

## Customer Satisfaction of Online Banking Services: A Case Study on Islamic Banks' in Bangladesh

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### Abstract

*The purpose of the paper is to analyze perceived service quality among the customers of Islamic banks in Dhaka, Bangladesh using a modified version of SERVQUAL model. Customer satisfaction is the most challenging task in every organization. In this paper tried to identify the satisfaction level of the customers. To do so it's made by survey over 150 respondents who are selected randomly and conveniently. To analyze the data it was used simple statistical method such as calculating the mean value, standard deviation, regression analysis of the data. To represent and analyze those data are used some tools like-Statistical Package for the Social Science (SPSS), MS Word and MS Excel. The data demonstrated that customer service quality has a direct and significant effect to on line banking services. In the tangible variables indicated that Islamic bank uses latest technology but most of the Islamic banks are not neat and clean and physical appearances are not satisfactory. It is easy to use debit card of Islamic Banks but customer faced trouble in inquiring over telephone. Overall finding of the paper the most of the customers of Islamic banks are not fully satisfied with their on line banking services.*

**Keywords:** Customer satisfaction, Online Banking Services, Islamic banks' in Bangladesh, SERVQUAL Model.

### Introduction

A customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customer satisfaction (Parasuraman, Zeithaml and Barry, 1985; 1998; Cronin and Taylor, 1994; Gronroos ,1984; Zeithaml, Arasuraman, and Malhotra, 2000;

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Schefter and Reichheld, 2000; Gommans, KrishnanandScheffold, 2001; Yoo and Donthu, 2001 and Loiacono, Watson and Goodhue, 2002). Many researchers and experts mentioned that, service quality can be enhanced by using advanced information and communication technology (ICT). Today, almost all banks in are adopted ICT as a mean of enhance service quality of banking services. They are providing ICT based e-services to their customers which is called as e-banking, internet banking or online banking etc. It brings connivance, customer centricity, enhance service quality and cost effectiveness in thebanking services and increasing customers' satisfaction in banking services. Online banking is one of the great conveniences of the 21st century. Online banking through traditional banks enable customers to perform all routine transactions, such as accounttransfers, balance inquiries, billpayments, and stop-payment requests, and some even offer online loan and credit card applications. Account information can be accessed anytime, day or night, and can be done from anywhere. Once information has been entered, it doesn't need to be re-entered for similar subsequent checks, and future payments can be scheduled to occur automatically. Online banking refers to banking services where depositors can manage more aspects of their accounts over the Internet, rather than visiting a branch or using the telephone. Online banking typically is comprised of a secure connection to banking information through the depositor's home computer or another device. Online banking is convenient because, unlike the brick and mortar bank, the online bank never closes. If anyone needs cash, it's only as far away as the nearest ATM. Even if he /she are traveling, he/she have access to his/her accounts and getting cash anywhere he/she can get the internet access.

### **The objectives of the study**

The focus of the research is to investigate the overall service quality of Islamic banking services in Dhaka, Bangladesh. The study was examined to what extent the given services are qualitative to the customers.

The Specific objectives are as follows:

- To be acquainted with the financial system especially Islamic banking services in Dhaka, Bangladesh.
- To assess the customer's satisfaction on service quality of different Islamic banks in Bangladesh.
- To find out the service quality of the given services by the respective organization.
- To offer suggestions, if needed, based on the analytical results of the current study.

Keeping in view the above objectives, the present study seeks to test the hypothesis as follows:

1. **H<sub>0</sub>**-There is no statistically significant relationship between Customer Satisfaction and Tangibility.
2. **H<sub>0</sub>** -There is no statistically significant relationship between Customer Satisfaction and Reliability.
3. **H<sub>0</sub>** -There is no statistically significant relationship between Customer Satisfaction and Online Services.
4. **H<sub>0</sub>** -There is no statistically significant relationship between Customer Satisfaction and Responsiveness.
5. **H<sub>0</sub>** -There is no statistically significant relationship between Customer Satisfaction and Assurance.
6. **H<sub>0</sub>** -There is no statistically significant relationship between Customer Satisfaction and Empathy.

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## **Literature review**

There is huge literature available relation to measuring service quality and customer satisfaction relating to online and offline services. It elaborate that, there is strong relationship between service quality and customer satisfaction.

