

Impact of E-Service Quality on Customer Satisfaction: A Study of Internet Banking For General and Maritime Services in Nigeria

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Abstract

Despite the increased availability and accessibility of the internet, many bank clients continue to queue in the bank. This enigma necessitates research on customers' perceptions of the quality of internet banking services in relation to customer satisfaction. The study examined the relationship using the process and outcome theory of service quality. A sample of 280 internet banking clients of General and Maritime service firms responded to the survey. Confirmatory factor analysis was performed to evaluate the measurement model's validity and reliability. To assess the importance of the link between the variables, structural equation modelling was used. Statistical research results show that the service quality measures (website quality, functional quality, recovery quality and security quality) are significantly associated with customer satisfaction, with functional quality having the highest impact. With respect to the dimensions, website ease of use has the highest weight among the three dimensions of website quality; reliability has the higher weight between the two dimensions of functional quality; compensation has the highest weight among the three dimensions of recovery quality while informational security has the higher weight between the two dimensions of security quality. The study's findings will provide valuable information to bank managers and bank industry regulators to monitor internet banking service quality and improve customer satisfaction.

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