becoming increasingly important. Another aspect to consider is the decreasing use of cash, resulting in significantly reduced visits to the bank, as transactions and other banking operations can be done remotely.
For hypothesis 3, the existence or absence of correlation between the two variables is examined using statistical methods such as Chi Square, Pearson R, and the Spearman correlation coefficient.

Table 6: Chi Square test results for hypotheses 3

	Value	Degrees of freedom	Asymptotic significance
Pearson Chi-Square	24,976	16	0,070
Likelihood Ratio	25,795	16	0,057
Linear association	5,294	1	0,021
Number of respondents	230		

In this third hypothesis, also, the asymptotic significance coefficient is higher than the significance threshold of 0.05, with a value of 0.07, slightly above the minimum accepted value. As the asymptotic significance coefficient is at this level, hypothesis 3 is also not validated. Compared to the first hypothesis, the Pearson Chi-Square indicator value is much lower, at 21.532, compared to 56.789.
The values of the two correlation coefficients are positive, 0.152 (Pearson R) and 0.136 (Spearman), but considering that they are not close to the threshold of 1, the correlation remains weaker between the two variables compared to the first hypothesis.
The respondent profile shows a cautious client who still takes into account the reputation of the bank where they choose to place their savings. There is also a level of financial education, which remains relatively low in Romania compared, for example, to other European Union countries, as there is a hesitant approach towards products with potentially higher returns but also higher risks. The level of resources available to clients in Romania is limited for most individuals, and it perfectly applies the principle that 80% of clients hold 20% of the total resources value, and vice versa-20% of clients hold 80% of the total resources value.
In conclusion, regarding the opinions proposed for validation in the case of the third hypothesis, there is a certain neutrality from the respondents' perspective.

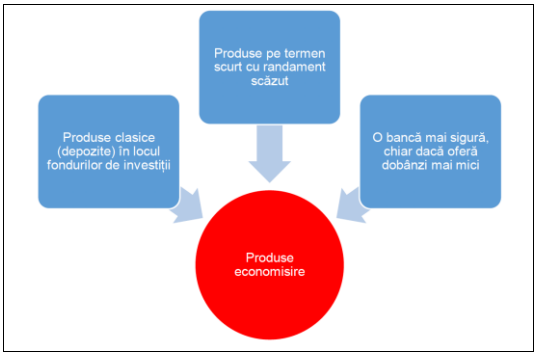

Fig 18: Validation options for bank choice based on offered savings products

Most clients are unwilling to risk their financial resources in any way and do not consider diversifying their investment portfolio. Instead, they rely on choosing a bank with a good reputation, where their financial resources are secure.
Similarly, to the other hypotheses, hypothesis 4 examines the presence or absence of correlation between the two variables using statistical methods such as Chi Square, Pearson R, and the Spearman correlation coefficient.

Table 7: Chi Square test results for hypotheses 4

	Value	Degrees of freedom	Asymptotic significance
Pearson Chi-Square	41,424	12	0,00042
Likelihood Ratio	39,163	12	0,000
Linear association	27,713	1	0,000
Number of respondents	230		

Since the asymptotic significance coefficient approaches zero, being 0.00042 (lower than the significance threshold of 0.05), hypothesis 4 is validated.

We notice that both correlation coefficients have positive values: 0.348 (Pearson R) and 0.351 (Spearman), which are nearly equal, indicating a correlation between the two variables included in the first hypothesis.
All these technical analyses confirm the positioning of the questionnaire respondents; the choice of the main bank is based on reputation viewed from multiple perspectives.

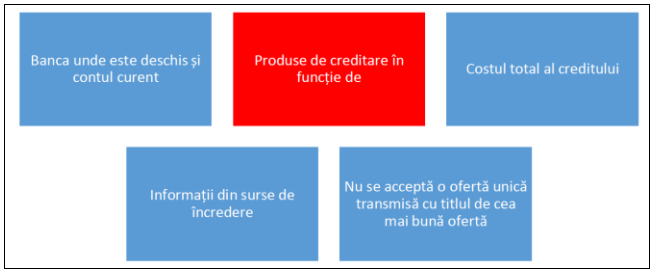

Fig 19: Validation options for bank choice on offered lending products

In this category, a favorable evolution can be observed, at least from the point of view of the level of information - clients no longer accept the first offer transmitted by a bank representative with the title of a special offer, nor offers that apparently have the best interest rate. At present, clients inform themselves about the total cost of the loan, study specialized sources (websites, credible publications, etc.), which provide details on technical characteristics, and truly choose the offer of the bank that has a good reputation but also a favorable cost component. At the same time, the professionalism of bank employees and the seriousness of the contract offered by the bank provide clients with the possibility to be correctly informed about general contractual clauses, the type of interest rate (fixed, variable, indexed), and to choose knowingly. Not necessarily a contract with a fixed interest rate can be the most advantageous, even if it is predictable and the actual cost of the loan is known from the beginning of the contract; a bank with good specialists in the field, with a correct analysis of the financial market on the medium and long term, will be able to anticipate that an indexed interest rate, which is formed by a monetary index such as Euribor / Robor to which the bank adds a fixed margin, becomes much more attractive than a fixed interest rate if a decrease in interest rates on the monetary market is anticipated. Moreover, if we perform such an analysis over a period of 5 years ago, we will notice that banks that promoted indexed interest rates for credit contracts offered to clients determined a lower cost for clients without affecting their profitability, only through competent consultancy offered to clients.
Another aspect taken into account at the time of choosing a loan is the convenience of clients. It is much easier for a client to access a loan at a bank where they also have other products, for an efficiency of all processes and implicitly a lower cumulative cost. If they access the loan at the bank where they have the current account open, the installment can be automatically debited, without higher transfer costs; also, possible interest rate changes for indexed loans can be monitored by accessing distance banking services that are generally offered free of charge to clients who domicile their income. Another advantage would be the possibility to access revolving options of loans or additional cards attached to basic loans, for additional purchases made after the completion of the basic loan. All of these are free services that a client benefits from if they access the loan from the main bank. If, on the other hand, they seek a lower cost, it is possible that additional costs, such as current account management fees, fees for distance banking services or other possible costs-including trips to the bank-may determine a higher final cost.

9. Conclusions

As a preliminary conclusion, banks are taking proactive measures to preserve or even enhance their reputation, which will encourage customers to stay with them. Once this connection is established, where customers become effectively dependent on their bank through the cards they hold, income collection, overdraft options, check issuance, automatic debits for bill payments or other types of scheduled payments, collections from partners through the already provided account, all of these represent levers through which banks understand that moving customers to another bank can only happen in the case of a major reputational event; otherwise, the cost of moving - both financially, but especially in terms of time and habit - will be so high that customers will find it very difficult to take this step.

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