### ***3.1 Service quality and customer satisfaction***

The relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al, 1988). They found that, there is very strong relationship between quality of service and customer satisfaction (Parasuraman et al, 1985; 1988). Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Nadiri, et al 2009). The higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied (Jain and Gupta, 2004). According to Cronin and Taylor (1992) satisfaction super ordinate to quality-that quality is one of the service dimensions factored in to customer satisfaction judgment.

### ***3.2 Online Banking***

Online Banking is a system allowing individuals to perform banking activities at home, through the internet or Web banking. Online banking is also known as 'Internet banking'. A few online banks are conventional banks which also offer online banking, whereas others are online only and have no physical presence. Online banking through conventional banks allow customers to perform all routine transactions, such as account transfers, balance inquiries, , and stop-payment requests, and some even offer online loan and credit card applications bill payments. Account information can be accessed anytime, day or night, and can be done from anywhere, any time as the wishes of the customers. Once information has been entered, it doesn't need to be re-entered for similar subsequent checks, and future payments can be scheduled to occur automatically. Most of them are allow for file transfer between their program and popular accounting software packages, to simplify record keeping. In spite of the advantages, there are a few drawbacks. It does take some time to set up and get used to online accounts. As well, a few banks only offer online banking in a limited area. In addition, when an account holder pays online, he/she may have to put in a check request as much as two weeks before the payment is due, but the bank may withdraw the money from the account the day that request is received, meaning the person has lost up to two weeks of interest on that payment.

Online banking is the fastest growing service that banks can offer in order to gain and retain new Customers (Moody, 2002). The rise of Internet Banking is also due to its number of benefits for both the provider and the customer as well. From the bank's perspective these are mainly related to cost savings (Sathye, 1999; Robinson, 2000) and Internet Banking remains one of the cheapest and more efficient delivery channels (Pikkarainen *et al.*, 2004). Arunachalam and Sivasubramanian (2007) content that Internet banking is where customer

can access his or her bank account via the Internet using PC or mobile phone and web-browser. Ongkasuwan and Tantichattanon (2002) defined Internet banking service as banking service that allows customers to access and perform financial transactions on their bank accounts from their Computers with Internet connection. Kim et al. (2006) predicted that 87% of community banks would offer Internet banking in 2003 to meet consumers' needs, and asserted that, Internet banking has advantages for banks to maintain competition, to save costs, to enhance mass customization, marketing and communication activities, and to maintain and attract consumers. On-line, real time banking services have now become a birth right of the customer as the customer demands the flexibility of operating an account in any branch of a bank irrespective of which branch the account was domiciled (Bank Away, 2001). E-service quality can be explained as an overall customer evaluation about e-service delivery in the marketplace which is virtual Santos, J. (2003).

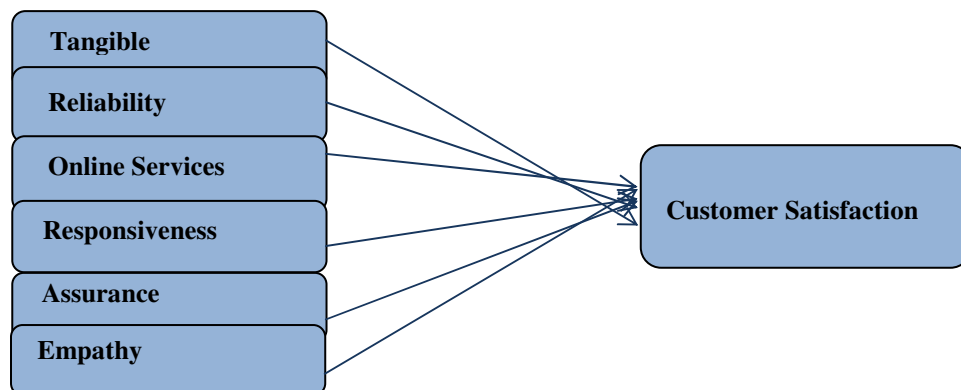
### ***3.3 Common Online Banking Services in Bangladesh:***

Among 54 banks operating in the country, 37 banks are functioning fully online and 11 banks are running partially online at present. Rest 6 banks are in the process of implementing online banking operations. That means 69% of the banks in Bangladesh are providing fully online banking services. (BB web sites)

Banking transactions can range from something as basic as a retail account balance inquiry to a large business-to-business (B2B) funds transfer. On line banking services, like those delivered through other delivery channels, generally it based on the types of customer they support. Some of the common retail online banking services offered by banks are as follows:

- Account management,
- New account opening,
- Investment/Brokerage services,
- Bill payment and presentment,
- Loan application and approval,
- Credit bureau,
- Credit scoring company,
- Managed security service provider, Bill payment provider.

