IJABM

www.ftms.edu.my/journals/index.php/journals/ijabm

Research Paper

INFLUENCE OF SERVICE QUALITY ON INTERNET BANKING CUSTOMER SATISFACTION IN MALAYSIA

Nur Sherina Binti Jemili
FTMS College
Block 3420, Persiaran Semarak Api, Cyber 4,
63000 Cyberjaya, Selangor, Malaysia
sherinajtesorio@gmail.com

Abstract

This study builds on conceptual framework and further analyzes the important factors of service quality to predict a customer satisfaction in internet banking through the critical evaluation of theories or models, literature review and empirical testing. Due to the respondents' availability and accessibility, this study will only use non-probability convenience sampling. A total of 60 final samples has been collected by using a positivism research philosophy and explanatory research design. The collected data is then analyzed by using Statistical Package for Social Sciences (SPSS) techniques with the help of SPSS 22 to evaluate, analyze and examine the hypotheses factors by means of Normality, Reliability, and Regression. The results indicated that Responsiveness has found to be highly positive significant influence on service quality in internet banking, followed by Perceived Ease of Use. However, Reliability was showing a positive insignificant influence on service quality in internet banking, so as the Web Assistance. Hence, it is recommended for every banks to provide a better service quality to increase the satisfaction among their customers while utilizing their services. On the other hand, future studies may need to increase the sample size for a better result.

Key Terms: *Service Quality, Internet Banking, Responsiveness, Reliability, Web Assistance, Perceived Ease of Use, Customer Satisfaction*

1.   Introduction

In this 21st century, using an internet banking is no longer a strange thing among the generations. It has been extensively used widely and implemented all over the world especially in developed countries.
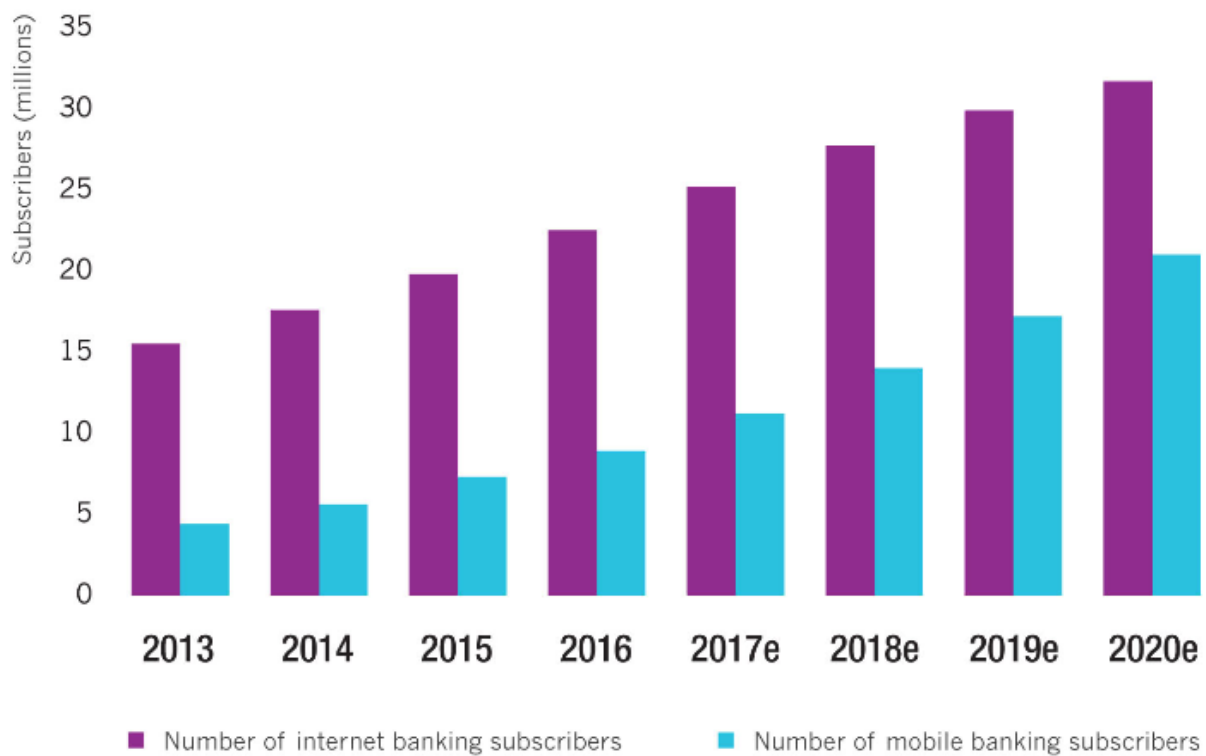
Figure 1. Adoption of Internet and Mobile Banking in Malaysia (Weng, 2017)

The figure above indicates the statistics of mobile banking users' rate in Malaysia has risen at twice the rate of internet banking users between 2013 and 2016 (Weng, 2017). In 2013, there are roughly 15 million internet banking subscribers compared to mobile banking subscribers, approximately 5 million. The following years shows that internet banking subscribers and mobile banking subscribers has increasing rapidly. This resulted to the amount of internet banking subscribers in 2016 has reached nearly 25 million . Although the number of mobile banking subscribers is still far left behind (nearly 10 millions) in 2016, it still has increased every year as per shown in the graph. The table 2 above also shows the expected number of internet banking subscribers and mobile banking subscribers increasing in the year 2017, 2018, 2019, and 2020.

