

Relationships between Service Quality, Customer Experience and Customer Satisfaction of E-Banking In Bangladesh

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ABSTRACT

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The aim of this paper is to investigate the relationships between service qualities, customer experience and customer satisfaction of e-banking in Bangladesh. A Self-Administered Questionnaire and convenience sampling technique are used to collect the data from 323 customers who are using E-Banking. Independent and dependent variables on a five - point "Likert-Type Scale" specifies how strongly the respondents agree or disagree with the statements. Several statistical tools and techniques such as descriptive analysis, Zero Order Karl Pearson's correlation analysis and Ordinary Least Square (OLS) multiple regression analysis have been used to determine the empirical findings and draw a conclusion. The findings of the study shows there are significant relationships between service quality, customer experience and customer satisfaction of e-banking in Bangladesh. The findings of this study will contribute to the banking authority to give more attentions on service quality to enhance the customer satisfaction with the recommendation of various measures should be put in place to make E-banking system smooth, effective and more secure.

Keywords:

Banking sector, customer satisfaction, customer experience, E-banking and service quality

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1. Introduction

Banking sector plays an important role for providing significant contribution to the development of economy of any country and its social development in terms of wealth generation which has positive impact on GDP [1,2]. It is not only the financial service facilitator but also the place of security and safety. With the help of science and technology the importance becomes more and larger. Worldwide banking sector keeps its role in the global economic issue. Since its inception, the banking system and practices have been changed day by day and has been getting updated. It is admitted that banking world is the sector which is being influenced mostly by the internet, and the changes and development of information communication technology (ICT) [3]. This development has made

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convenient and flexible payment system in the e-banking services [4]. Currently, Bangladesh have total of 57 banks operating across the country. The banking system consists of 6 (Six) states owned commercial banks (SCBs), 2 (Two) states-owned development financial institutions (DFIs), 40 (Forty) private commercial banks (PCBs) and 9 (Nine) foreign commercial banks (FCBs) [5]. The banking services industry in Bangladesh is undergoing rapid changing and becoming intensely competitive [1]. Both new and traditional banks are trying to gain competitive advantages over their rivals to provide the quality services [6]. In addition, earlier researchers stated that the crucial factor to achieve sustainable competitive advantage is to provide high quality services which will in turn to the customer satisfaction [5,7-9]. However, Spreng and Mackoy [10] mentioned that service quality and customer satisfaction are the fundamental thoughts of the marketing theory and practice. With a view to achieving competitive advantages, every organizations especially service providing organizations like banks, universities and other financial institutions should provide the best services to ensure the customer satisfaction [5]. In addition, Sufian [11] reflected the customer satisfaction is the response of the customer after the evaluation of perceived and expected service. So customer satisfaction is the response to customers after having the experience with the product or service. So, customer satisfaction actually reflects that positive experience of the customers when interacting with the product or service and in the case of banking industry and represents how good the service are. So, in the context of banking industry, it is necessary to understand that the experience with the service will end up having customer satisfaction.

Tan *et al.*, [12] noted that a high level of customer satisfaction can increase the loyalty of the customers who are receiving the service from the company. But it does not really mean that good quality service will end up having a branch of satisfied customers. Many researchers show that the service doesn't necessarily to be of good quality to have a satisfied group of customers. The reason is because there are several factors that influence the customer satisfaction. However, Khare *et al.*, [13] recommend to service quality is a crucial factor which can increase the level of customer satisfaction. It's a common thinking that customer satisfaction is the result of good service quality but many started such as that in some cases there is no relationship between customer satisfaction and service quality. On the other hand, there are also many started to suggest that service quality determines whether the customers are satisfied or not. However, from the above discussion it is a clear concept that the effects of service quality and customer experience features on customer satisfaction is also not consistent. Thus, this paper is designed based on the following two objectives which are to find out the relationship between service quality and customer satisfaction with the investigation of and the relationship between customer experiences and customer satisfaction.

2. Research Framework and Hypothesis Development Based on Theories

For this study, the researcher has chosen Technology Acceptance Model (TAM) as a guide to do this research. Across a variety of technologies, TAM is the most common validated model to explain the adaptation, acceptance and application of a new technology for various contexts. The TAM [14] was specifically designed to express user acceptance of an Information system and identifying the behavioural intention to employ the system. This theory was linked with the Theory of Reasoned Action (TRA) and Theory Planned Behavior (TPB). TRA theory purposes to forecast how users receive a technology and practice it. TAM was used to examine internal variables associated with the actual utilization of technology. Many studies show that preceding variables have been applied to the twin TAM fabricates, via, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). This theory also helps to explain how e-banking channels combine the adoption and justify customer satisfaction.