### ***3.4 The Conceptual Framework for the Research***



### ***3.5 Variables for the Research:***

The Dependent variable is customer satisfaction and the Independent variables are Tangible, Reliability, Online Services, Responsiveness, Assurance and Empathy.

- **Tangible:** The tangible component measures such factors as the appearance of a bank's physical facilities, equipment and employees. These are all factors that customers notice before entering the bank. Such visual factors help consumers form their initial impressions.
- **Reliability:** The ability to provide the pledged service on time, accurately and decently. Reliability reflects a company's consistency and certainty in terms of performance.
- **Online Services:** The online services component measures such factors as the service which given by a bank for their customers.
- **Responsiveness:** Willingness to help customers and delivery of prompt services are key ingredients of responsiveness. As the result of this study show responsiveness, similar to tangible elements, is closely linked to consumers' satisfaction with a non-banking institution and their continued patronage decision.
- **Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence.
- **Empathy:** The relationship found between empathy and complaint behavior in the study implies that to be able to improve the performance of their employees in the empathy dimension, bank should home in on consumer complaints. In an environment where consumers are not accustomed to directing their complaints at the service provider, the banks must ensure that they establish complaint mechanisms and encourage customers to use it.

## **METHODOLOGY**

It is a descriptive research based on survey. The study is the based on the primary data. The primary data have been collected through a structured questionnaire. In the questionnaire, only closed ended options have been considered. Five Islamic commercial banks, namely Islami Bank Bangladesh Limited, Al-Arafah Islami Bank Limited, EXIM Bank Ltd., First Security Bank Ltd., The Shahjalal Islami Bank Ltd. have been selected for the study. A total number of 150 respondents (customers), 30 customers from (5 banks) each bank have been interviewed. The collected data have been processed with help of the computer by using statistical software. Five Point Likert-Scales has been used to analyze the data.

### ***4.1. Questionnaire design and Pretest***

The questionnaire consists of 27 questions. Among them 9 questions are demographic and rest of the 18 questions were designed in a Five point Likert scale to measure customer satisfaction. Respondents were asked to indicate to what extent they agree that each met their satisfactions on five –point Likert scale with “strongly agree” reflecting the highest level of service quality and “strongly disagree” indicating the lowest level of service quality. The questionnaire was developed in English on the basis of insights from interviews with the

customers of the banks. Close –ended questionnaire was used to collect data from the respondents. The interview technique were used in structure questionnaires are adapted from those in the revised version of SERVQUAL. The sample was selected in a simple random basis. Each form includes six dimensions to be measured. These are: *tangibles, reliability, online services, responsiveness, assurance & empathy* of Islamic banks. Each dimension includes some statements and every respondent is asked to express his/ her satisfaction on service quality provided by Islamic banksin Bangladesh.The developed instrument includes 18 items: There was 2 items each were considered to measure tangibility, responsiveness and assurance; reliability & empathy has 3 questions, online services and users’ friendliness related 6 questions. The original a questionnaire was pre-testing; the original questionnaire has been modified for the final and ultimate survey.

#### **4.2. Sample Design & Data Collection:**

There are total 9Islamic banksin Bangladesh. From these research selected 5 Islamic banks as sample banks, which were almost 56% of the population organization. Because of time constrains the preliminary nature of investigation covers only 30 customers from each organization but from different branches of Islamic banks.The study area limits to only the Dhaka city. The population of this study is intuitively means all customers who receive services from Islamic banks. It was practically rather impossible to examine the whole population of interest due to constraints of resources such as time, money, and people. That why 150 respondents were interviewed as a convenient sampling method.

#### **4.3. Models of Variables:**

A regression equation allows us to express the relationship between two (or more) variables algebraically. It indicates the nature of the relationship between two (or more) variables. In particular, it indicates the extent to which can predict some variables by knowing others, or the extent to which some were associated with others.

A linear regression equation is usually written

$$Y = a + bX + e$$

Where

Y = is the dependent variable

a = is the intercept

b= is the slope or regression coefficient

X =is the independent variable (or covariate)

e= is the error term

The equation will specify the average magnitude of the expected change in Y given a change in X.The basic model for this study to analyze secondary data that was collect from annual report is given below-

$$Y = a + b_1X_1 + e$$

$$Y = a + b_2X_2 + e$$

$$Y = a + b_3X_3 + e$$

$$Y = a + b_4X_4 + e$$

$$Y = a + b_5X_5 + e$$

$$Y = a + b_6X_6 + e$$

Here,

Y=Customer Satisfaction

a= constant.

