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Measuring the service quality of internet banking: scale development and validation

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Service quality of
internet banking

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Abstract

Purpose – The purpose of this paper is to develop a multiple item scale for measuring internet banking service quality.

Design/methodology/approach – This research adopts the dimensions of electronic service quality (e-service quality) and customer-perceived service quality to develop a framework that can be used to measure internet banking service. Also, this research uses Taiwan's internet banking users as survey targets for its empirical studies.

Findings – Through the process of factor analysis, the refined scale is identified. There are five dimensions and 17 items in the measurement scale for measuring the service quality of internet banking. The five dimensions are named customer service, web design, assurance, preferential treatment, and information provision.

Research limitations/implications – Based on the understanding of the key service quality dimensions and the perception of customers toward e-service quality, managers may discover methods to improve customer satisfaction, build customer trust, and create loyal customers.

Originality/value – This paper adapts an e-service quality model as the basis to measure internet banking service. This method is more suitable than that of the previous studies that are based on the traditional service quality model.

Keywords Electronic commerce, Customer services quality, Internet, Banking, Taiwan, Measurement, testing and instruments

Paper type Research paper

Introduction

Information technology is a tool to achieve competitive advantage and has been developing rapidly in recent years. Banking is a demand-driven industry. In order to provide customers efficient banking services, information technology, and the internet become more and more important for banks to deliver financial services. Banks have begun to setup their own web portal to provide internet service and gain the advantages of unlimited time, area, fewer cost, and more customers from internet banking. The service quality is an important tool for banks to compete. Therefore, it is important to utilize good service quality in order to differentiate itself from other service providers.

Although the form of internet services is different from that of traditional services, service quality is still the core competitiveness of internet banking. In view of these developments, service quality is a crucial issue in internet banking. Service quality is one of most heavily researched constructs in the field of service marketing. There are various studies that have developed measures for assessing the service quality of brick and mortar banks; however, there are very few studies that have developed measures



for assessing the service quality of internet banking services (Jun and Cai, 2001). Moreover, there is scarce literature that has investigated the service quality attributes of internet banking services and the perceptions of internet banking users with regard to any particular bank. Service quality measurement in internet banking services is an area of growing interest to researchers and managers. This study aims to explore the underlying dimensions of internet banking service quality and develop a multiple item scale for measuring internet banking service quality. In addition, this study also adapted an electronic service quality (e-service quality) model as the research basis. This method is more suitable than that of the previous studies that were based on the traditional service quality model.

The remainder of the paper is organized as follows: the next section presents the literature review on the topic; the following section presents the method and results of an empirical study; and the last section presents our discussion, conclusion, and research limitations.

Literature review

Service quality

During the past few decades, service quality has become a major area of academic investigation. Service quality is an abstract and elusive construct because of three features that are unique to services: intangibility, heterogeneity, and inseparability of production and consumption (Parasuraman *et al.*, 1985). Many studies have defined service quality. Service quality refers to the difference between customer expectations of what a firm should provide (i.e. expectations) and the perceived service performance (Parasuraman *et al.*, 1988). Asubonteng *et al.* (1996) defined service quality as the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received. Gefen (2002) defined service quality as the subjective comparison that customers make between the quality of service that they wish to receive and what they actually get. Service quality is viewed as an organizational asset and a key determinant of corporate marketing and financial performance (Yasin *et al.*, 2004).

E-service quality

Growth of internet-based services has changed the manner in which firms and consumers interact. E-service is becoming increasingly important not only in determining the success or failure of e-commerce, but also in providing consumers with a superior experience with respect to the interactive flow of information (Yang *et al.*, 2001; Santos, 2003).

Online service delivery is very different from traditional service delivery. Information provided by or collected from customers can be gathered and analyzed by the e-service provider and used as the basis for the customization of the service that the organization offers to the customer (Rowley, 2006).

E-service has been defined as a web-based service or an interactive service that is delivered on the internet. Ghosh *et al.* (2004) conceptualized e-service as an interactive information service. Zeithaml *et al.* (2000) stated that e-services are web services that are delivered through the internet. In e-service, the customer's interaction or contact with the service providers is via technology, such as their web sites. In an e-service encounter, customers have to rely entirely on information technology. E-services can be

defined as deeds, efforts, or performances whose delivery is mediated by information technology (Rowley, 2006).

In general, e-service can be defined as an interactive, content-centered, and internet-based customer service that is driven by customers and integrated with the support of technologies and systems offered by service providers, which aim at strengthening the customer-provider relationship (de Ruyter *et al.*, 2001).

