



## E-BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION OF A STATE OWNED SCHEDULE BANK OF BANGLADESH

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### ABSTRACT

**T**he purpose of this examination is to find the association between e-sparing cash advantage quality (i.e. advantage quality, information quality and system quality) and Customer satisfaction among customers of a state had timetable Bank in Dhaka, Bangladesh. A judgmental analyzing procedure was used for this investigation. This examination was quantitative in nature. It will see the relationship of these variables i.e., advantage quality, information quality and system quality and buyer reliability of the customer of state had timetable Bank. 200 surveys were sent to different customer of that Bank inside Dhaka city and the examination will be inspected by applying various backslide examination using SPSS programming interpretation 22, in light of the way that there are 3 self-ruling components and their impacts must be seen on the buyer devotion which is the sole ward variable.

**KEYWORDS :** e-Banking service quality; Customer satisfaction; Bangladesh.

### INTRODUCTION

The world is changing speedy in all perspectives, for instance, socially,

politically, financially, creatively, monetarily, et cetera. In this way, the lifestyle and taste of individual are in like manner developing rapidly. Nowadays the customer lean towards e-keeping cash benefits instead of branch sparing cash. It is shown in different ways that development has broken the land, authentic and current obstacles and has made new things and organizations [1]. The change of e-sparing cash benefits in Bangladesh is a champion among the most impacting organizations in keeping cash endeavors since moved. Numerous examinations have been coordinated to review customers satisfaction with e-keeping cash

organizations.

### LITERATURE REVIEW

E-Banking is the up-to-the-minute organization carriage mastermind sparing cash benefits in Bangladesh. Banks are using electronic frameworks to interface and perform business with both private and worldwide customers. With the change of the Internet (1990s), banks are continuously using electronic frameworks for tolerating headings and transporting their things and organizations to their customers. There are distinctive implications of e-dealing with a record as followings: e-sparing cash is the passageway of the customers to bank benefits by secure run between with no physical proximity [2]. By definition e-sparing cash



changes among investigates to a limited extent since e-dealing with a record implies a couple of sorts of organizations through which bank customers can request information and finish most retail keeping cash organizations by methods for PC, TV or phone. It as an electronic relationship among bank and customer remembering the ultimate objective to design, direct and control fiscal trades. E-sparing cash can similarly be specific as a collection of following stages: PC Banking, Internet dealing with a record, Tele-keeping cash and adaptable sparing cash. It joins the methodologies that engage bank's customers, individuals or associations, to get to accounts, execute or get information on budgetary things and organizations through a framework, including the Internet or phone. These terms imply different courses in which customers can get to their banks without being physical proximity at the bank office. E-sparing cash may be fathomed as a term that covers every one of these techniques for keeping cash business electronically.

### Types of e-Banking Services:-

There are three basic types of e-banking service qualities such as: system quality, information quality and service quality.

Service quality, a to a great degree conspicuous measure for advantage quality in Information System is made by Pitt et al. [5]. The estimations of the instrument consolidate physical resources: reliability, responsiveness, insistence, and sensitivity. Delone et al. [6] begin that the criticalness of the relationship by the customer is mostly growing in the Information Technology divisions, in this way, they highlighted on working up a create estimation on advantage quality with a particular true objective to invigorate their model.

### Information quality

the idea of the information or the yield that the structure produces. The operational ability of information quality [7] depends upon factors like precision, exactness, cash, perfection, steady quality, zenith, conciseness, significance, and the favored association. Substitute measures join sufficiency, understandability, opportunity from slant, fortunateness, steadfastness, significance to decisions, identicalness, quantitiveness [8] satisfaction of information, exactness of information [9] straightforwardness of course, insurance, and security [10,11] and also customization which are a part of the system quality measures inspected by Delone [6] in the expanded show.

, advancement, framework highlights, information precision, effectiveness.

