



Identifying the Factors of Customer Satisfaction in E- Banking System in Context of Bangladesh

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Abstract - The purpose of this paper is to identifying the factors of customer satisfaction in Bangladeshi commercial banks. In this study, purposive sampling technique was employed to recruit 120 customers classified as government service holder, private service holder and businessman from 10 Banks. We have done Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity, Cronbach's Alpha Reliability Statistics, inter-correlation, factor analysis and factor ranking. This research showed that management information service, service factor, time management and behavioral factor are the key factors which are representing customer satisfaction in banking sector of Bangladesh. Management information services is the combination of 7 variables such as computerized service, innovative service, smooth and hassle free, staff availability, skilled and knowledgeable employee, service charge, transparency in services.

Keywords : e-banking, customer satisfaction, correlation, factor analysis.

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IDENTIFYINGTHEFACTORSOFCUSTOMERSATISFACTIONINE-BANKINGSYSTEMINCONTEXTOFBANGLADESH

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Identifying the Factors of Customer Satisfaction in E- Banking System in Context of Bangladesh

Md. Arafat Rahman ^α & Abu Zafar Ahmed Mukul ^σ

Abstract - The purpose of this paper is to identifying the factors of customer satisfaction in Bangladeshi commercial banks. In this study, purposive sampling technique was employed to recruit 120 customers classified as government service holder, private service holder and businessman from 10 Banks. We have done Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity, Cronbach's Alpha Reliability Statistics, inter-correlation, factor analysis and factor ranking. This research showed that management information service, service factor, time management and behavioral factor are the key factors which are representing customer satisfaction in banking sector of Bangladesh. Management information services is the combination of 7 variables such as computerized service, innovative service, smooth and hassle free, staff availability, skilled and knowledgeable employee, service charge, transparency in services. In addition, service factor amalgamation of 3 variables which are service infrastructure, systematic, accurate service and cordial, customer friendly, helpful employee more over time management factor is also the combination of 3 variables such as waiting time, timely information and effective handling of complaint. Finally, commitment of employee and timely services are constitute of behavioral factor. Among major four factors behavioral factor obtain the highest rank comparing with other factor. The paper contributes to previous research by adding to existing knowledge regarding what constitutes e-banking service. The paper makes key recommendations towards enhancing current online financial services delivery.

Keywords : e-banking, customer satisfaction, correlation, factor analysis.

I. INTRODUCTION

In business field, Internet is used widely by masses, and has numerous benefits to offer, especially in E-banking services. Now-a-days, people are so busy in their work lives, that they don't even have time to go to the bank for conducting their banking transactions. All banks provide E-banking facility to their customers as an added advantage. E-commerce is about buying and selling information, products and services via computer networks such as the Internet and Electronic Data Interchange. E-banking is one form of e-commerce. More sophisticated e-banking services provide customer access to accounts, the ability to move their money

between different accounts, and making payments or applying for loans via e-Channels. E-banking largely came into being as a result of technological developments in the field of computing and communications but there have been a number of other factors or challenges which played an important part in its development. The challenges for banks are fourfold. First, they need to satisfy customer requirements that are complex and ever changing. Second, they need to deal with increased competition from old as well as new entrants coming into the market. Third, they need to address the pressures on the supply chain to deliver their services quickly. Finally, they must continually develop new and innovative services to differentiate themselves from the competition, as having a large branch network is no longer seen as a main source of competitive advantage. E-banking is seen by many banks as a key tool to address these challenges. There are few number of commercial banks are providing e-banking service in the context of Bangladesh such as Dutch-Bangla Limited (DBBL), Hongkong Shanghai Banking Corporation (HSBC), Bank Asia Limited, Eastern Bank Limited (EBL), Citi Bank, Standard Chartered Bank (SCB), Brac Bank Limited, Arab Bangladesh Bank Limited etc. As a third world developing country, Bangladesh is far behind to reach the expected level in global banking system. So it is our urgent need to upgrade its banking system. Kumbhar (2011) found that study evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers 'satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in E-banking. Liao et. al (2002) conducted survey that banks have laid its emphasis on the implementation on mobile banking services because it shed the light on reduce costs, sustain competitive advantage, create greater convenience to users, and serving unbanked customers. Zeithaml, et al, (1988) they found that there is very strong relationship between quality of service and customer satisfaction. Parasuraman et al, (1985; 1988) they found that increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers. Nadiri, et al (2009) also focused that the higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied. Cronin et.al (1992) also conducted survey that satisfaction super ordinate

