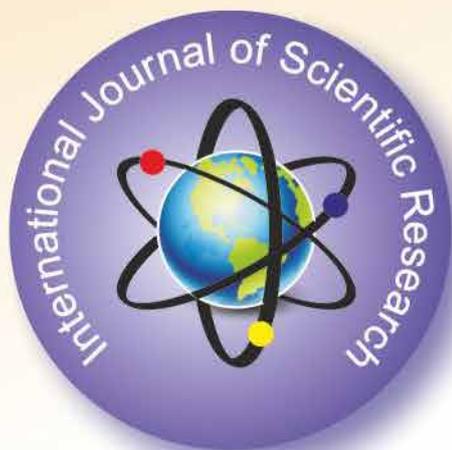


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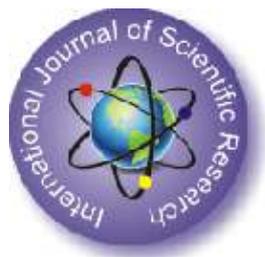
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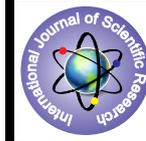
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Evaluation of Service Quality in Internet Banking: An Empirical Study in Coimbatore



Management

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ABSTRACT

This study aims at evaluating the service quality of internet banking (i-banking) services in Coimbatore from the perspective of the customer. Though there are various service quality dimensions, the author emphasises only seven dimensions viz., reliability, accessibility, user friendliness, privacy / security, efficiency, responsiveness and fulfilment. They are identified based on principal component factor analysis. Demographic analysis of data reveals that gender is hardly a bias for use and evaluation of service quality of i-banking in most of the cases across various categories of customers. Appropriate tools are used to assess the overall service quality. The results from the regression analysis reveals that customers are satisfied with the quality of service on five dimensions such as reliability, accessibility, privacy / security, responsiveness and fulfilment, but are least satisfied with the 'user-friendliness' dimension. The findings prioritise different parameters and guidelines to bankers to focus on the parameters on which they need to improve as the banking industry has become more competitive through the technological advancement.

INTRODUCTION

The service industries are mostly customer driven and their survival in competitive environment largely depends on quality of the service provided by them. In this context, quality of service furnished by the banking sector is very important and profitability of their business is closely connected to the quality of service they render (Zahorik and Rust, 1992; Rust et al., 1994; Rust et al., 1996). Businesses seeking to improve profitability are, thus, advised to monitor and make improvements to their service quality on an ongoing basis (Gerrard and Cunningham, 2005). Technology plays a vital role in improving the quality of services provided by the business units. One of the technologies which really brought information revolution in the society is Internet Technology and is rightly regarded as the third wave of revolution after agricultural and industrial revolution. Advent and adoption of internet by the industries has removed the constraint of time, distance and communication making globe truly a small village. Financial sector being no exception, numerous factors such as competitive cost, customer service, increase in education and income level of customers and the like influence banks to evaluate their technology and assess their electronic commerce and internet banking (i-banking) strategies. Internet banking allows banking from anywhere, anytime and is used for transactions, payments and the like over the internet through a bank, a credit union or society's secure website. So, basically, in i-banking a client has one-to-one interaction with the bank's website, and in such a situation it is essential on the part of the bank to provide high quality services over the internet. So, in contrast to traditional banking, i-banking involves non-human interactions between customers and online bank information system.

Customer satisfaction, customer retention and new customer acquisition are the key factors in i-banking system. This becomes more important since the acquisition costs in online banking exceed that of the traditional offline business by 20%-40% (Reibstein, 2002). Providing i-banking is increasingly becoming a 'need to have' than a 'nice to have' service. The i-banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services (Arunachalam and Sivasubramanian, 2007). Internet banking is a new delivery channel for banks in India. The i-banking channel is both an informative and a transactional medium. However, i-banking has not been popularly adopted in India as expected (Ravi et al., 2007). Malhotra and Singh (2007) carried out a study to find the i-banking adoption by the banks in India. The study suggests that larger banks or banks with younger age, private ownership and lower branch intensity possess high probability of adoption of this new technology. Banks with lower market share also perceive i-banking technology as a means to increase the market share by attracting more and more customers through this new channel of delivery. However, the service quality in i-banking from customers needs thorough analysis to find out the determinants for

success and growth of new channel of delivery in India so that useful guidelines for bankers can be extracted. To this end, this study aims at determining the service quality of banks operative in India with regards to i-banking and identifying the important parameters crucial for service quality from customer's perspective. The study also explores the importance of parameters across the demographic profile of the respondents.

