

HOW IS CONSUMER BEHAVIOUR IN ELECTRONIC BANKING AFFECTED BY THE RISE OF DIGITAL BANKING IN A POST PANDEMIC WORLD?

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Abstract

The selection of banking institutions is influenced by various factors, including geographic location, security measures, and the availability of digital banking services. In addition, demographic characteristics such as gender and age may also shape consumer preferences. The onset of the COVID-19 pandemic has significantly accelerated the digital transformation within the banking sector, potentially altering the criteria by which customers evaluate and choose their banks. To investigate these dynamics, a questionnaire was administered to a sample of 283 individuals, with the collected data analysed using Pearson's correlation test. The findings indicate a decline in in-person visits to bank branches following the outbreak of the pandemic, accompanied by an increased reliance on online banking platforms. While no significant correlations were identified between gender and the choice of bank based on location, age-related differences in decision-making behaviour were observed. Furthermore, although gender did not appear to substantially influence overall bank selection, younger respondents tended to exhibit a more critical stance in their evaluations. Key factors associated with more favourable perceptions of banks included robust security features, ease of access, and high-quality customer service. These insights may prove valuable for Romanian banking institutions as they seek to enhance their service offerings, attract a broader customer base, and improve overall client satisfaction.

Keywords

digital banking; Covid19 pandemic; electronic banking; consumer behaviour; SPSS method.

JEL Classification

G21, G28, O33, I18, E44, J16, J10, D91

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