Since, it is much easier to compare the technical features and prices of products online than through traditional channels, e-service quality becomes a key factor for customers (Santos, 2003).

E-service quality can be defined as the overall evaluations and judgments of customers regarding the excellence and quality of e-service delivery in the virtual marketplace (Santos, 2003). One of the definitions of e-service quality has been conceptualized by Zeithaml *et al.* (2000). They state that internet service quality is the extent to which a web site facilitates efficient and effective shopping, purchasing, and delivery of products or services.

E-service quality cannot only offer online commercial companies with competitive advantages in the market place, but also involve customers in the product development process through quick feedback and enhanced customer relationship. e-Service quality has been regarded as possessing the potential to not only deliver strategic benefits but also to enhance operational efficiency and profitability (Cronin, 2003).

Service quality in internet banking

Internet banking is becoming increasingly popular, and competing banks have limited avenues to exploit in terms of establishing a differentiation (Jayawardhena and Foley, 2000). Delivering a superior quality of service as compared to that of competitors offers an opportunity to banks to achieve competitive differentiation (Ranganathan and Ganapathy, 2002). Given the lack of geographical or other physical constraints associated with internet banking, attracting, and retaining customers may be largely determined by the quality of service delivered (Liao and Cheung, 2002). Improvements in the quality of service delivered can only be made if it can be measured in the first place. The fact that effective measurement of service quality can be very useful in the allocation of resources and in the segmentation of customers is well documented (Parasuraman *et al.*, 1988). All these reasons combined have led to service quality measurement in internet banking becoming an area of growing interest to researchers and managers.

Study

Step 1: item scale development

This study developed a measurement instrument that was mainly based on the perceived service quality scale proposed by Cristobal *et al.* (2007). The questionnaire items were developed in the Appendix. The items were developed based on the literature review and interviews with internet banking users. The questionnaire consists of 30 items developed from the four major dimensions of perceived e-service quality (PeSQ). Because the PeSQ model was developed by the customers' perceived quality of web site service, and the authors integrated the e-service quality dimensions from previous e-service quality scale. It is perhaps the most appropriate dimension to measure the e-service quality of internet banking portals. The PeSQ model comprises four dimensions. The details of these dimensions are discussed as follows.

1. *Web design.* This dimension is related to the design of the web site (e.g. content layout, content updating, and user-friendliness) and coincides with the proposals of previous studies (Loiacono *et al.*, 2000; Barnes and Vidgen, 2002; Aladwania and Palvia, 2002; Yang and Fang, 2004; Yang *et al.*, 2004). Wolfenbarger and Gilly (2001) stated that the availability of information is one of the most important aspects of online purchasing. In terms of online versus offline purchasing, online purchasers perceive a benefit in the fact that they receive information directly from the web site without having to seek a salesperson (Zeithaml *et al.*, 2002). Another benefit perceived by internet users is reduction in search costs, especially in information-related products (Alba *et al.*, 1997; Bakos, 1997). A considerable amount of freely available information, if it is well organized and easily accessed, is frequently mentioned by consumers as an important reason to purchase on the internet (Wolfenbarger and Gilly, 2001). Thus, while designing an online shop, offering sufficient information to compare products and make an informed choice is very important.

2. *Customer service.* At the onset of e-commerce, it was believed that success was guaranteed merely by virtue of being present on the internet and offering low prices. Nowadays, however, customer service has proved itself to be a key element for achieving good results in an online shop (Zeithaml *et al.*, 2002). Consumers expect to be able to complete transactions correctly, receive personalized attention, have the product delivered on time, have their e-mails answered quickly, and gain access to information. Web site managers should ensure that these expectations are met in the best possible manner. The majority of the scales previously developed consider attributes related to customer service (Liu and Arnett, 2000; van Riel *et al.*, 2001; Madu and Madu, 2002; Wolfenbarger and Gilly, 2003). This dimension is related to service reliability, customer sensitivity, personalized service, and fast response to complaints. The original conceptualization of service quality by Parasuraman *et al.* (1985) included the following dimensions of customer service: responsiveness, courtesy, and understanding customer. The subsequent SERVQUAL scale (Parasuraman *et al.*, 1988) included the dimensions of responsiveness (willingness to help customers) and empathy (individual attention). Courtesy was relocated into the trust dimension of SERVQUAL. The other elements of this trust dimension were more closely linked to privacy and security, which have been shown to be a different dimension in the virtual context.

