E-Banking Users’ Behaviour: E-Service Quality, Attitude, and Customer Satisfaction

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Abstract

Purpose - This study investigates factors affecting e-banking usage based on electronic service (e-service) quality, attitude and customer satisfaction.

Design/methodology/approach - A conceptual model to investigate factors that influence e-banking usage was developed based on review of existing literature. The model employed e-services quality variable, diffusion of innovation construct and self-efficacy to better reflect the users’ views of e-banking usage. Data collected from 254 e-banking users was used to test the model. The data were analyzed based on PLS-SEM using SmartPLS 3.0.

Findings - Our result reveals that perceived e-service quality has a strong influence on customer satisfaction and use of e-banking, which means that greater quality of e-service has the potential to increase satisfaction and consequently in more use of e-banking. In this research findings, competence of e-service support staff, system availability, service portfolio, responsiveness and reliability, in that order, were found to be most significant in rating e-service quality.

Practical implications – This offers financial institutions and professional relevant information e-banking services that will promote greater customer satisfaction and use of e-banking.

Originality/value – This paper contribute to knowledge advancement in bank marketing by providing insight into motivational factors of e-banking services quality and personal characteristics.

Keywords: e-Service Quality, Attitude, Satisfaction, Actual use, e-Banking, self-efficacy, Nigeria.

Paper type: Research paper