

Documents

Sohail, M.S., Shaikh, N.M.

Internet banking and quality of service: Perspectives from a developing nation in the Middle East
(2008) *Online Information Review*, 32 (1), pp. 58-72. Cited 61 times.

Abstract

Purpose - The purpose of this paper is to measure the quality of service from customers' perspective. With an enormous growth in internet banking, this paper discusses how banks can be competitive by providing quality services. **Design/methodology/approach** - This study is based on a questionnaire survey conducted in Saudi Arabia. Based on an extensive review of literature, the paper uses empirical research to analyse service quality of internet banking services provided by banks in Saudi Arabia. **Findings** - Results based on a factor analysis identify three factors that influence users' evaluation of service quality of internet banking services. These factors are labelled as "efficiency and security", "fulfilment" and "responsiveness". **Research limitations/implications** - This research is useful for banks in order to improve service quality and retain/gain a share of the market in a highly competitive industry. **Practical implications** - The findings are important to enable bank managers to have a better understanding of customers' perception of service quality of internet banking and consequently of how to improve their satisfaction with respect to the online aspects of service quality. **Originality/value** - This paper makes a valuable contribution given the fact that there are only a limited number of comprehensive studies dealing with the assessment of electronic service quality in banking environment.

2-s2.0-40249113990

Document Type: Article

Publication Stage: Final

Source: Scopus