Although internet banking has been helpful to most of people either as in individual or organization, past studies has proved that the service quality on internet banking provided by bank is positively linked with customer satisfaction. Singhal & Padhmanabhan (2008) mentioned that some errors are found that these services have not satisfy the needs of some group of customers. This could be the service quality provided by the commercial banks such as convenience, flexible virtual banking system, reliability, time factor, real time access to information, saving transaction cost, on-line bill payments, digital signature for security, faster transfer, easy to use, user friendly, low transaction fees, anytime and anywhere banking facility, access to current and historical transaction data, facility of fund transfer to third party are taken in their study. Ling, Fern, Boon, and Huat (2015) stated that the main issue of internet banking to dealt by the providers is that an enormous number of the banks' customers are refuse to utilize the internet banking services given. This occurred because of the services given through internet banking presently can't seem to fulfill their customer satisfaction. T here are also several existing challenges faced by internet banking mentioned by Yi, Min, Woi and Yan (2017) namely customer resistance to change, bank vulnerable attacked by hackers, security issues and so on.

Due to the adoption of internet banking and mobile banking in Malaysia is expected to grow sharply in the future, it is important for banks to keep their customers' satisfaction fulfilled. The key to achieve customer satisfaction in internet banking is the banks must provide a better service quality. A customer who is satisfied with the service quality provided by banks will continue to use their services in the future.

Research Aims

Based on the observation of past studies, in conducting this research, four factors of independent variables are being used which is Responsiveness, Web Assistance, Reliability, and Perceived Ease of Use. It is believed that these independent variables are playing a major role towards a customer satisfaction. This research aims are to investigate the influences of service quality on internet banking, and by doing so to build the understanding of customer satisfaction among Malaysians towards internet banking. Furthermore, it endeavors to give a superior understanding of internet banking from a customer's perspective and elements that effect a customer satisfaction towards the service quality.

Research Questions

i. What is the influence of responsiveness towards customer satisfaction in service quality of internet banking?
ii. What is the influence of assistance towards customer satisfaction in service quality of internet banking?
iii. What is the influence of reliability towards customer satisfaction in service quality of internet banking?
iv. What is the influence of perceived ease of use can influence customer satisfaction in service quality of internet banking?

Research Objectives

i. To investigate the influence of responsiveness on customer satisfaction
ii. To investigate the influence of web assistance on customer satisfaction
iii. To investigate the influence of reliability on customer satisfaction
iv. To investigate the influence of perceived ease of use on customer satisfaction

Significance of Study

This research may be helpful contributions to the future researchers or the management of bankers. The future researchers who is planning to conduct a similar research can get some useful information from this research. As for the management of bankers, they may create a better strategy or plan of action in order to enhance their competitive advantage as the findings are primarily based on customer's perspectives.

2.   Literature Review

2.1 Definitions of Key Terms

2.1.1 Service Quality

Parasuraman et. al (1988) has developed a gap analysis model to measure the influence of service quality based on the integrated view of consumer-company relationship, as the degree and heading of disagreement between a consumer service conceptualization and its expected outcomes. The widely used meaning of service quality is the difference between a customer's perspectives of the services given by an organization and their demand or expectations toward that services. (Almomani, 2018). Other than that, Perera and Priyanath (2018) has characterized service quality as the customer judgment about the services given and its overall quality. A few investigates have built up service quality as a significant factor of customer satisfaction which thus impacts customer's loyalty (Izogo and Ogba, 2015), as it presents a customer's whole perceptions of the inferiority or superiority and services provided by organizations (Tamilselvi, 2016).

2.1.2 Internet Banking

According to Ling, Fern, Boon, and Huat (2015),internet banking acts as a kind of cash related intermediation which makes trade or exchange through the web. It offers a few of sorts of the services such as the customers can demand for getting data or information and furthermore can complete the greater part of the financial exchanges through their smart phones or personal computers (Mukhtar, 2015). Kulshrestha, and Dave (2016) defined internet banking as an electronic installment that empowers customers of a financial foundation to lead budgetary trade or exchange on a webpage. The researchers described internet banking as an electronic system through which banks utilizing modern innovation to convey services to their customers without depending totally on the human itself, while skipping the geographic barriers which could saves their time, exertion and money (Al-Hawary and Hussien, 2017).

2.1.3 Customer Satisfaction

Most researchers consider that a customer's desires, needs and wants are a psychological foundation of their satisfaction. It basically relies upon the contrast between their genuine experience and desires. Customer satisfaction definitions have center around the assessment process or an outcome of the assessment process (Giese and Cote, 2002). Sharmin (2012) describes a customer satisfaction as an emotional outcome to the related to a specific products or services acquired, retail outlets, or patterns of behaviour, and the entire commercial center. It is also defined as the contrast between a consumer's desire and its outcomes after utilizing specific services (Ismail and Yunan, 2016).

2.1.4 Responsiveness

Priyanath and Perera (2018) mentioned that most researchers clarify responsiveness has greater ability to improve the fulfillment level of customers. Parasuraman et al., (1988) described responsiveness as the ability to assist the customers and providing an immediate service. Furthermore, Pakurár, Haddad, Nagy, Popp, and Oláh (2019) stated that Parasuraman et al. has portrayed that responsiveness is the willingness of workers includes in informing their customers precisely when things will be done, focusing on their needs and wants, advancing services, and responding as per their solicitation. Almomani (2018) has characterized responsiveness as the employees' preparation to convey the services and giving an immediate services. Another authors characterized responsiveness as the proportions of accessibility and availability of a bank's help through online agents and giving an effective and immediate services while handling the customer's issues and demands while doing transaction in internet banking (Helna, Noufal, Fasna, 2017).

