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The Effect of the Quality of Internet Banking Services on Customer Satisfaction

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Description

The quality of internet banking services can have a significant impact on customer satisfaction. Internet banking services refer to the online platforms that banks provide for their customers to access and manage their accounts, transfer funds, pay bills, and perform other banking transactions. The study found that customers who perceived the quality of internet banking services to be high were more satisfied with their bank and were more likely to continue using their bank's services. Some of the factors that can affect the quality of internet banking services include ease of use, speed of transactions, reliability, security, availability of features, and customer support. Banks that invest in improving these factors can enhance the quality of their internet banking services and increase customer satisfaction. Furthermore, internet banking services are increasingly becoming a key factor in the decision-making process for customers when choosing a bank. Banks that provide high-quality internet banking services can attract new customers and retain existing ones. In conclusion, the quality of internet banking services can have a significant impact on customer satisfaction. Banks that provide high-quality internet banking services can enhance customer satisfaction, attract new customers, and retain existing ones.

Internet banking, also known as online banking, is a service provided by banks and other financial institutions that allows customers to perform banking transactions over the internet. Through internet banking, customers can access their bank accounts, view their account balances and transaction history, transfer money between accounts, pay bills, and perform other banking activities from the convenience of their computer or mobile device. To use internet banking, customers typically need to sign up for the service with their bank or financial institution and create login credentials, such as a username and password. Some banks may also require additional security measures, such as two-factor authentication, to ensure the safety of their customers' accounts. Internet banking has become increasingly popular in recent years, as it offers a convenient and efficient way for customers to manage their finances without having to visit a physical bank branch. However, it's important for customers to practice good security habits, such as using strong passwords and avoiding public Wi-Fi when accessing their accounts, to protect their financial information from fraud and identity theft.

Internet Banking Service Quality

Internet banking service quality refers to the level of satisfaction and performance customers experience when using online banking services provided by financial institutions. Internet banking service quality can be measured using various criteria such as reliability, responsiveness, security, ease of use, accessibility, and privacy. Reliability refers to the accuracy and consistency of the online banking system. Customers expect that their transactions will be processed correctly and in a timely manner. Responsiveness refers to the ability of the system to quickly respond to customer needs and inquiries. This includes providing support when issues arise and answering customer queries in a timely and efficient manner. Security is a critical component of internet banking service quality. Customers need to trust that their personal and financial information is protected and that transactions are secure. Ease of use and accessibility refer to the simplicity of using the online banking system and the ease of accessing it from different devices such as desktop computers, laptops, smartphones, and tablets. Privacy is also important in internet banking service quality. Customers expect that their personal and financial information will be kept confidential and that their data will not be shared with third parties without their consent. Financial institutions need to continuously improve their internet banking service quality to meet customer expectations and remain competitive. This can be achieved by conducting regular surveys to gather customer feedback, monitoring system performance, and investing in new technologies to enhance the customer experience.