However, based on the assumptions of TAM model the following research framework can be proposed (Figure 1).

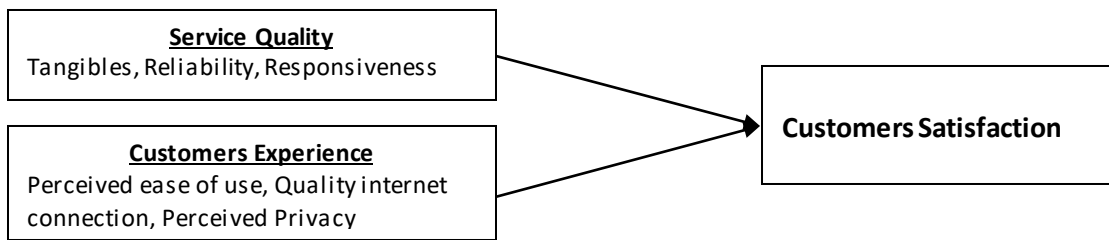


Fig. 1. The proposed model

2.1 Customers' Satisfaction

The literature on customer satisfaction for e-banking in Bangladesh is scarce, however, the few studies conducted is synthesized in this section. Firstly, the term 'customer satisfaction' refers to a measure of how purchases of products or services meet a customer's expectation. Some researchers have also defined this term in terms of the emotional state which accompanies purchase of a product or service [15,16]. It is a crucial factor for businesses, as the 'customer satisfaction' variable provides a quantifiable metric for further improvement. Apart from being a reliable metric, it was also shown that strongly attained levels of customer satisfaction led to customer loyalty, especially in Bangladesh [17].

2.2 Service Quality

Service quality has become one of the important attributes in e-banking when people started to use internet as a mean of communication. Gradually information and communication technologies are increasing in relation to provide financial services, thus, to ensure the quality of e-banking has become a part of rising attention to the academicians and researchers [18-20]. Simply, service quality refers to the expectations and experiences of a customer to a particular product and service. The most acceptable definition of service quality is given by Ali [21] which is the difference between the expectation of the customers and the service they received from the particular service. Ali et al, also defined the service quality can also be expressed from the perspective of physical quality, interactive quality and corporate quality. They suggested that those elements of services define whether the service has good or bad. Physical quality of service means the tangible that are associated are required to deliver that particular service.

2.3 Customer Experience

Customer experience is the measurement of interaction between service provider and a customer over a long period of time. In this long period a customer needs to have several types of interaction with the service providers such as attraction, discovery, cultivation and purchase of a service [22]. Customer interaction is the personal evaluation of customer of the service provider which helps the customer to give judgment over the quality of service that he or she receives from the company. Customer experience can also be occurred by direct relationship between the customer and service provider in the place where customers purchase the service and received

service [23]. This includes in a store or face-to-face contact with the service providers such as in a parlor or to a dentist. So the more the customer interact with the service provider the more concrete experience becomes [24]. In those cases, a good relationship is only built with the shops who provide services to the customers and that help the customers to decide whether the service quality is good or bad. As for that reason, in the case of indirect relationship which can occur from unexpected interaction to a company's product representative such as criticism, advertising or news report along that line. So customer experience can be both direct and indirect with the company.

2.4 Service Quality and Customer Satisfaction

Earlier researchers suggest that service quality is a key element to get customer satisfaction [25]. For examples Chandok [26], suggest that in order to get it satisfying to customer a company must provide good quality service of which the customers will be happy to receive. But there are some researchers who believe that the service quality is not necessarily important to satisfy the customers. The reason is because service quality is the mixture of the ideal elements to deliver the service but as the perception of different customers, each customer is different from one another and every customer evaluates the service in a different way so it is very hard to tell that only quality service will ensure customer satisfaction. And that is why even though the service quality has had significant impact in gaining customer satisfaction that does not necessarily true in all the cases because customers can get satisfied in any particular characteristic of the service. But most of the studies found that there is significant relationship between service quality and customer satisfaction [27]. Researchers have spent time on investigation of customer service quality dimensions, customers' real life experience and derivative their satisfaction. Their findings are not always positive and correlated. Rather in different field it is found different results. For example, a mentionable number of researchers found positive relationship between customer service quality and customer satisfaction [28-34]. Consistently, few of them also tested the relationship and found that service quality has significant relationship on customer satisfaction. In relation to the above literatures, the following hypothesis can be formulated [35-39, 9,10,40].