2.1.5 Web Assistance

The website is simply the main communication channel between a customer and an organization. According to Firdous (2017), web assistance is defined as "The level of simplicity of exploring through and utilizing the site which it compensates customers for issues". Another author characterized web assistance as giving a decent services by the online customer service representatives which can help in solving a customer's needs while using the sites (Zhou et. Al, 2018). Website assistance offers a proper and useful information, as well as numerous functions to their customers (Sharma, 2017). Tandon, Kiran, Sah, (2017) expressed that a website service quality is enclosed with the site architecture, structure, and also substance.

2.1.6 Reliability

According to Saeed, Azim, Choudhary, Humyon (2015), reliability has found to be the most vital in setting up a service quality of internet banking. It has been listed as the primary element of the SERVQUAL service quality model developed by Parasuraman et al (1985). Kim and Lee (2014) has described reliability as the ability to act the ensured service dependably. Yusuf and Bala (2015) defined reliability as the degree of transaction security, quickness and focusing on the components that may lead to the trust of a customer. Additionally, reliability refers to the

potentiality to deliver an expected standard at times, how the organizations handle a customer services issue, giving a proper services for the first time, giving services within the guaranteed time and keeping out the mistakes free record (Iberahim, Taufik, Adzmir, Saharuddin, 2016).

2.1.7 Perceived Ease of Use

Perceived ease of use have been used to describe or predict behavioural intention on various technologies such as electronic banking, electronic commerce, electronic learning, electronic library, e-tax filing, telemedicine innovation, word preparing, social media, smartcard and microcomputer (Elkaseh, Wong, Fung, 2016). Hussain, Mkpojiogu, Yusof (2016) stated that Davis (1989) described perceived ease of use as "how much a man trusts that utilizing a specific framework would be free of exertion", that is, utilizing a specific technology would be free of physical and mental exertion. It originates from the meaning of "ease", which means "opportunity from trouble or incredible exertion". Danurdoro and Wulandari (2016) defined perceived ease of use as if an individual has the knowledges of utilizing technology, it could reduce the effort such as time and energy. Moreover, Ali et al. (2017) describes perceived ease of use as the factors which characterized an individual's perspective towards his aim to operates a technology where expectation really acts an arbiter in using the system.

2.2 Empirical Studies

Perera and Priyanath (2018) conducted a research whereby internet banking is mentioned as one of the significant services presented from banking industry as it tries to examine the satisfaction level a consumer by providing an efficient and high quality services. However, no adequate exact confirmations whether the internet banking's quality enhance the consumer satisfaction. Hence, this investigation endeavored to investigate how internet banking service quality influence the customer satisfaction? Questionnaires were distributed as well as face-to-face interviews were conducted to an amount of 285 respondents who used internet banking platforms were collected as a data in Bank of Ceylon, Panadura Branch. A model called Partial Least Squares-Structural Equal Modelling were used in analyzing the data collected. The research tried seven different theories between seven measurement of internet banking service quality and customer satisfaction. The outcomes uncovered that contact, efficiency, system availability and compensation have critical positive effect on customer saisfaction while fulfilment, privacy and responsiveness did not have impact on consumer satisfaction. The outcomes additionally uncovered that the contact and efficiency are the most affected components which enhance the satisfaction level of the customers who are utilizing internet banking. The observational confirmations comprehended the overall viability of the service quality of internet banking which helps in arrangement makers to create quality measurements to enhance consumer satisfaction by expanding a consumer retention of banking segment.

Yousuf (2016) led an examination in analyzing the job of trust in molding customer satisfaction of internet banking. Different of studies have been done in internet banking reception particularly in developing countries or nations. However, in some cases, some proof has demonstrated that their discoveries are incidental and uncertain. As internet banking is the most recent innovation that enables a customer to direct doing banking transactions by using electronic commerce, it may include incredible vulnerability and risks which gives affect towards consumer satisfaction. Attributing to its critical role, a service quality on internet banking consumer satisfaction turn into an extensive consideration this exploration, particularly in the internet business setting. However, this examination has been done on the achievement of this innovation, particularly regarding consumer satisfaction. In this investigation, a few changes to the DeLone and McLean Model (2003) of data framework achievement are proposed whereby the model might be material to post reception consumer satisfaction. Quantitative research strategy is considered to be the reasonable method for study. Partial Least Square (PLS) is the research instrument utilized to look at the role of trust in intervening the impacts of independent variables on customer satisfaction. The findings recommend that quality elements and structural confirmation have critical direct impact on both trust and customer satisfaction. In the meantime, organization notoriety emphatically influences trust yet not customer satisfaction. Trust is likewise appeared to completely intervene the interrelationships of data quality, framework quality and company notoriety on

customer satisfaction. Alongside with that, these hypothetical endeavor of the discoveries are discussed and recommendations for future research presented.