X1= Tangible

X2= Reliability

X3= Online Services

X4= Responsiveness

X5= Assurance

X6= Empathy

E= Error

And for analyzing the primary data mean & cross-tab analysis as well as F and t test have been used.

### **Analysis and findings**

Gaining high level of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal and to make repeat orders and use a wide range of services offered by a business.

#### ***5.1. Customer and Bank-Specific Analysis and Findings***

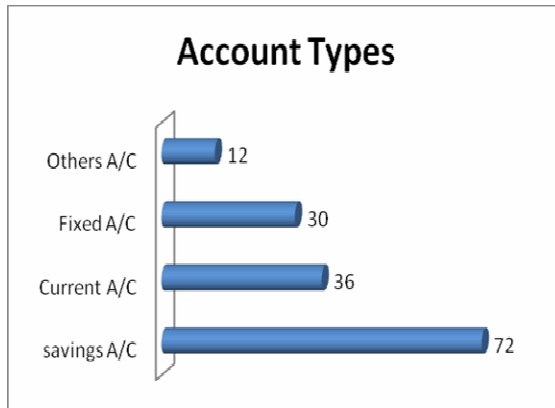
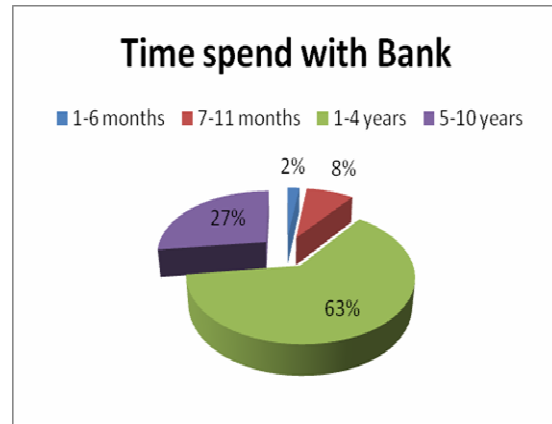
Analyses regarding the respondents' age, gender, religion, marital status, educational level, time spent with the bank and types of account are presented below:

##### ***Age, Gender, Material Status and Education level of the Respondents***

The study finds 62 percent users belong to 16-30 years age group, which was the highest number of users. 39 respondents were between 31-45 years that is 26 percent, 15 respondents were between 46-60 years that is 10 percent and 3 respondents were between 61-75 years that was 2 percent. Usage rate decreases with the increase of age, as shown in the appendix-1, so it can be said, most of the online services customers are age between 16 to 30 years. Out of 150 respondents, 72 are female (48 percent) and 78 are male (58 percent). Most of the customers are male (58 percent). Most of the customers are married (56 percent) and unmarried customers were 32 percent, widow and separated 6 percent respectively. Out of 150 respondents (64 percent) completed their undergraduate program while 26 percent are completed HSC level. It was found 180 respondents are Muslim (72%), 30 customers are Hindu (20%), 9 customers are Christian (6%) & 3 respondents are Buddhist (2%).

##### ***Type of Account and Time Spent with Islamic Banks of the Respondents***

The fig 1&2 indicates that 72 respondents (48 percent). Most of the customers have Savings Account. 36 respondents or 24 percent customers have Current Account, 30 respondents or 20 percent customers have Fixed Account and 12 respondents or 8 percent customers have Others Account. Most of the respondents of online service users were associated with the Islamic banks 5-10 years and 63% respondents were associated 1 to 4 years with Islamic banks.

**Figure-1:****Figure-2:**

Source: Field Survey Jan – April, 2014

## 5.2 Determinates of Service Quality

TABLE-1  
STATISTICAL FINDINGS

Variables	SD	Mean	Rank
Tangible	.8035	3.985	1
Reliability	.954	3.677	5
Online Service	1.0548	3.283	6
Responsiveness	.893	3.605	2
Assurance	.934	3.78	3
Empathy	.91	3.907	4

Note: Scale like

Source: Field Survey Jan – April, 2014

Table 1 presents that out of six dimensions regarding customer satisfaction on online banking services the mean values and standard deviation of tangible dimension in the first position (SD was .80 & mean value 3.985) among the six dimensions; followed by the Responsiveness dimension (SD was .893 & mean value was 3.605), Assurance, empathy dimension and online services respectively.