H1: Service Quality has a Significant Effect on Customer Satisfaction

2.5 Customer Experience and Customer Satisfaction

With a view to examining the relationship between customer experience and perceived value, many researchers tried to understand whether customer experience have an impact on perceived value [12]. In addition Verma and Chaudhuri [41] highlighted that experience refers to personal knowledge or skill derived from participation or observation. Thus, individuals with lower levels of experience may have more problems in interacting with online banking than individuals with high levels of experience. Customer support service in relation to customer experience means to provide feedback promptly on problems regarding the online banking process, or solving the customer's dissatisfaction [42]. Most of the researchers found that there is a deep relationship between customer experience and perceived value [43,44]. A number of good researchers stated that customer experience may come from different context in the service delivery process but there is a significant relationship between customer experience and customer satisfaction. Many studies suggest that the more positive the customer experience is the most satisfied customers are toward the particular company [45]. Based on the aforementioned literatures, the following hypothesis is developed.

H2: Customer Experience has a Significant Effect on Customer Satisfaction

3. Research Methodology

3.1 Research Design

The current study is empirical and exploratory in nature. Using the convenience sampling technique and a well-structured questionnaire, the primary data was collected in relation to the independent and dependent variables. In order to check the validity and reliability of the stated questions, initially, the questionnaire was distributed to 40 e-banking users as to fulfill the requirement of pilot study. The result of the pilot study confirmed a good internal consistency after minor modifications.

3.2 Research Instrument

This study used questionnaires as the instrument of data gathering because using questionnaires as a research instrument is an effective means of gathering data from large samples [46]. Furthermore, questionnaire could be considered as the most common method applied in collecting data [47]. Likert scale was used to measure responses as this scale has been extensively tested in both marketing and social science [48]. While there is no clear rule indicating the suitable number that should be used, a seven-point scale was chosen and deemed as just as good as any other [49]. All items used a five-point Likert scale in order to ensure consistency among the variables and to avoid confusion to the respondents [50]. Furthermore, this study had chosen the bank intercept method in choosing the respondents whereby the respondents were the e-banking customers that went to the selected banks which had limited time to answer all the questions in the questionnaire.

Table 1

Lists the Number and Sources of the Items Used to Measure Each Construct

Variable	Dimensions	Items	Authors
Service Quality	Responsive	5	[51-54]
	Tangible	5	
	Reliability	5	
Customer Experience	Perceived Ease of Use	5	[53-56]
	Quality Internet Connection	5	
	Perceived Privacy	5	
Customer Satisfaction		10	[57-61]

3.3 Participants

In terms of the participants of this study, 69.3 % are male while 30.7% are female and 22% are married and 78% are unmarried. However, in terms of age, the maximum (89.2) were at the range of 30+ years and 49.8% are students. Finally, (48.9%) respondents' income level is in between (TK 30000-50000).

3.4 Plan for Analysis

SPSS 23 version software was adopted to run the data analysis procedure. In the beginning stage of data analysis, reliability, mean, standard deviation and correlation were computed for all independent and dependent variables to confirm the usual form of their relationships. After that, Ordinary Least Square (OLS) regression analysis was implemented to test the significant effect of service quality and customer experience on customer satisfaction of e-banking in Bangladesh.

4. Results and Discussions

Table 2

Descriptive Statistics and Correlation

Dimensions	Reliability	Mean	SD	1	2	3	4	5	6	7
1. Customer Satisfaction	.704	3.59	.672	1						
2. Responsiveness	.727	3.49	.749	.572**	1					
3. Tangibles	.700	3.61	.725	.510**	.593**	1				
4. Reliability	.696	3.60	.711	.643**	.577**	.659**	1			
5. Perceived Ease of Use	.655	3.67	.692	.630**	.444**	.610**	.588**	1		
6. Quality Internet Connection	.625	3.83	.755	.525**	.279**	.466**	.512**	.564**	1	
7. Perceived Privacy	.600	3.51	.675	.534**	.423**	.460**	.518**	.505**	.410**	1

Source: Authors' Calculation ** Correlation is significant at the 0.01 level (2-tailed), List wise N=323. Source: Survey data

Table 2 shows that all independent variables are positively related to customer satisfaction. In relation to the customer satisfaction, the maximum correlation came from reliability (64.3%) and minimum correlation from quality internet connection (27.9%). The findings suggest that customer satisfaction of e-banking users in Bangladesh is highly related to reliability.