STATUS OF I-BANKING IN INDIA

In Indian context, many publications throw light over the importance of i-banking and also its prospects for the Indian banking industry. Unnithan and Swatman (2001) studied the drivers for change in the evolution of the banking sector, and the move towards electronic banking by focusing on two economies, Australia and India. The study found that Australia is a country with internet-ready infrastructure for telecommunication. India, by comparison, is overwhelmed by weak infrastructure, low PC penetration, developing security protocols and consumer reluctance in rural sector. Although many major banks have started offering i-banking services, the slow pace will continue until the critical mass is achieved for PC, internet connections and telephones. However, the upsurge of the IT professionals with growing demands is pressuring the government and bureaucracy in the country to support and develop new initiatives for a faster spread of i-banking. Rao and Prathima (2003) provided a theoretical analysis of i-banking in India, and found that as compared to the banks abroad, Indian banks offering online services still have a long way to go. For online banking to reach a critical mass, there has to be sufficient number of users and the sufficient infrastructure in place. Various authors have found that i-banking is fast becoming popular in India (Gupta, 1999; Pegu, 2000; Dasgupta, 2002). Almost all the banks operating in India are having their websites, but only a few banks provide transactional i-banking. A survey carried out by Malhotra and Singh (2006) shows that only 48% of the commercial banks operating in India as on March-end 2005 offers i-banking.

In India, comparatively less number of studies have been conducted on the current status of i-banking and customer satisfaction compared to other countries. Thus, there is a lot of scope for the research to present new ideas concerning i-banking in India which may be useful to the Indian banking industry. There are a series of papers that observe that i-banking has revolutionised the banking industry and the banking industry is under pressure to offer new products and services. However, to succeed in today's electronic markets a strategic and focused approach is required.

THE INTERNET USERS IN INDIA

The role of internet is becoming inevitable to corporate and society. Across the world, governments and corporate are increasingly working towards the better utilisation of the internet. The internet which was initially perceived as a communication media is now metamorphosing into a powerful business media

(Sakkthivel, 2006). According to the Internet & Online Association of India (IOAI), the Indian internet population is currently over 25 million and is expected to grow to 100 million by 2007 (Survey by New Media Review, 2005). In July 2005, Internet World Stats reported that there were 39,200,000 internet users in India representing 3.6% of the population. (Internet World Stats, August 2005). Even with millions of web users in its cities, the internet penetration rate for India remains well below 5%. Despite India's technology outsourcing power, the country's internet penetration rate is low. Just Consult, a research firm based in New Delhi, surveyed urban internet users in April 2005 by talking to 30,000 Indian web users about their lifestyle and their web use. There are about 17.5 million urban dwellers in India who use the internet consistently with an additional 5.2 million who use it occasionally. Among the urban users surveyed by Just Consult, about one half are involved in business in some way, and students make up 20% of the total. Three out of four users have a car and 50% have a credit card.

Over 50% of web users in the Indian metropolitan areas are between the ages of 19 and 30, with an additional 22% between the age of 31 and 40. Users under the age of 18 are rare' (e-Marketer, August 2005).

- 13-18: 03%
- 19-24: 29%
- 25-30: 32%
- 31-40: 22%
- 42-55: 11%
- 55+: 03%.

Thus, in India, slowly but steadily, the Indian customer is moving towards i-banking. A number of banks have either adopted i-banking or are on the threshold of adopting it. The banks started i-banking initially with simple functions such as getting information about interest rates, checking account balances and computing loan eligibility. Then, the services are extended to online bill payment, transfer of funds between accounts and cash management services for corporate. Recently, banks have started to facilitate payment of e-commerce transactions by directly debiting bank accounts or through credit cards. It will add to the revenues of the bank.

SERVICE QUALITY IN THE CONTEXT OF I-BANKING

The definition of quality is contextual one and differs from person to person. In general, the quality is basically classified into five categories, viz., transcendent, product led, process or supply led, customer led and value led. The definition of service quality is based on customer-led quality definition where quality is defined as satisfying customer's requirements (Deming, Juran, Feigenbaum and Ishikawa), relying on the ability of the organisation to determine customers' requirements and then meet these requirements.

