

عنوان مقاله:

Impact of Service Quality Dimensions on Internet Banking Adoption, Satisfaction and Patronage

محل انتشار:

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خلاصه مقاله:

Banking, a demand-driven industry is vastly growing to date by consistently expanding its client network via internet banking. The rendered service quality by banks has nevertheless been the essential tool for attracting prospective customers. Although, impact of service quality on satisfaction and patronage is well researched, investigating the same for internet banking and in Malaysian context is a definite research gap. This study is conducted to see the impact of service quality on the adoption of internet banking and then to identify if the service quality dimensions of reliability, responsiveness, communication, access and security leads to customer satisfaction and subsequently leads to patronage in Malaysia. The data is gathered from ۲۰۲ bank customers using judgmental sampling through two sets of questionnaires viz. User of Internet Banking and Non-User of Internet Banking. Based on the determined results produced using SPSS ۲۰ indications were obtained that the customers place great emphasis towards the service quality dimension of security and accessibility of internet banking respectively. The service quality has been found to significantly influence the adoption of internet banking in Malaysia. Service quality aspects, specially access and security, impact satisfaction and satisfaction impacts patronage, therefore, in accelerating the adoption rate, the banks should further enhance their offering in internet banking and concurrently provide a more efficient and easy to user interface.

کلمات کلیدی:

Adoption, Internet Banking, Loyalty, Satisfaction, Service Quality

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