Tharanikaran, Sritharan, and Thusyanthy (2017) has made a research on Service Quality and Customer Satisfaction in the Electronic Banking context in Batticaloa district. A questionnaire was given with measurement to acquire the service quality and customer satisfaction in order to accomplish the objectives of this research. On top of that, a reliability and validity test were used to 231 respondents (whereby only 51% of outcome rate) in experimenting the hypotheses related. The outcomes show that a service quality and customer satisfaction were in a high level in the electronic banking for this research. Therefore, this research finding is bank directors and those professional person is required to make a development of their service quality and customer satisfaction plan of action as well as implement it to electronic banking. Further, this investigation makes a commitment to the current writing by exhaustively looking at the ideas of service quality and consumer satisfaction in the electronic banking.
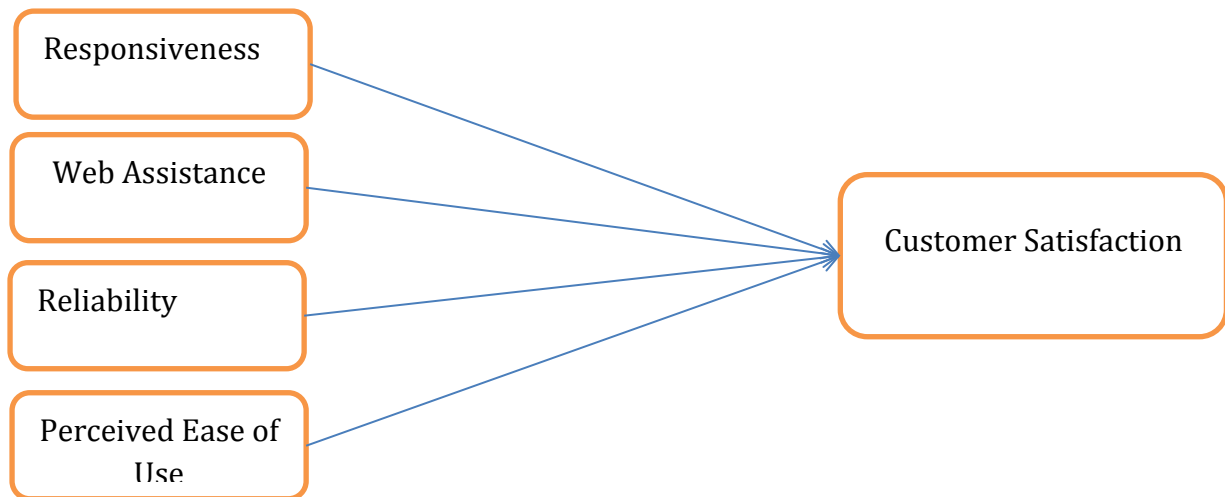

Figure 2: Conceptual Framework of the Study

Influence of responsiveness on customer satisfaction

Yousuf K. (2017) conducted a study in the banking sector of Pakistan and his findings showed the strongest predictor of customer satisfaction was responsiveness. Besides, Uyoga (2018) conducted a study in Kenya found that customers perceived a greater satisfaction when they are more responsive towards service performance. Therefore, responsiveness has a positive significant on customer satisfaction. Another study conducted by Ajmal, Khan, Fatima (2018) reveals that responsiveness does not have a positive significant for customer satisfaction in banking sector of Pakistan. A study in Sri Lanka conducted by Priyanath and Perera (2018) has found that responsiveness did not have significant effect on the level of customer satisfaction in their banking industry.

H1: Responsiveness has a positive significant influence on customer satisfaction

Influence of Web Assistance on customer satisfaction

A study in Greece conducted by Santouridis et al. (2009) showed that web assistance plays an essential role in customer's satisfaction. Previous investigations has found that web assistance service quality sets a high level of customer satisfaction in a few developing nations or countries such as in Malaysia (Ariff et al., 2013), India (George & Kumar, 2014), Greece (Paschaloudis & Tsourela, 2015), Nigeria (Yusuf et al., 2015), and Sri Lanka (Tharanikaran et al., 2017). Therefore, it has a positive significant on customer's satisfaction.

H2: Web assistance has a positive significant influence on customer satisfaction

Influence of reliability on customer satisfaction

A study conducted by Omar, Saadan, and Seman (2015) on Libyan e-commerce customers shows that there is positive significant relationship between reliability and customer satisfaction. Yousuf K. (2017) conducted a study in the banking sector of Pakistan and his findings showed that reliability has a positive significant impact on customer satisfaction. Another study in the banking sector of Pakistan by Ajmal, Khan, Fatima (2018) showed that reliability does not have a positive significant in customer satisfaction. Furthermore, Anjalika and Priyanath (2018) reveals in their findings that reliability indicated a low significant relationship between customer satisfaction between public banks and private banks in Sri Lanka.

H3: Reliability has a positive significant influence on customer satisfaction

Influence of perceived ease of use on customer satisfaction

A study conducted by Amin, Rezaei, and Abolghasemi (2014) showed that there is a positive relationship between perceived ease of use and customer satisfaction in mobile website users. However, perceived ease of use of online banking in Malaysia was found to be not significant (Selvanathan, Tan, Bow, and Supramaniam, 2016). Another study conducted by Bakar, Aziz, Muhammud, and Muda (2017) of mobile banking in CIMB Kuala Terengganu has found that perceived ease of use is insignificant with customer satisfaction. Furthermore, Hong and Slevitch (2018) conducted a study in a hotel industry and the results of the study reveals that perceived ease of use has a positive significant impact on customer satisfaction.

H4: Perceived ease of use has a positive significant influence on customer satisfaction

3.   Research Design and Methodology

3.1 Research Design

For this research, the researcher will have adopted explanatory research design to investigate the influences of service quality in internet banking customer satisfaction. This approach is considering suitable because it helps in increasing the understanding between common researcher about the topic going to investigate, as well as it enables causal inferences to be made because it emphasizes the relationship of cause and effect of the variables (McKim, 2011).