3. *Assurance.* The assurance attribute is the term used in the field of services to describe the impression that a supplier of customer services projects in terms of security and credibility (Parasuraman *et al.*, 1988). In an online environment, security is probably better defined when it is contemplated alongside the notion of privacy (Wolfenbarger and Gilly, 2002). On the whole, it is considered that the lack of confidence motivated by the absence of security and privacy in an online environment is one of the main obstacles to e-commerce development. Therefore, this dimension is understood to be essential when assessing online service quality, and this is demonstrated by the fact that it is present in much of the work on online service quality (Liu and Arnett, 2000; Yang *et al.*, 2001; Zeithaml *et al.*, 2002; Yoo and Donthu, 2001; Wolfenbarger and Gilly, 2003; Long and McMellon, 2004). The dimension of assurance includes incorporating security elements and communicating them to customers, guaranteeing confidentiality, and confirming the purchase. In short, it implies conveying a secure and reliable image.

4. *Order management*. This dimension relates to the possibility of modifying and/or postponing the purchasing process at any given moment and with no obligation, and of obtaining information on product availability at the moment of purchase.

Order management effectiveness holds considerable weight in the assessment of a commercial service, whether conventional or online. Many studies reflect this fact (Loiacono *et al.*, 2000; Yoo and Donthu, 2001; Zeithaml *et al.*, 2002; Wolfinbarger and Gilly, 2002; Kim and Stoel, 2004; Long and McMellon, 2004).

In an offline context, reliability is defined as the “ability to perform the promised service dependably and accurately” (Parasuraman *et al.*, 1988). In the online world, reliability concerns the delivery of the product in good condition, on time, and exactly as it was displayed on the web site. Lest we forget, the more technical aspects of the correct functioning of web applications (Zeithaml *et al.*, 2002) are important when ensuring optimum order management.

Before the questionnaires were sent out, a pre-test was carried out on ten employees of E.Sun bank, and they are also users of internet banking. The aim of this pre-test was to test the reliability of instrument and to identify the ambiguous, unclear questions, and poorly worded questions. It also indicated whether the instrument for respondents were clear and easy to follow. Overall, pre-test respondents found that the questionnaire was easy to understand and that the format was pleasant.

This questionnaire comprises two sections. The purpose of the study was presented in the headline of the questionnaire to help respondents achieve a better understanding of this research. The first section collects information pertaining to the respondents’ profiles including their gender, age, education, occupation, income, time spent online, and frequency of using internet banking. The second section gathers information on the respondents’ perception of the service quality of internet banking services. A five-point Likert scale (1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, and 5 – strongly agree) was used to assess the extent to which participants agreed with the performance statements.

Step 2: data collection

This study aims to develop a scale that could be used to measure the service quality of internet banking and to understand the underlying service quality dimensions. Therefore, the main focus is on the perception of internet banking users and a survey was conducted. An online questionnaire was used as the data collection instrument for this study. It is online because the desired sample was internet users; therefore, the internet is the most appropriate medium to reach the sample of internet users. Since providing services on the internet is not yet a common phenomenon, respondents from a random sample could have limited or no experience with internet services (Meuter *et al.*, 2000).

The sample consisted of 500 individuals who were randomly selected from a consumer panel of 500 e-bank users, whose contact details were owned by a research firm (E.Sun bank). An e-mail was sent to each individual in the sampling frame, inviting them to participate in the study. The survey duration was approximately four weeks, from February 1 until February 29, 2008. The number of respondents was 135. After deducted five invalid questionnaires from respondents, the number of valid questionnaires was 130, and the response rate was 26 percent.

Step 3: scale refinement

This study uses the method developed by Parasuraman *et al.* (1988) to refine the service quality measurement scale. First, the item-total correlation was calculated for each of the items. The item-total correlation was used to improve the levels of Cronbach's alpha, considering a minimum value of 0.4 for the data to be reliable (Nunnally, 1978). If the item-total correlation was lower than 0.4, the item should be eliminated. The results of this process are shown in Table I; the items Q1, Q6 and Q18 with an item-total correlation lower than 0.4 were deleted.

The next stage of scale refinement was to explore the dimensions of service quality on internet banking through factor analysis. Principal components analysis also was conducted to identify the underlying service quality dimensions.