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to quality-that quality is one of the service dimensions factored in to customer satisfaction judgment. Pairot (2008) defined that Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. However, customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company. Customer's satisfaction is affected by the importance placed by the customers on each of the attitudes of the product/ service. Santhiyavalli (2011) conducted survey that customer service is an integral part of any organization. It is necessary to identify the key success factors in terms of customer satisfaction so as to survive in intense competition and increase the market share. Oliver (1980) also concentration on cognition has been studied mainly in terms of the expectations/disconfirmation paradigm; also known as the confirmation/disconfirmation paradigm, which states that expectations originate from the customer's beliefs about the level of performance that a product/service would provide. Rangsang et. al (2013) find the internet banking service dimensions that will have the impact on customer satisfaction among top three banks in the Bangkok area: Bangkok Bank, Kasikorn Bank and Siam Commercial Bank. Questionnaires were used to collect data from by using quota sampling and providing online registration times were the important factors that have the impact on customer satisfaction. Ankit (2011) investigates that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers. On the other hand, Feature Availability and Consumer Continuation were found to moderately affect the overall satisfaction of customers using Online or Internet banking services. Biswas (2012) identify the factors responsible for determining the customer satisfaction in respect of banking services and rank those factor responsible for customer satisfaction in banks. Santhiyavalli (2011) conducted a study that main objective are study the customer's perception of service quality of the select branches of State Bank of India and

study the major factors responsible for their satisfaction. Singh. J. et. al (2011) identify the factors affecting satisfaction level of customers of Indian universal banks; and analyze the impact of these factors on customer satisfaction.

Objectives of the Study

Basic objectives of the study are given below:

- To analyze the level of customer satisfaction towards e-banking service.
- To identify the factors responsible for customer satisfaction in respect of e-banking service quality.
- To rank factors affecting customer satisfaction towards e-banking service.

II. METHODOLOGY

The study has been done mainly based on primary and secondary sources of data or information. Primary data has been collected from Dhaka based 10 (ten) commercial banks names Dutch-Bangla Limited (DBBL), Hongkong Shanghai Banking Corporation (HSBC), Bank Asia Limited, Eastern Bank Limited (EBL), Citi Bank, Standard Chartered Bank (SCB), Brac Bank Limited, Arab Bangladesh Bank Limited, United Commercial Bank Limited (UCBL), EXIM Bank Limited which are taken randomly from January to March, 2013. These banks are considered as the private commercial banks and foreign banks respectively. Primary data collections are done by the interviewing method with proper questionnaire. A specifically designed questionnaire was used as a tool and the survey covered a sample of 120 respondents for the purpose of analysis for 10 different commercial banks. The criteria of respondent were 4 government service holder, 4 private service holder and 4 businessman total 12 respondent for each branch. Further, the 15 variables used for factor analysis were coded using 5 point scale likert scale ranging from 5 to 1 For example, 'Highly Satisfied' was ranked 5 followed by 'Satisfied' with 4, 'Neither Satisfied nor Dissatisfied' with 3, 'Dissatisfied' with 2 and 'Very Dissatisfied' with 1.

III. DISCUSSION AND ANALYSIS

Table 1 : Descriptive statistics of variables

Variables	Mean	Standard Deviation
Computerized Service (V1)	3.76	1.145
Service Infrastructure (V2)	3.37	0.970
Innovative Service (V3)	3.28	0.945
Systematic and Accurate Service (V4)	3.77	0.932
Smooth ,Hassel free (V5)	3.86	1.183
Timely Services (V6)	3.87	0.970
Staff Availability (V7)	3.67	0.956
Waiting Time (V8)	3.39	1.125

Timely Information (V9)	3.68	0.979
Commitment of Employee (V10)	3.58	1.034
Skilled, knowledgeable Employee (V11)	4.05	1.107
Cordial, Customer friendly, Helpful employee (V12)	3.89	1.083
Service Charge (V13)	3.13	1.263
Transparency in Services (V14)	3.48	1.053
Effective Handling of Complaint (V15)	3.61	1.311

Source : Computed from Primary Data.