CUSTOMER PERSPECTIVE

From the perspective of the customer, the service quality differentiates sought quality and perceived quality. Sought quality is the level of quality customers explicitly or implicitly demand and expect from service providers. The sought quality (customer expectations) is created due to several factors – primarily, the expectations are formed during a previous personal experience of a customer with a service, and the customer is influenced by the experiences of the other users and by the image of an organisation. Perceived quality means the overall impression a customer has and experiences about the level of quality after service realisation. The potential difference between the sought quality and the perceived quality gives the service provider an opportunity to measure customer satisfaction based on formulating the precise and actual criteria according to which the customers are assessing the services.

E-SERVICE QUALITY DIMENSIONS IN I-BANKING

Researchers have paid much attention to the close relationships between service quality and customer satisfaction (Parasuraman et al., 1988). Regarding the particular service quality dimensions that influence the formation of customer satisfaction, Johnson (1995, 1997) has found that the causes of dissatisfac-

tion and satisfaction are not necessarily the same. Some service quality attributes may not be critical for consumer satisfaction but can significantly lead to dissatisfaction when they are performed poorly. The same author has further classified all dimensions into enhancing (satisfiers), hygiene (dissatisfies) and dual factors. Enhancing factors are those which will lead to customer satisfaction if they are delivered properly, but will not necessarily cause dissatisfaction if absent. In contrast, hygiene factors will lead to customer dissatisfaction if they fail to deliver, but will not result in satisfaction if they are present. Dual factors are those that will have an impact on both satisfaction and dissatisfaction. Johnson (1995) identified attentiveness, responsiveness care and friendliness as the main sources of satisfactions (satisfiers) in banking services, and integrity, reliability, availability and functionality as the main sources of dissatisfaction (dissatisfies).

Yang et al (2004) identified five online service quality dimensions (responsiveness, reliability, competence, access and security) and their relationships with the customer satisfaction. Wolfmberger and Gilly (2002) observed that reliability and fulfilment are the strongest predictors for customer satisfaction. Liu and Arnett (2000) identified five critical dimensions of online service quality in relations to customer satisfaction in the website. Among these, the quality of information that is relevant, accurate, timely, customised and complete are given priority for the customer satisfaction in the online service. The study by Khalil and Pearson (2007) has found that trust significantly affects attitude towards i-banking acceptance. To encourage i-banking adoption, banks need to develop strategies that improve the customer's trust in the underlying technology. The other factors include quick response, assurance, follow-up and empathy. Security, correct transaction, customer control on transaction (personalisation), order tracking facilities and privacy are other important factors in the online service that affect the customer satisfaction.

Joseph et al (1999) investigated the influence of internet on the delivery of banking services. They found six underlying dimensions of e-banking service quality such as convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customisation. Jun and Cai (2001) identified 17 service quality dimensions of i-banking service quality. These are reliability, responsiveness, competence, courtesy, credibility, access, communication, understanding the customer, collaboration, continuous improvement, content, accuracy, ease of use, timeliness, aesthetics, security and divers features. They also suggested that some dimensions such as responsiveness, reliability and access are critical for both traditional and internet banks. The following are the factors which evaluate the service quality of the internet banking in the banking industry.

- Reliability (X1)
- Accessibility (X2)
- User-friendliness (X3)
- Privacy/security (X4)
- Efficiency (X5)
- Responsiveness (X6)
- Fulfilment (X7)

CORRELATION ANALYSIS

To find the degree of association between the dimensions identified correlation analysis is used. The correlation coefficients between the various dimensions are calculated. It is interesting to observe the highest degree of significant positive correlation between x7 (fulfilment) and x6 (responsiveness). A high degree of significant positive correlation is also observed between reliability (x1) and accessibility (x2), privacy/security (x4) and user-friendliness (x3). Again, a number of negative correlations

are observed in the row containing x7 with x1, x3, and x5, but these correlations are of low degree.

**TABLE 1
CORRELATION BETWEEN SERVICE QUALITY AND LEVEL OF SATISFACTION**

| Sl. No. | Factors | Correlation Co-efficients | Tabulated 't' Value | Level of Significance (1%) |
|---------|----------------|---------------------------|---------------------|----------------------------|
| 1. | Reliability | 1.002 | 0.798 | Significant |
| 2. | Accessibility | 0.994 | 0.990 | Significant |
| 3. | User Friendly | 0.984 | 0.998 | Significant |
| 4. | Privacy | 1.037 | 0.959 | Significant |
| 5. | Efficiency | 0.926 | 0.798 | Significant |
| 6. | Responsiveness | 1.820 | 0.623 | Significant |
| 7. | Fulfillment | 1.109 | 0.418 | Significant |

Source: Calculated from Primary Data

**DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS
CHI - SQUARE ANALYSIS**

In order to investigate the impact of service quality dimensions on the demographic profile of the respondents, Chi-square test is applied. According to the statistical values, hypothesis formulated for this purpose is tested and inferences drawn are also presented.