### Customer Satisfaction

Consistently, unique implications of satisfaction have been used as a piece of the advancing control. The wide change in describing the work of satisfaction is best suited in their significance of satisfaction as "a layout loaded with feeling response of moving force with a period specific motivation behind affirmation and compelled traverse composed toward focal reasons for thing acquiring and/use." We conceptualize satisfaction as a customer's general appraisal of a thing or organization in regards to whether that thing or organization has tended to their requirements and expectances. Buyer dependability is a key administrator being developed of customer's desires for future purchase . In addition, the satisfied customers will in all probability chat with others about their extraordinary experience. This reality, especially in the Middle Eastern social orders, where the social life has been formed in a way that social correspondence with different people updates the overall population, is more significant . Customer reliability is major to the advancing thought, which holds that fabulous customer needs is the best approach to making customer devotion. Buyer dedication generally suggests customer response concerning the state of fulfillment, and customer intervention of the fulfilled state. It is portrayed as a general negative or positive sense about the net estimation of organizations gotten from a brief .Kotler delineated satisfaction as a man's assessment joy or disappointment coming to fruition due to taking a gander at a thing's evident execution (or result) in association with their longings. Directly we consider the create of satisfaction in the internet setting. Anderson and Srinivasan defined electronic satisfaction as the fulfillment of the customer concerning their prior purchasing foundation with a given electronic business.

## RESEARCH METHODOLOGY

### Data collection

Discretionary Sampling Technique is used for this examination. In this examination state had Bank has been picked totally on-line based bank in Bangladesh and most of the customers of e-dealing with a record are living in the capital city of Bangladesh.

### Sample plan

Our total people was 6000 accordingly 200 illustration gauge was taken. Finally, 160 studies were successfully completed and gotten from them. The customers were picked by discretionary testing. All data aggregation frameworks were expected to ensure the lack of clarity. Respondents normally held purposive case. For diagram, couple of surveys were proposed to assemble data. Reviews were amassed to consider the association between e-sparing cash advantage quality (i.e. system quality, information quality and organization quality) on shopper devotion of that beforehand specified Bank of Dhaka Branches figuratively speaking.

### Questionnaire design

The respondents reacted to inquiries under every variable on five Likert Scale with "Firmly Agree" managing the largest amount of fulfillment, "Unequivocally Disagree" as the most abnormal amount of disappointment. A couple of statistic poll were requested more understanding of reactions Model: It has utilized the consumer loyalty as the needy variable and three measurements are autonomous variable. The OLS Regression demonstrate has been hurry to decide the criticalness level of factors for the consumer loyalty in E-banking Service Quality.

The essential model was as per the following:  $CS = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$  where CS=Customer Satisfaction,  $X_1$ =service quality,  $X_2$ =information quality,  $X_3$ =system quality, there are  $\beta_0, \beta_1, \beta_2, \beta_3$  and  $e$  are coefficients to gauge and "e" is the mistake term.

## ANALYSIS AND RESULT

### Data analysis

SPSS (Statistical Package for Social Sciences) variant 22 is utilized to break down the information. After the information accumulation an ideal research display has been connected to the outcomes acquired and after that these outcomes are entered in SPSS to break down the outcomes. Various relapse investigation, is connected as there are more than one autonomous factors influencing subordinate variable.

### Validity and reliability

The unwavering quality of the measures was surveyed utilizing the between thing consistency measure of Cronbach's Alpha (Tables 1a and 1b). The alpha for all free factor (IV) and ward variable (DV) run from .761 to .814 and surpass the base worthy estimation of 0.7. Consequently no thing was erased.

## CONCLUSION

The aftereffects of this examination give there is sure connection between consumer loyalty and administration nature of Bank. Despite the fact that the outcomes show that speculation tried gave huge outcome and plainly whole directional theory is valid and gave positive outcome. Besides this state claimed Bank needs to enhance their administration quality to an ever increasing extent. There are more business banks in Bangladesh. Subsequently, to get by in the keeping money industry this bank needs to take new inventive thoughts to fulfill their client else they will lose their client and it will decay their net revenue. They have to enhance their e-managing an account offices with client administrations.

### Limitation and Future Research Recommendation

While gathering information from various client of state claimed plan Bank we found that they have not

clear origination about e-keeping money benefit quality, they have insufficient time to answer our inquiry and just Dhaka city of Bangladesh has been considered. Future specialists can focus on this issue for additionally chip away at it, since still in Bangladesh we are in early phase of e-saving money benefit quality. It can be connected to managing an account part as well as any sort of administration division in Bangladesh.

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