From this table, we can see that mean value for all variables are above 3 that mean the variables are lie between 'Satisfied' and 'Neither Satisfied nor Dissatisfied'. Surprisingly the mean value of Skilled, knowledgeable employee (V11) is 4.05 that mean the customers are more satisfied with e-banking service in respect to Skilled, knowledgeable employee.

To investigate the appropriateness of factor analysis Kaiser-Meyer-Olkin (KMO) and Bartlett's test statistic was used which were shown in table-2 and table-3 respectively. If, the KMO value is greater than 0.6 is considered as adequate (Kaiser and Rice, 1974). A value of greater than 0.5 is desirable. Bartlett's test measures the correlation of variables. A probability of less than 0.5 is acceptable (Singh and Jain, 2009). From our analysis we found that the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy is .762 that is greater than 0.06 indicates the value of Kaiser-Meyer is acceptable and the value of Bartlett's Test of Sphericity is also statistically significant and acceptable.

Table 2 : KMO and Bartlett's Test result for e-banking

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.762
Bartlett's Test of Sphericity	Approx. Chi-Square	845.706
	df	105
	Sig.	.000

Source : Computed from Primary Data.

Table 3 : Cronbach's Alpha Reliability Statistics

Cronbach's Alpha	Number of Items
.877	15

Source : Computed from Primary Data.

To check multidimensionality of customer services and satisfaction, coefficient alpha was computed separately for all variables identified. In the present study, alpha coefficients value was 0.877, which is much higher than 0.7, indicating good consistency among the items variables and for a measure to be acceptable, coefficient alpha should be above 0.7 (Nunnally, 1978).

Scree Plot

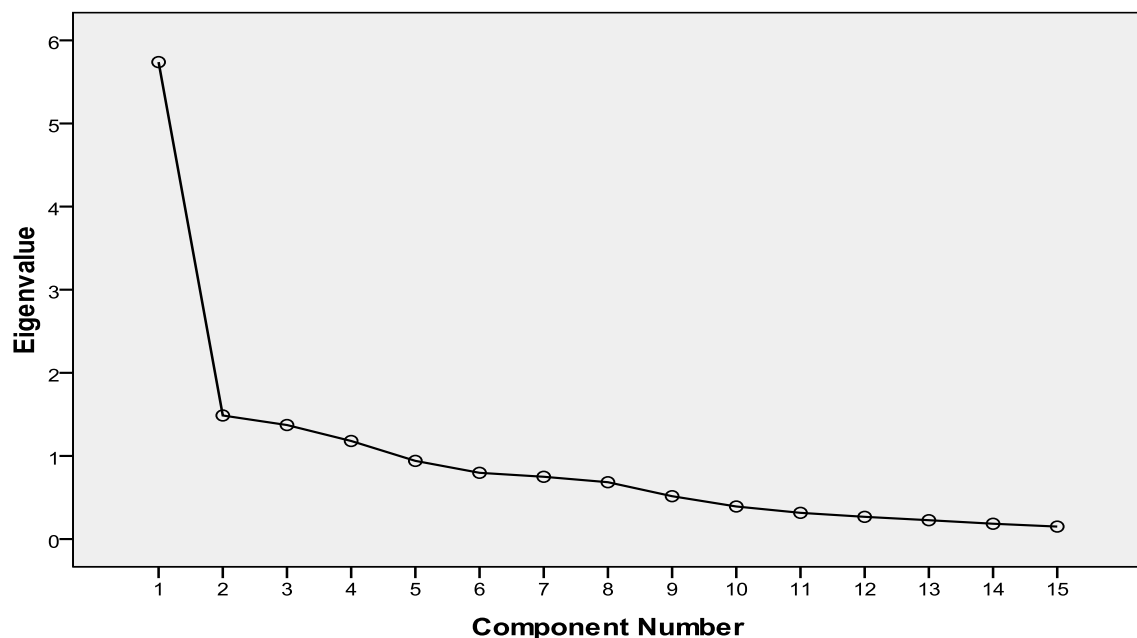


Figure 1 : Scree plot showing the eigen values

The scree test was used to identify the optimum number of factors that can be extracted before the amount of unique variance begins to dominate the common variance structure. The scree test was derived by plotting the latent roots against the number of factors in their order of extraction, and the shape of the resulting curve was used to evaluate the cutoff point (Cattel, 1966). The scree plot demonstrated (Figure 1) the eigen values for initial 15 components or factors extracted in

the study. Starting with the first factor, the plot slopes steeply downward initially and then slowly became an approximately horizontal line. The point at which the curve first begins to straighten out was considered to indicate the number of factors to extract. In the present case, as we have the eigen value more than 1, hence, 4 factors have been considered. All factors beyond 1 for which these eigen value level off were excluded from consideration (Cattel and Vogelman, 1977).