3.2 Research Methods

The researcher adopted a quantitative approach by distributing questionnaires in conducting this research. It is because the use of statistical data for the research descriptions and analysis saves the time and effort which the researcher would have put resources into depicting his outcome (Daniel, 2016). Furthermore, the data or information collected such as numbers, percentages and measurable figures can be analyzed and conducted by using a software called Statistical Package for Social Science (SPSS).

3.3 Data Collection Sources

Primary data are collected from an individual research such as surveys, interviews, observations (Salkind, 2010). It refers to the first hand data gathered by the researcher himself. Besides, the data or information collected is always specific to the researchers' needs (Ajayi, 2017). In this study, a researcher adopted questionnaires as the primary data collection method. As it is concentrating to the research questions itself, hence, the data analysis outcomes will be more precise as giving the current situation.

3.4 Sampling Method and Sample Size

Based on this research, a total of 60 internet banking users in Malaysia is involved in conducting the research. The researcher adopted the convenience sampling which falls under the non-probability sampling method because it is considered as cheaper as well as easy to do compared

to some other sampling method. Also, the researcher will be able to collect information from participants who are easily accessible (Etikan, Musa, Alkassim, 2015).

3.5 Questionnaire Development

The questionnaire had been used in this research to collect data and the questionnaire is divided into two parts, which is A and B. The A part consists of demographic questions such as Gender, Age Group, Education Level, Income and bank consumer associated. While the B part consist of variables questions which is Responsiveness, Reliability, Web Assistance, Perceived Ease of Use and Customer Satisfaction.

Table 1: Measurement Variables

Variables	Statements	Source
Responsiveness	The bank's customer service is prompt and staff is ready to assist	Parasuraman et al., (1985)
	When a service is inefficient, the bank offers other alternatives to minimize inconveniences	
	The bank's staff are experience in their field and understand the customers need	
	The bank staff resolves the problems encounter with the online transactions effectively and quickly	
	The bank provides prompt responses to the customer's request by email or other means	
Reliability	The transaction processed through online banking are handled without errors	Parasuraman et al., (1985)
	The online service provide by the bank always available for business	
	Overall online banking service quality is reliable and excellent	
	The bank staffs are dependable in solving customers request	
	The banks online banking service are reliable in delivering customers expectation	
Web Assistance	Live support assistance provided by the bank is useful for the customer to perform online transaction	George & Kumar (2014)
	The web assistance provided on tutorials and guides on online banking are easy to be followed by the customer	
	The bank provides 24 hours of online assistance for the customer	
	Customer able to view and update daily transaction related information through web assistance	
	FAQ present on the website able to resolve customers question timely and effectively	
Perceived Ease of Use	Using the internet banking for performing banking transactions much easier	Hong and Slevitch (2018)
	Customer find the interaction with the online banking is clear and understandable	
	Customer find the use of online banking will enhance their technological skill	
	Overall, customer find the internet banking service is easy	
	Internet banking helps to increase customer's productivity	
Customer Satisfaction	The bank staff resolved problems on online banking to customers satisfaction	George and Kumar (2014)
	Online banking service provided by the bank satisfies customers need	
	The online banking service offered by the bank, exceed customers expectation	
	Considering overall experience, customer will recommend to friends to use online banking service provided by the bank	
	Considering overall experience, customer will recommend to friends to use online banking service provided by the bank	

4.   Results and Discussion

A total of 60 respondents were involved in these data analysis. The data is analyzed on the area of demographic, normality, reliability, descriptive statistic, and regression. The outcomes of these analysis is deliberated and supported with past studies or researches. Guidelines on the adequate range of all data statistic is established according to the general rules of thumb.

4.1 Analysis of Demographical Information

Table 1 Gender Composition

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	37	61.7	61.7	61.7
	Male	23	38.3	38.3	100.0
	Total	60	100.0	100.0	

Table 1 shows the total frequency of female respondents is 37 with a value of 61.7% compare to male respondents, which is 23 with a value of 38.3. Therefore, it can be seen that the female respondents are higher than male respondents.

Table 2 Age Composition

Age Group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	50	83.3	83.3	83.3
	26-35	9	15.0	15.0	98.3
	36-45	0	0.0	0.0	100.0
	46-55	1	1.7	1.7	
	Total	60	100.0	100.0	

According to *Table 2,* the age group of 18-25 has the highest frequency which is 50 with a value of 83.3%. The second highest falls on 26-35 years old which is 9 with a value of 15.0%. Lastly, the lowest frequency is 1 with a value of 1.7% from 46-55 years old.

Table 3 Income Distribution

Income (RM)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1200	39	65.0	65.0	65.0
	1,200 - 3,000	11	18.3	18.3	83.3
	3,001 - 5,000	5	8.3	8.3	91.7
	5,001 - 10 ,000	5	8.3	8.3	100.0
	Total	60	100.0	100.0	

As per table above, the total frequency of income which is lower than RM 1200 is 39 with a value of 65.0%. The total frequency of the next income within range RM 1 200 - RM 3000 is 11 with a value of 18.3%. Besides, RM 3 001 - RM 5000 and RM 5001 - RM 10 000 has the same total frequency and value which is 5 and 8.3%.

Table 4 Education Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	College	32	53.3	53.3	53.3
	Others	5	8.3	8.3	61.7
	Secondary	3	5.0	5.0	66.7
	University	20	33.3	33.3	100.0
	Total	60	100.0	100.0	

According to table above, college has the highest frequency which is 32 with a value of 53.3%. the second highest frequency is university which is 20 with a value of 33.3%. it can also be seen that the frequency of educational level for "others" is 5 with a value of 8.3%. Lastly, secondary has the lowest frequency which is only 3 with a value of 5.0.

