

ANALYZE PERCEIVED QUALITY AND EXPECTED QUALITY FOR ONLINE BANKING SERVICES

¹Dr. K.R. Mahalaxmi*, ²A.Alwin Ezhilarasi

Abstract

E-service quality customer perception towards attitude, feeling and relationship between e- service quality dimensions and overall service quality customer satisfaction and survey 150 online customers were test the research methodology chi square. Banks still got to improve so order to satisfy the customers. Customer satisfaction is very essential for business success in today marketplace with a view to long term and profitable to customers. The main aims of this study in to the date collection to test the reliability, validity and percentage analysis, chi square. This research was carried out to validate the analytical model of online banking users. This study can helps the banks that however they will improve the amount of online banking services.

Keywords: online banking customers perception, service quality, customer satisfaction

INTRODUCTION

The Bank has seasoned the varied phases of its growth flight over hundred years of its existence. Growth of geographic region Bank was fantastic, particularly when nationalization within the year 1969, attaining the standing of a national level player in terms of geographical reach and patronage segments. Online banking is becoming a main trend in the financial markets today. Online banking services are still new and have not received the attention of customers. When referring to the banking system immediately to a system works.

Today the development new technology like internet, mobile networks, and web has promoted the emergence of new model of e- banking. It is considered as the legititimate interests of customers and also not disregard the responsibility of providers of financial services the bank. The key success of any organization lies with its people and speed efficiency of the bankers as a result of E-banking. The study collected date pertaining to the impact of online banking services, money transfer, mobile banking and ATMs on the job security of banks.

E-SERVICE QUALITY

This study assessed the use of E-SERVQUAL scale to construct e-Service Quality for online banking services. In addition, it attempted to examine the effect of e-service on Customer Satisfaction. Construct of e-service for online banking services was developed to determine dimensions of e-service based on the dimensions used to 11 variables access, case of navigation,efficiency,flexibility,reliability,personalization,security/privacy,responsiveness,assurance/trust,site aesthetics,price knowledge measure e-service quality in online banking frequented used. The primary data of e-service were gathered from 150 online banking users, representing 76% response rates, of four main public

banks. The degeneration performs showed that security, site aesthetics, and ease of use of the online banking services has positive effects.

Quality of e-service is one of the significant factors that play a major role in the success or failure of online banks. It enhances the competitive advantages of online banking in addition it improves the relationships with clients and increases their satisfactions. Measuring online service quality becomes context dependent in which, it may increase the difficulties to constitute a global measure.

PERCEIVED AND EXPECTED QUALITY

The theory of customer satisfaction conceptual a simple standard namely the expectations on how good or service perform its. Satisfaction and dissatisfaction of customer as customer response to the evaluation of disconfirmation perceived between initial expectations in E- service quality. Main purpose to a better understanding of the relationship between E service quality, customer satisfaction and loyalty when using an online portal. First to investigate the satisfaction and loyalty on the online environment, second to investigate the dimensions used in measuring the quality of the website or the dimensions of E- service quality.

REVIEW OF LITERATURE

Jun & Cai, This study aims measuring service quality of internet banking With the popularity of the internet, innovation in technology and the changing needs of customers, banking services have been undergoing considerable transformation. In banking services, new technical advance is internet banking portal. In the context of bank internet portal, this suggests that every one of the monetary transactions is done electronically. This is achieved by replace personal communication and physical facilities with technical solutions. As significance, customers are able to carry out unusual economic dealings.

Jayawardhena (2004) This study aims transforms the original SERVQUAL scale in the Internet context and develops a battery of twenty-one items to assess service quality in e-banking. By suggests that of associate in nursing preliminary (EFA) and collateral correlation analysis (CFA), these twenty-one things square measure condensed to 5 quality dimensions like as access, website interface, trust, attention and credibility

Zeithaml, Parasuraman, (2000, 2002) This study aims developed by-SERVQUAL for evaluate e-service quality during a three-stage method using exploratory focus groups and two phases of empirical data collection and analysis. This process produced seven dimensions reliability, fulfillment, compensation, efficiency, privacy, responsiveness, and contact that form a core service scale and a recovery service scale. Four dimensions efficiency, fulfillment, reliability, and privacy form the core E-SERVQUAL scale.

De ruyter (2001) This study aims E-service can be defined as an interactive, content-centered, and internet-based customer service that is driven by customers and integrated with the support of technologies and systems offered by service suppliers, that aim at strengthening the customer-provider relationship.

Weitz and Wensley (1985) This study aims development of the SERVQUAL, there were studies investigating the meaning of service quality. There were discussions on quality, satisfaction, and attitude. Definition of the perceived quality is solely the degree and direction of the discrepancy between expectation and perception in Expectancy-Disconfirmation theory perspective. Expectations are interpreted as desires or wants of the consumer. Professed quality like attitude is an overall approach but different performance which is related to exact transactions.

HYPOTHESIS SETTING

Hypothesis 1

H₀ (Null Hypothesis); There is no significance association between gender and new technology.

Hypothesis 2

H₀ (Null Hypothesis); There is no significance association between age and frequently to use per month.

Hypothesis 3

H₀ (Null Hypothesis); There is no significance association between education and attribute value.