Table 4 : Inter-correlation of variables

	V1	V2	V3	V4	V5	V6	V7	V8	V9	V10	V11	V12	V13	V14	V15
V1	1														
V2	0.49**	1													
V3	0.60**	.35**	1												
V4	0.31**	.47**	.17	1											
V5	0.55**	.55**	.33**	.41**	1										
V6	0.27**	.23*	.133	.31**	.42**	1									
V7	0.54**	0.41**	.37*	.29**	.58**	0.2*	1								
V8	0.22**	0.23*	0.08	0.12	0.30**	0.19*	0.30**	1							
V9	0.16	0.08	-0.13	0.20*	0.32**	0.09	0.23*	0.24**	1						
V10	0.45**	0.35**	0.24**	0.26**	0.29**	0.61**	0.27*	0.37**	-0.04	1					
V11	0.53**	0.38**	0.41**	0.31**	0.46**	0.34**	0.60**	0.05	0.13	0.46**	1				
V12	0.53**	0.31**	0.42**	0.43**	0.29**	0.35**	0.40**	0.19*	0.36**	0.33**	0.39**	1			
V13	0.39**	0.29**	0.32**	0.19*	0.28**	0.19*	0.22*	0.07	0.13	0.38**	0.43**	0.28**	1		
V14	0.54**	0.36**	0.57**	0.01	0.60**	0.25**	0.47**	0.18*	0.06	0.22*	0.47**	0.32**	0.43**	1	
V15	0.62**	0.34**	0.39**	0.25**	0.56**	0.18*	0.52**	0.39**	0.31**	0.43**	0.49**	0.37**	0.25**	0.33**	1

Source : Computed from Primary Data.

Inter-correlation among the variables were calculated and presented in the table-4. Almost all the cases, correlation coefficient of variables were found statistically significant, hence included as the factor influencing the level of customer satisfaction in respect of banking services. The inter-correlation analysis suggests that out of 15 variables 4 were closely related as the values of correlation co-efficient were relatively

high in their cases. This indicated that all these variables could be reduced to 4 factors. These variables demonstrated higher correlation coefficients and were statistically significant at 1 percent and 5 percent level. The meaningful way was to look for substantive significance by deciding on the minimum contribution a factor should make 1 percent and 5 percent (Cattel, and Vogelman, 1977).

Table 5 : Total variance explained

Component	Total Variance Explained								
	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.739	38.258	38.258	5.739	38.258	38.258	3.911	26.072	26.072
2	1.487	9.911	48.169	1.487	9.911	48.169	1.991	13.274	39.346
3	1.372	9.145	57.314	1.372	9.145	57.314	1.988	13.252	52.598
4	1.180	7.867	65.181	1.180	7.867	65.181	1.888	12.583	65.181
5	.941	6.271	71.453						
6	.797	5.314	76.766						
7	.749	4.996	81.762						
8	.684	4.559	86.321						
9	.516	3.438	89.759						
10	.392	2.612	92.371						
11	.316	2.103	94.475						

12	.267	1.783	96.258						
13	.227	1.512	97.770						
14	.184	1.230	98.999						
15	.150	1.001	100.000						

Source : Computed from Primary Data.

The first step in interpreting the output was to look at the factors extracted, their eigen values and the cumulative percentage of variance. We could see from the cumulative percentage column that the importance of the attributes (i.e. 4 factors) extracted together account for 65.18 % of the total variance (information

contained in the original 15 variables). This indicates that we lost only 34.82% of the information contained into the original variable. Now, the most important thing was that of interpreting what these 4 extracted factors represent out of 120 samples.