4.2 Normality Test

Table 5 Descriptive Statistics and Normality

Descriptive Statistics

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
RE1	60	-.764	.309	.854	.608
RE2	59	-.644	.311	.554	.613
RE3	60	-.429	.309	-.588	.608
RE4	60	-.368	.309	-.600	.608
RE5	60	-.061	.309	-.895	.608
REL1	60	-.459	.309	-.423	.608
REL2	60	-.833	.309	.710	.608
REL3	59	-.677	.311	-.137	.613
REL4	60	-.294	.309	-.560	.608
REL5	60	-.424	.309	-.473	.608
WA1	60	-.296	.309	-.914	.608
WA2	60	.029	.309	-1.291	.608
WA3	60	-.721	.309	-.152	.608
WA4	60	-.118	.309	-1.323	.608
WA5	60	-.450	.309	.264	.608
PE1	60	-.734	.309	-.218	.608
PE2	60	-.957	.309	.723	.608
PE3	60	-.947	.309	1.574	.608
PE4	60	-.553	.309	-.979	.608
PE5	60	-.665	.309	-.003	.608
CS1	60	-.228	.309	-.409	.608
CS2	60	-.496	.309	.280	.608
CS3	60	-.189	.309	-.661	.608
CS4	60	-.917	.309	1.225	.608
CS5	59	-1.476	.311	1.950	.613
Valid N (listwise)	57				

The ultimate reason of normality analysis is to see the data uncovers a normal or typical distribution, and that data will convey a valid outcome after data analysis. "Skewness" of the data predict if bell-curve is balanced, while the "Kurtosis" indicates the level of the peak of the bell curve (Doane & Seward, 2011). A standard rule of thumb for normality within Linear Regression analysis is that the data must be within the realm of -1.00 to +1.00, to dodge unreasonable variety from the normal distribution. This research engages this imperative rule, as over the top fluctuations may adversely cloud the data analysis (Limpert & Stahel, 2011).

According to *table 5*, all the values under skewness statistics are lower than the rule of thumb applied in this research which -1.00 to +1.00 except **CS5** which is -1.476. In kurtosis statistics, it can be seen from the table above that all the value is in acceptable range except **WA2, WA4, PE3, CS4 and CS5.** Overall, in this research data will be considered normal as the most values are in acceptable range further reliability test conducted to check whether the data is reliable.

4.3 Reliability Test

Table 6 Cronbach's Alpha

Variable	No. Of items	Cronbach Alpha value
Responsiveness	5	.819
Reliability	5	.827
Web assistance	5	.811
Perceived ease of use	5	.899
Customer satisfaction	5	.822

In order to examine for reliability of the data gathered, and validity of the conceptual framework applied, Cronbach's alpha values were generated for each of the variables. Cronbach's alpha coefficient is a one-step analysis normally used to quantify reliability through the strength of positive correlation towards another variable. Furthermore, In Cronbach's alpha analysis, a value that registers over 0.80 is considered as in a good range, 0.70 as acceptable, while values below 0.60, are deemed poor (Field, 2009; Hair et al, 2010).

According to *table 6*, all the variables values can be seen above the rule of thumb applied in this research 0.70 by Haire et al (2011). The data reliability for all the variables can be seen that the data collected in this research is highly reliable in internal consistency.

4.4 Descriptive Statistics

Table 7 Descriptive

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Responsiveness	60	2.2	5.0	3.885	.6656
Reliability	60	2.0	5.0	3.894	.7186
Web assistance	60	2.4	5.0	3.863	.6991
Perceived ease of use	60	2.8	5.0	4.223	.6588
Customer satisfaction	60	2.0	5.0	4.077	.6052
Valid N (listwise)	60				

As per table above, it shows that perceived ease of use has the highest mean value corresponding to 4.223 with a standard deviation of .6588 which shows that among all the service quality factors, perceived ease of use is the most influence to customer satisfaction in internet banking. Reliability scores the second highest mean value corresponding to 3.894 with a standard deviation of .7186 indicating that reliability is fairly correlated with customer satisfaction in internet banking. Next, responsiveness is placed as the third highest mean value corresponding to 3.885 with a standard deviation of .6656 indicates that responsiveness is

correlated with customer satisfaction in internet banking. Web assistance scores the lowest mean value corresponding to 3.863 with a standard deviation of .6991 which shows that web assistance is the least influencing factors of service quality to customer satisfaction in internet banking. Meanwhile, customer satisfaction with a mean value corresponding to 4.077 and a standard deviation of .6052 indicates that mostly customers are happy or satisfied in internet banking

4.5 Regression

Table 8 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
Model Summaryb					
1	.789a	.623	.595	.3850	1.856
a. Predictors: (Constant), Perceived ease of use, Web assitance, Responsiveness, Reliability					
b. Dependent Variable: Customer satisfaction					

For this research, the strength of relationship between all variables will be analysed through linear regression analysis to measure the coefficient of determinations (R square) and regression equation (Saunders, et al., 2009). The purpose of linear regression analysis is to foresee the changes in the dependent variable which is connected with at least two or metric independent variables (Hair, et al., 2010). For a good fit model, the value of adjusted R square must be 0.60 and above (Hair, et al., 2014). Also, as recommended by Tabachnick and Fidell, 2000, Durbin Watson test result for auto correlation should be within the range of 1.5 to 2.5 (Hunsinger & Smith, 2008).