Table 3

Ordinary Least Square (OLS) Regression Analyses

Dimensions	Coefficients		Customer Satisfaction	
	B	Beta	t	Sig.
Responsiveness	.191	.213	4.441	.000**
Tangibles	.095	.103	1.872	.042
Reliability	.170	.180	3.257	.001**
Perceived Ease of Use	.209	.215	4.123	.000**
Quality Internet Connection	.134	.150	3.249	.001**
Perceived Privacy	.132	.133	2.949	.003**

Source: Authors' Calculation, R2=.586; Adj.R2=.578 F= 74.43**, Effect size is significant at *p<.05; ** *p<.01

Table 3 confirms that the overall model of this study is significant (F= 74.43, P=.00) and 58.6% of variance explained by these six dimensions. Hypothesis 1 consists of three dimensions which are responsiveness (B=.191, p<.00); tangibles (B=.095, p<.00) and reliability (B=.170, p<.00) those are statistically significant. So, it can be said that H1 is accepted. However, in the case of Hypothesis 2, perceived ease of use (B=.209, p<.05), quality internet connection (B=.134, p<.00), and perceived privacy (B=.132, p<.00) are also statistically significant and thus H2 is accepted. However, considering the beta values, it is clear that perceived ease of use dimension ($\beta=.215$) shows comparatively strong predictors than other dimensions and tangibles dimension ($\beta=.103$) a least important predictor to e-banking customers.

5. Discussions and Contributions of the Findings

The fundamental objective of this paper is to investigate the relationships between service quality, customer experience and customer satisfaction in the banking sectors in Bangladesh. In this study, three dimensions of Service Quality (Responsiveness, Tangibles, Reliability) and three dimensions of customer experience (Perceived Ease of Use, Quality Internet Connection and Perceived Privacy) were considered the antecedents of customer satisfaction in the banking sectors in Bangladesh. However, from the findings of this study in relation to the proposed research framework with hypotheses, it was found that both service quality and customer experience are positively correlated with customer satisfaction. In addition, both of these two dimensions (service quality and customer experience) have significant positive effects of customer satisfaction. These findings are consistent with the earlier studies conducted by [62-64, 16]. Therefore, it can be said that the findings of this study indicate that banking sectors of Bangladesh are able to assist safe and hassle-free banking to the customers. However, though the factor "tangibility" was indicated to be less positively correlated and less effect to the customer satisfaction as compared to the other factors. One of the possible explanations of this finding is that the banking sectors in Bangladesh may face bureaucratic problems and higher authority of banking sectors in Bangladesh should give more attention to control this problem. Due to this problem, it delays in decision making, especially in the investment of modern equipment, banks' interior and looks, etc., to facilitate the banks' customers.

Based on the findings, this study has both academic and practical contributions. In relation to the fundamental objectives, the researchers used TAM theory to confirm the relationships between service quality, customer experience and customer satisfaction which will certainly help the management and higher authority of the banks to understand the significance of these relationships. From the findings, it was found that all dimensions relating to both service quality and customer experience are positively correlated with customer satisfaction. Therefore, it is suggested that considering the customer experience banks must provide the quality service with a view to ensuring the customer satisfaction. The higher authority and management of banks can also use these findings in order to make their strategic planning regarding e-banking services. In addition, highest authority of bank in Bangladesh (Bangladesh Bank) could provide some guidelines based on these findings in order to ensure the customer satisfactions concerning e-banking services.

As earlier stated that, in relations to the assumptions of TAM theory, we proposed two hypotheses and both of the hypotheses showed positive results. Thus, it is a clear concept that Service Quality (Responsiveness, Tangibles, Reliability) and three dimensions of customer experience (Perceived Ease of Use, Quality Internet Connection and Perceived Privacy) have significant positive impact on customer satisfactions. Therefore, it can be said this study is theoretically supported. Finally, these outcomes of this research are also relevant to consumer, employee and marketing research.

6. Conclusion, Limitations and Further Research

As earlier stated in the introductory part that E-banking is a form of banking business that use of information and telecommunication technologies to deliver banking services to the individuals and commercial units. However, easy and available ways of transactions in e-banking are essential to enhance the customer satisfaction. From the outcomes of this study, it is found that all dimensions relating to both service quality and customer experience are positively correlated with customer satisfaction. Therefore, it is suggested that considering the customer experience banks must provide the quality service with a view to ensuring the customer satisfaction. Though the outcomes of this research are relevant to consumer, employee and marketing research but it has also some limitations. First, this study only focuses on three dimensions of service quality (Responsiveness,

Tangibles, Reliability) and three dimensions of customer experience (Perceived Ease of Use, Quality Internet Connection and Perceived Privacy). In future, other important factors such as convenience, price, IT, etc. should be examined with the perceived service quality in order to ensure the customer satisfaction. Second, this research only take the consideration of individual customer perceptions toward service quality of banking sectors in Bangladesh. So, the findings of this research cannot be generalized to other sectors in Bangladesh. With considering these limitations, the authors of this study expect that the findings of this research are helpful to academia, bank managers, practitioners and governments and provide valuable input to relevant studies and future studies as reference.

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