Table 6 : Factor loading along with eigen value

Component Matrix				
	Component			
	Factor-1	Factor-2	Factor-3	Factor-4
Transparency in Services(V14)	.820	-.097	.138	.098
Innovative Service(V3)	.805	.132	-.115	.019
Computerized Service (V1)	.728	.307	.225	.178
Skilled, knowledgeable Employee(V11)	.643	.314	.102	.238
Smooth, Hassle Free(V5)	.621	-.055	.540	.210
Staff Availability(V7)	.602	.230	.452	.009
Service Charge(V13)	.509	.203	-.059	.233
Systematic and Accurate Service(V4)	.045	.881	.062	.170
Cordial, Customer friendly, Helpful Employee(V12)	.324	.685	.240	.130
Service Infrastructure (V2)	.440	.463	.071	.170
Timely Information(V9)	-.085	.322	.761	-.158
Waiting Time(V8)	.035	-.085	.644	.428
Effective Handling of Complaint(V15)	.499	.183	.569	.127
Commitment of Employee(V10)	.255	.168	.039	.867
Timely Services(V9)	.126	.204	.103	.790

Source : Computed from Primary Data.

In this study, we have considered the highest value in a given row which is shown in table-6. From this table, we can see that factor-1 is a group of 7 (seven) variables names Computerized service, Innovative Service, Smooth and Hassel free, Staff availability, Skilled and knowledgeable employee, Service Charge, Transparency in services had loading 0.728, 0.805, 0.621, 0.602, 0.643, 0.509, 0.820 respectively. Factor-2 is combination of 3 variables Service Infrastructure, Systematic, Accurate Service and Cordial, Customer friendly, Helpful employee had loading 0.463, 0.881, and 0.685 respectively. Factor-3 is combination of 3 (three) variables Waiting Time, Timely Information and Effective handling of Complaint had loading 0.644, 0.761, and 0.569 respectively. Factor-4 is included 2 (two) variables Commitment of employee and Timely Services had loading 0.790, 0.867 respectively.

Table 7 : Factor affecting customer satisfaction

Factor	Variables
Management Information service (Factor-1)	Computerized Service (V1), Innovative Service (V3), Smooth and Hassel Free (V5), Staff Availability (V7), Skilled and Knowledgeable Employee(V11), Service Charge(V13), ransparency in Services(V14).
Service Factor (Factor-2)	Service Infrastructure (V2), Systematic, Accurate Service (V4) and Cordial, Customer friendly, Helpful Employee (V12).
Time Management (Factor-3)	Waiting Time (V8), Timely Information (V9) and Effective handling of Complaint (V15).
Behavioral Factor (Factor-4)	Commitment of Employees (V10) and Timely Services (V6).

Source : Computed from Primary Data.

Table 8 : Factor Ranking

Factor	Mean value	Factor ranking
Management Information service (Factor-1)	3.60	3
Service Factor (Factor-2)	3.67	2
Time Management (Factor-3)	3.55	4
Behavioral Factor (Factor-4)	3.73	1

Source : Computed from Primary Data.

Mean value of each factor is calculated based on the mean value of all variables included under a particular factor. In addition, factor ranking has been done based on the mean value.

IV. CONCLUSION

In our study most of the variables are correlated with each other. Among 15 variables 4 major factors are responsible for customer satisfaction in banking system. These factors are named Management Information service (Factor-1), Service Factor (Factor-2), Time Management (Factor-3) and Behavioral Factor (Factor-4). Moreover, basis on mean value factor ranking has been made. E-banking, the latest generation of electronic banking transactions, opened up new window of opportunity to the existing banks and financial institutions. Most of the banks have their own websites but not all of them offered internet facilities. The main reason of this was that the banks did not have the IT infrastructure and proper security features. The Ministry of Science, Information and Communication Technology went out the policy for the development in the IT sector. This research seeks to make an original contribution to knowledge by investigating the impact of e-banking factors on outcomes of customer satisfaction in the commercial banks industry in Bangladesh. This research contributes to the services marketing discipline in finding out the role of the e-banking in enhancing customer satisfaction and loyalty. However, with banking customers growing increasingly comfortable with the digital lifestyle, but Bangladeshi customers were not aware about e-banking in Bangladesh. They were not fully understand the power of technology and seek to leverage it to enjoy better control over their banking operations. To conclude that e-banking also provided other benefits. For instance, creating new markets, and reducing operational costs, administrative costs and workforce are increasingly important aspects for the banks competitiveness, and e-banking improved these aspects as well. So, Bangladeshi banks should take these advantages of e-banking in Bangladesh economy as early as possible.

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