**TABLE 2
CHI-SQUARE ANALYSIS BETWEEN DEMOGRAPHIC VARIABLES AND LEVEL OF SATISFACTION**

| Sl. No. | Personal Factors | Chi-square Value | Table Value | Degrees of Freedom | Remarks |
|---------|---------------------------|------------------|-------------|--------------------|-------------|
| 1. | Age Group | 19.449 | 13.277 | 4 | Significant |
| 2. | Gender | 19.031 | 13.277 | 4 | Significant |
| 2. | Educational Qualification | 24.790 | 13.277 | 4 | Significant |
| 3. | Religion | 13.709 | 13.277 | 4 | Significant |
| 4. | Occupation | 17.456 | 13.277 | 4 | Significant |
| 5. | Dependents | 20.136 | 13.277 | 4 | Significant |
| 6. | Income | 19.892 | 13.277 | 4 | Significant |

Source: Calculated from Primary Data

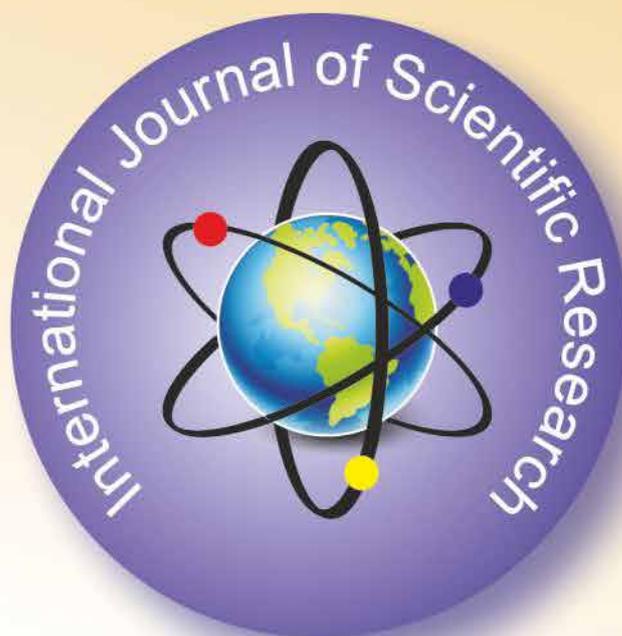
To understand the relationship between the demographic variables and the level of satisfaction of the respondents, Chi-square test is applied and the relevant statistics is presented in Table 2. The calculated Chi-square values for all the select demographic variables are found to be greater than the tabulated values. As the values are significant at one percent level, one could accept the alternative hypothesis and reject the null hypothesis. Therefore, it can be concluded that changes in the demographic indicators are significantly related to changes in the level of satisfaction.

CONCLUSION

The article explores the service quality of i-banking operative in Coimbatore from customer's perspective. It is observed that customers are satisfied with the reliability of the services provided by the banks but are not very much satisfied with the dimension 'User friendliness'. A seven-dimension model using regression analysis is developed for measuring the overall service quality of i-banking. The result indicates that the two dimensions, viz. 'Privacy/Security' and 'Fulfillment' are not contributing significantly towards the overall service quality. This is an implication that the customers feel that bankers fail in providing the services on these two dimensions satisfactorily. It is also observed that the opinion of men and women of business class differs from the other classes. The i-banking is going to be very crucial for India, having increasing percentage of younger generation population with computer literacy. Since research on service quality in i-banking is still in its infancy and the relevant literature is scarce, therefore the insight gained in this study may offer a foundation for future research on self-service technology and provide useful recommendations to the bankers for improving the banking services. The limitation of this study is that the result should not be generalized, as the service quality of i-banking has been tested in urban India. Furthermore, a small sample may not be the representative of the whole population and hence, in future, the research can be conducted by taking a large sample to facilitate a robust examination of the service quality of the i-banking. The future study can also be conducted to identify the relative importance of each dimension. The extension of this study can also include the perspective of the providers (bankers) to have a better understanding of the problem domain.

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