Hypothesis 4

H₀ (Null Hypothesis); There is no significance association between occupation and E-banking service to you use.

Hypothesis 5

H₀ (Null Hypothesis); There is no significance association between educational and factors influencing to use new technology.

RESEARCH METHODOLOGY

Research Design

A descriptive study conducted pilot study and Cronbach Alpha & validity date collected.

Data Collection Source

The study was conducted with primary data which was collected through the structured questionnaire from the respondents in University College of engineering (BIT campus) trichy.

Methods of Data Collection

The data was collected through a structured questionnaire which was prepared based on the objectives and the variables that affect the study. The structured questionnaire consists of various types of questions like closed end questions and Likert scale questions.

Sampling Design

The sampling design used was the non probability sampling (convenient and purposive sampling technique). The sample size of 150 was taken to collected date and factor analysis.

RESULT AND DISCUSSION

Hypothesis 1

H_0 (Null Hypothesis); There is no significance association between gender and new technology.

| | Value | Df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 18.272 ^a | 3 | .000 |
| Likelihood Ratio | 17.295 | 3 | .001 |
| Linear-by-Linear Association | 1.291 | 1 | .256 |
| N of Valid Cases | 150 | | |

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is .31.

Calculated value =18.272 asymptotic significance value=0.000

The asymptotic significance value is lesser then 0.05.Hence H_0 is rejected and H_1 is accepted.

Therefore there is significance association between gender and new technology.

Hypothesis 2

H_0 (Null Hypothesis) ; There is no significance association between age and frequently to use per month.

| | Value | Df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 10.602 ^a | 6 | .102 |
| Likelihood Ratio | 14.660 | 6 | .023 |
| Linear-by-Linear Association | 3.521 | 1 | .061 |
| N of Valid Cases | 150 | | |

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .56.

Calculated value =10.602 asymptotic significance value=0.102

The asymptotic significance value is lesser then 0.05.Hence H_0 is rejected and H_1 is accepted.

Therefore there is significance association between age and frequently to you use.

Hypothesis 3

H_0 (Null Hypothesis) ; There is no significance association between education and attribute value.

Chi-Square Tests

| | Value | Df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 35.665 ^a | 15 | .002 |
| Likelihood Ratio | 35.975 | 15 | .002 |
| Linear-by-Linear Association | 1.579 | 1 | .209 |
| N of Valid Cases | 150 | | |

a. 14 cells (58.3%) have expected count less than 5. The minimum expected count is .11.

Calculated value =35.665 asymptotic significance value=0.002

The asymptotic significance value is lesser then 0.05.Hence H_0 is rejected and H_1 is accepted.

Therefore there is significance association between education and attribute value.

Hypothesis 4

H_0 (Null Hypothesis) ; There is no significance association between occupation and E-banking service to you use.

Chi-Square Tests

| | Value | Df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 12.259 ^a | 10 | .268 |
| Likelihood Ratio | 12.475 | 10 | .255 |
| Linear-by-Linear Association | .018 | 1 | .892 |
| N of Valid Cases | 150 | | |

a. 9 cells (50.0%) have expected count less than 5. The minimum expected count is 1.23.

Calculated value =12.259 asymptotic significance value=0.268

The asymptotic significance value is lesser then 0.05.Hence H_0 is accepted and H_1 is rejected.

Therefore there is significance association between occupation and new E-banking service to you use.

Hypothesis 5

H_0 (Null Hypothesis) ; There is no significance association between educational and factors influencing to use new technology.

Chi-Square Tests

| | Value | Df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 10.074 ^a | 9 | .345 |
| Likelihood Ratio | 10.806 | 9 | .289 |
| Linear-by-Linear Association | 6.110 | 1 | .013 |
| N of Valid Cases | 150 | | |

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .01.

Calculated value =10.074 asymptotic significance value=0.345

The asymptotic significance value is lesser then 0.05.Hence H_0 is rejected and H_1 is accepted.

Therefore there is significance association between education and factor influencing to use new technology.

FINDINGS

| HYPOTHESIS | ASYMPTOTIC SIGNIFICANCE VALUE | RESULT | INFERENCE |
|------------|-------------------------------|--|---|
| 1. | 0.000 | H_0 is rejected and H_1 is accepted. | Therefore there is significant association between gender and new technology. |
| 2. | 0.102 | H_0 is rejected and H_1 is accepted. | Therefore there is significant association between age and frequently. |
| 3. | 0.002 | H_0 is rejected and H_1 is accepted. | Therefore there is significant association between education and attribute value. |
| 4. | 0.268 | H_0 is accepted and H_1 is rejected. | Therefore there is no significant association between |

| | | | |
|----|-------|--|--|
| | | | occupation and E-banking service to you use. |
| 5. | 0.345 | H_0 is accepted and H_1 is rejected. | Therefore there is no significant association between educational and factors influencing to use new technology. |

CONCLUSION

From the study is concluded that the demographic variables influences the extent of customer satisfaction and perception regarding E-service quality. As now a day's mostly all the people use online banking. This study used the interest of all level of respondents towards E-service quality in most of them are aware of this banking quality of service.

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