According to *table 8,* R square value is .623 which shows that 62.3 % of the customer satisfaction can be explained by service quality factors. The adjusted r square value in this research shows that the model is not a good fit model as the value is lower than the rule of thumb applied in this research which is 0.60 above and value for adjusted r square in this research is lower than that. The Durbin Watson value shows that there is no auto correlation among the selected respondents answers in this research as the value falls in the range of 1.5-2.5.

4.6 Hypotheses Tests

Table 9 Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Coefficientsa						
1	(Constant)	.844	.348		2.422	.019
	Responsiveness	.298	.115	.328	2.595	.012
	Reliability	.167	.109	.198	1.535	.131
	Web assistance	.068	.101	.078	.667	.508
	Perceived ease of use	.276	.116	.301	2.383	.021
a. Dependent Variable: Customer satisfaction						

As per table above, responsiveness beta coefficient value is .328 with a significant value of 0.012 which is lower than the significant rule 0.01 or 0.05. Hence, responsiveness has a positive significant influential on customer satisfaction in this research. *(H1: Accepted): Past studies also shows that the strongest predictor of customer satisfaction was responsiveness (Yousuf K, 2017), responsiveness has a positive significant on customer satisfaction (Uyoga (2018).*

Reliability beta coefficient value is .198 with an insignificant value of .131, as it is higher than the rule of thumb applied 0.01 or 0.05. Due to that, reliability is found to have a positive

insignificant influential on customer satisfaction. *(H2: Rejected): Previous studies showed that reliability do not have a positive significant on customer satisfaction (Khan and Fatima, 2018), reliability indicates a low positive relationship between customer satisfaction (Anjalika and Priyanath, 2018).*

Next, web assistance beta coefficient value is .078 with an insignificant value of .508 which is higher than the rule of thumb applied 0.01 or 0.05. Hence, web assistance has found to have a positive insignificant influential on customer satisfaction. (**H3: Rejected):** *Previous studies showed that web assistance has affected a customer's loyalty which also affects their satisfaction (Brilliant and Achyar, 2013), website assistance can affect repurchase intention by enhancing mediators like customer satisfaction, as it has full mediating effect on repurchase intention (Tandon, Kiran, & Sah, (2016)*

Lastly, perceived ease of use beta coefficient value is .301 with a significant value of .021 which is lower than the significant rule 0.01 or 0.05. Hence, perceived ease of use has found to have a positive significant influential on customer satisfaction in this research. *(H4: Accepted): Past studies showed that ease of use had a positive significant impact on customer satisfaction (Hong and Slevitch, 2018), there is a positive relationship between perceived ease of use and mobile users' satisfaction (Amin, Rezaei & Abolghasemi, 2014).*

5.   Conclusion

All in all, a total of 60 respondents were involved in this research titled as The Influences of Service Quality on Internet Banking Customer Satisfaction in Malaysia. There are four different models were used in conducting this research which is Gronroos Model by Christian Gronrooss (1984), Gap Model and SERVQUAL Model by Parasuraman et al., (1985), and lastly SERVPERF Model by Cronin and Taylor (1992). The results showed that the independent variables which is Responsiveness is the most influential factors of service quality in internet banking customer satisfaction, followed by Perceived Ease of Use. However, Reliability and Web Assistance are found to have an insignificant influential on customer satisfaction.

5.2 Recommendation

Based on the findings from this research, service quality is a very crucial element that all service providers should concentrate in order to increase satisfaction in customers. As satisfied customers are more likely to return to the same premises as well as utilizing its services, it guarantees a loyal customer base for the smooth running of the business in future while at the same time being strongly marketed by referrals, since satisfied customers communicate their experience to friends and family, as well as recommending it. Banking organization should give more attention in providing an excellent service quality such as giving a prompt service, being reliable and ready to assist, easy to utilize. By doing this, it could attract new customers, as well as making their old customers satisfied with the services provided (Ibrahim, Hassan & Basit, 2015).

5.3 Limitation

The obvious limitations in this research are the sample size is considerably small, which is there are only 60 respondents involved. A researcher needs at least 100 respondents in order to get a valid results generates by using SPSS Software. The population of survey respondents is considered not enough to gather an accurate findings about the impact of service quality on internet banking customer satisfaction in Malaysia due to limited of time and lack of sources. However, researcher had adopted appropriate data analysis methodologies and valuable findings to improvise internet banking. In addition, the questionnaire used in this research paper is prepared and explained in English language only. This may not be easily understood for a few categories of respondents and potentially misunderstood the meaning of the questions stated. Hence, it may increase the level of inaccuracy indirectly.

5.4 Future Research Direction

The future research direction is recommended to increase the sample size for a better data collection and data sampling purposes. Since this study was targeted for internet banking sector, future research on specific sectors is recommended to find the service quality dimensions that are specific to each sector that influences customer satisfaction. Besides, the sample population can include different background of people such as occupations and social influence since internet banking is used broadly and generally.