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy provides an index from zero to one, reaching one when each variable is perfectly predicted without error by the other variables (under 0.5 is unacceptable). The KMO index for this data was 0.895 and is considered as "meritorious" (Hair *et al.*, 1998). Based on these two tests

	Scale mean if the items are deleted	Scale variance if the items are deleted	Corrected item-total correlation	Cronbach's alpha if the items are deleted
Q1	101.9385	214.353	0.358	0.939
Q2	102.2923	210.115	0.474	0.938
Q3	102.2769	207.954	0.513	0.938
Q4	102.0538	208.625	0.515	0.937
Q5	102.0462	209.176	0.529	0.937
Q6	102.0154	213.938	0.319	0.940
Q7	101.4000	209.916	0.560	0.937
Q8	101.5692	207.906	0.631	0.936
Q9	101.8692	206.440	0.660	0.936
Q10	102.0615	207.965	0.563	0.937
Q11	102.0000	209.705	0.523	0.937
Q12	102.0692	203.755	0.753	0.935
Q13	102.1615	206.943	0.648	0.936
Q14	101.9615	203.836	0.748	0.935
Q15	102.1231	207.272	0.601	0.937
Q16	102.0077	209.837	0.593	0.937
Q17	102.0538	208.935	0.509	0.938
Q18	101.1077	214.841	0.304	0.940
Q19	101.7923	207.112	0.600	0.937
Q20	102.0000	207.302	0.599	0.937
Q21	102.1154	205.746	0.609	0.936
Q22	101.3846	210.006	0.594	0.937
Q23	101.7692	204.101	0.733	0.935
Q24	101.6846	207.923	0.550	0.937
Q25	101.8923	204.236	0.683	0.936
Q26	101.6615	206.536	0.651	0.936
Q27	101.6692	210.394	0.530	0.937
Q28	102.0308	207.131	0.581	0.937
Q29	102.1154	207.917	0.507	0.938
Q30	102.3692	207.894	0.514	0.938

Table I.
Item-total statistics

(Table II), the factor analysis was considered to be appropriate for the measurement scale.

A principal component analysis was conducted using Varimax with the Kaiser normalization rotation procedure extracting five factors with an eigen value above 1.0, and it was able to explain 63.42 percent of the variance. The results are shown in Table III.

A number of authors proposed the retention of variables with factor loading above 0.5 for further analysis (Jayawardhena, 2004). As shown in Table III, Q15, Q27 and Q14 had a factor loading less than 0.5; therefore, these items were deleted. To improve the distinction between factors, items that had factor loadings greater than 0.3 on three or more factors were deleted from the scale (Doll and Torkzadeh, 1988); therefore, items Q8, Q12, Q19, Q22, Q23 and Q28 were also deleted.

KMO measure of sampling adequacy	Bartlett's test of sphericity		Sig.
	Approx. χ^2	df	
0.895	2,023.618	351	0.000

Table II.
KMO and Bartlett's test

	Factor (dimension)				
	1	2	3	4	5
Q5	0.726	0.044	0.094	0.150	0.139
Q13	0.701	0.133	0.166	0.239	0.241
Q9	0.686	0.281	0.269	0.163	0.022
Q4	0.622	0.052	0.262	0.081	0.126
Q2	0.622	0.256	−0.086	0.009	0.245
Q12	0.576	<i>0.332</i>	0.275	<i>0.381</i>	0.111
Q3	0.554	0.267	0.062	0.091	0.148
Q15	0.414	0.216	0.120	0.283	0.410
Q24	0.258	0.721	−0.013	0.072	0.249
Q26	0.198	0.715	0.286	0.157	0.129
Q23	<i>0.331</i>	0.693	0.158	<i>0.317</i>	0.156
Q25	0.213	0.614	0.237	0.201	0.401
Q7	0.283	0.579	0.417	−0.016	−0.075
Q22	0.066	0.555	<i>0.388</i>	<i>0.421</i>	−0.055
Q27	−0.037	0.491	0.345	0.264	0.235
Q20	0.064	0.311	0.774	0.130	0.185
Q21	0.144	0.140	0.754	0.201	0.291
Q17	0.345	0.088	0.732	0.064	−0.082
Q19	0.146	<i>0.307</i>	0.596	0.085	<i>0.307</i>
Q8	<i>0.429</i>	<i>0.436</i>	0.511	0.125	−0.191
Q10	0.166	0.156	0.083	0.807	0.216
Q11	0.192	0.285	0.011	0.759	0.014
Q16	0.481	0.003	0.298	0.526	0.056
Q28	0.125	0.087	<i>0.352</i>	0.519	<i>0.430</i>
Q14	<i>0.415</i>	0.253	0.243	0.498	<i>0.377</i>
Q29	0.208	0.139	0.083	0.190	0.791
Q30	0.297	0.158	0.135	0.043	0.727

Table III.
Rotated component
matrix