Service quality dimension effects on customer satisfaction towards ebanking

Abstract

Electronic banking so called e-banking is very popular to use where the Central Bank of Malaysia permitted banks to carry out full variety of banking products and services through the Internet. This study aims to examine the perception of customer satisfaction on e-banking using SERVQUAL model. 50 completed questionnaires were collected randomly among e-banking users in Federal Territory of Labuan, Malaysia, to obtain responses regarding satisfaction towards using e-banking activities. The result through multiple regression analysis inferred that responsiveness, empathy and tangibles have more contribution to satisfy the E-banking users. In overall, the implication of this study is to highlight the importance in improving the service quality delivered by banking industry in Federal Territory of Labuan towards customer satisfaction.