Reference

Adil M., Al Ghaswyneh D.O.F.M., Albkour A.M., (2013) SERVQUAL and SERVPERF: A Review of Measures in Services Marketing Research. Available at: https://globaljournals.org/GJMBR_Volume13/5-SERVQUAL-and-SERVPERF.pdf

Ajayi V. O., (2017) Primary Sources of Data and Secondary Sources of Data. Available at: file:///C:/Users/ASPIRE/Downloads/primarysourcesofdataandsecondarysourcesofdata.pdf

Ajmal H., Khan R.Z., Fatima M., (2018) Impact of service quality on customer satisfaction in banking industry of Pakistan: A case study of Karachi. Available at: file:///C:/Users/ASPIRE/Downloads/ImpactofServiceQuality.pdf

Al- Hawary S. I. S., Hussien A. J. A., (2017) The Impact of Electronic Banking Services on the Customers Loyalty of Commercial Banks in Jordan. Available at: https://www.researchgate.net/publication/325121094_The_Impact_of_Electronic_Banking_Services_on_the_Customers_Loyalty_of_Commercial_Banks_in_Jordan

Almomani G., (2018) Measuring Service Quality and Customers Satisfaction in the UK Mobile Telecommunications Market Using the SERVQUAL Instrument. Available at: file:///C:/Users/ASPIRE/Downloads/MeasuringServiceQuality.docx.pdf

Amin M, Rezaei S., Abolghasemi M., (2014) User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust. Available at: file:///C:/Users/ASPIRE/Downloads/AminRezaeiAbolghasemi2014NBRI.pdf

Anjalika W.P.W., Priyanath H.M.S., (2018) Effect of Service Quality on Customer Satisfaction: An Empirical Study of Customers who have Bank Accounts in both Public and Private Banks in Sri Lanka. Available at: file:///C:/Users/ASPIRE/Downloads/AwanthPriyanath2018.pdf

Bakar R.A., Aziz N. A., Muhammud A., and Muda M., (2017) PERCEIVED EASE OF USE, SECURITY AND PRIVACY OF MOBILE BANKING. Available at: https://www.ijbel.com/wp-content/uploads/2017/09/BUS-93.pdf

Daniel E., (2016) The Usefulness of Qualitative and Quantitative Approaches and Methods in Researching Problem-Solving Ability in Science Education Curriculum. Available at: https://files.eric.ed.gov/fulltext/EJ1103224.pdf

Elkaseh A.M., Wong K.W., Fung C.C., (2016) Perceived Ease of Use and Perceived Usefulness of Social Media for e-Learning in Libyan Higher Education: A Structural Equation Modeling Analysis. Available at: http://ijiet.org/vol6/683-JR159.pdf

Etikan I., Musa S. A., Alkassim R.S., (2015) Comparison of Convenience Sampling and Purposive Sampling. Available at: file:///C:/Users/ASPIRE/Downloads/10.11648.j.ajtas.20160501.11.pdf

Firdous S., Farooqi R., (2017) IMPACT OF INTERNET BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION. Available at: http://www.icommercecentral.com/open-access/impact-of-internet-banking-service-quality-on-customer-satisfaction.pdf

George A., Kumar G.S.G., (2016), Antecedents of Customer Satisfaction In Internet Banking: Technology Acceptance Model (TAM) Redefined. Available at: http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.826.3042&rep=rep1&type=pdf

Ghotbabadi A.R., Baharun R., (2012) A Review of Service Quality Models. Available at:
file:///C:/Users/ASPIRE/Downloads/001_060_2ndICM2012_Proceeding_PG0001_0008.pdf

Ghotbabadi A.R., Feiz S., and Baharun D.R., (2015) Service Quality Measurements: A Review. Available at:
http://hrmars.com/hrmars_papers/Service_Quality_Measurements_A_review.pdf

Giese J.L., Cote J.A., (2002), Defining Consumer Satisfaction. Available at:
file:///C:/Users/ASPIRE/Downloads/Defining_Consumer_Satisfaction.pdf

Haqiqat N., (2017) Airline service quality evaluation: A review on concepts and models. Available at:
file:///C:/Users/ASPIRE/Downloads/airlineservicequality-areviewonconceptsandmodels-a.pdf

Helna K.P., Noufal C.K., Fasna P.P., (2017) A STUDY ON SATISFACTION OF BANKING CUSTOMERS
TOWARDS ONLINE SERVICES. Available at:
file:///C:/Users/ASPIRE/Downloads/online%20service.pdf

Hong C., Slevitch L., (2018) Determinants of Customer Satisfaction and Willingness to Use Self-Service
Kiosks in the Hotel Industry. Available at: https://www.longdom.org/open-access/determinants-of-
customer-satisfaction-and-willingness-to-use-selfservice-kiosks-in-the-hotel-industry-2167-0269-
1000379.pdf

Hussain A., Mkpojiogu E., Yusof M.M., (2016) Perceived usefulness, perceived ease of use, and perceived
enjoyment as drivers for the user acceptance of interactive mobile maps. Available at:
file:///C:/Users/ASPIRE/Downloads/Perceived_usefulness_perceived_ease_of_use_and_per.pdf

Iberahim H., Taufik N.K.M, Adzmir A.S.M., Saharuddin H., (2016) Customer Satisfaction on Reliability and
Responsiveness of Self Service Technology for Retail Banking Services. Available at:
file:///C:/Users/ASPIRE/Downloads/Customer_Satisfaction_on_Reliability_and_Responsiv.pdf

Ibrahim H.Z., Hassan Z., Basit A., (2015) Impact of Service Quality on Customer Satisfaction In Maldives
Tourism Industry. Available at: file:///C:/Users/ASPIRE/Downloads/Servicequality.pdf

Weng, W. (2017) Mobile banking seen to overtake internet banking. *The Asian Banker*, Available at:
http://www.theasianbanker.com/updates-and-articles/mobile-banking-seen-to-overtake-internet-
banking

IJABM is an FTMS Publishing Journal