The Relationship between Internet Banking Involvement and Customer Satisfaction

Abstract

Due to the keen market competition and the massive regulations on setting up branch centers, banks are urged to develop quality Internet banking services for their customers. Internet banking services that meet customer needs improve customer satisfaction, which in turns helps banks stay competitive in the business. This research studies the Internet banking services and explores their relationships between customer's Internet banking involvement and satisfaction. The goals of this research are: 1. To review existing developments of Internet banking. 2. To investigate the levels of satisfaction of current Internet banking customers. 3. To identify the relationships between customers' Internet banking involvement and satisfaction. 400 questionnaires were sent out by the researcher to survey customers who used Internet banking services in Taiwan. Among these questionnaires, 322 of them were effective and were validated by the t-test, one-way ANOVA test, Pearson correlation analysis, and the hierarchical regression method. The validation results yielded that when a customer was more engaged in Internet banking, either practically or psychologically, the customer had a higher level of satisfaction. Also, more frequent or broader utilization of Internet banking increased a customer's physiological involvement with the services, which in turns increased the overall customer satisfaction. In conclusion, banks need to persistently promote the frequency of Internet banking usage and expand their available services to achieve continuous improvement on customer satisfaction.

Keywords: internet banking; involvement; customer satisfaction

Table of Contents

First Chapter  Introduction

First Section  Research Background

Second Section  Research Problems

Third Section  The Importance of the Study

Second Chapter  Literature Review

First Section  Internet Banking

Second Section  Customer Satisfaction

Third Section  Involvement Degree

Third Chapter  Research Design

First Section  Research Framework

Second Section  Research Hypothesis

Third Section  Operational Definitions and Measurements

Fourth Section  Sample and Data Collection

Fourth Chapter  Sample Data Analysis

First Section  Basic Data Analysis

Second Section  Internet Banking Service Status Analysis

Third Section  Internet Banking Involvement Analysis

Fourth Section  Customer Satisfaction Analysis

Fifth Section  Relationship Between Statistical Variables and Various Variables

Sixth Section  The Relationship Between Internet Banking Involvement and Customer Satisfaction

Fifth Chapter  Conclusion and Suggestions

First Section  Research Conclusion

Second Section  Research Limitations

Third Section  Suggestions

References