**5.3 Regression Analyses:****TABLE-2**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Tangible	.313 <sup>a</sup>	.098	.085	.950
Reliability	.262 <sup>a</sup>	.069	.049	.969
Online Service	.298 <sup>a</sup>	.089	.051	.968
Responsiveness	.298 <sup>a</sup>	.089	.076	.955
Assurance	.256 <sup>a</sup>	.066	.053	.968
Empathy	.504 <sup>a</sup>	.254	.244	.864

\*\* Significant at the level of 0.005      **Source: SPSS Result ANOVA<sup>b</sup>**

**TABLE-3**

Model		Sum of Squares	df	Mean Square	F	Sig.
Tangible	Regression	14.375	2	7.188	7.956	.001 <sup>a</sup>
	Residual	132.798	147	.903		
	Total	147.173	149			
Reliability	Regression	10.096	3	3.365	3.584	.015 <sup>a</sup>
	Residual	137.077	146	.939		
	Total	147.173	149			
Online Service	Regression	13.065	6	2.177	2.322	.036 <sup>a</sup>
	Residual	134.108	143	.938		
	Total	147.173	149			
Responsiveness	Regression	13.034	2	6.517	7.142	.001 <sup>a</sup>
	Residual	134.139	147	.913		
	Total	147.173	149			
Assurance	Regression	9.617	2	4.808	5.127	.007 <sup>a</sup>
	Residual	136.933	146	.938		
	Total	146.550	148			
Empathy	Regression	37.394	2	18.697	25.036	.000 <sup>a</sup>
	Residual	109.779	147	.747		
	Total	147.173	149			

\*\* Significant at the level of 0.005      **Source: SPSS Result**

The regression results (appendix-2) run on Islamic Banks in Bangladesh. The F statistic shows the significance of regression equation, though the independent variables selected banks only. It was found that  $H_0$  is accepted against 12 attributes. They were neat and clean and physical appearance, easy to use Debit Card, face trouble in inquiring over telephone, quick and prompt services, concern for customer welfare and genuine solving claim customers.  $H_0$  rejected against the remaining 6 attributes. That means there is no difference between customers' satisfaction and online banking services. The attributes have no influence on online customers

There were significant influence on neat and clean and physical appearance, easy to use Debit Card, face trouble in inquiring over telephone, user-friendly, speeds satisfactory level, easy to pay bills and transaction, number of ATM Booths, charge is competitive, quick and prompt services, concern for customer welfare and genuine solving claim customers.

Tangible variables indicate that Islamic bank uses latest technology but most of the Islamic banks were not neat and clean and physical appearance. The customers were wanted their accounts record come free of errors, easy to use Debit Card and they faced trouble in inquiring over telephone. But most of the customers were satisfied with Islamic bank services like bank officers were genuine solving claim and quick and prompt services and so also attributes like Islamic banks officers were completes service at their promised time and provides enough security for online banking services.

TABLE- 4  
Coefficients

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**Derived Model:**

1. Customer Satisfaction =  $2.384 + .375X \times .950$  (Tangibility of Online Banking).
2. Customer Satisfaction =  $2.700 + .291X \times .969$  (Reliability of Online Banking).
3. Customer Satisfaction =  $2.925 + .289X \times .968$  (Online Banking Users and its friendliness).
4. Customer Satisfaction =  $2.758 + .298X \times .955$  (Responsiveness of Online Banking System).
5. Customer Satisfaction =  $2.639 + .304X \times .968$  (Assurance of Online Banking System)
6. Customer Satisfaction =  $1.398 + .594X \times .864$  (Empathy of Online Banking System)

**Overall Customer Satisfaction** =  $2.384 + .375X \times .950$  (Tangibility of Online Banking) +  $2.700 + .291X \times .969$  (Reliability of Online Banking) +  $2.925 + .289X \times .968$  (Online Banking Users and its friendliness) +  $2.758 + .298X \times .955$  (Responsiveness of Online Banking System) +  $2.639 + .304X \times .968$  (Assurance of Online Banking System) +  $1.398 + .594X \times .864$  (Empathy of Online Banking System)

**Satisfaction Level:**

Customers are more concern about the value regarding the cost they are paying. This study shows that most of the customers are in satisfied level.

Mean Value of satisfaction regarding Usage of Online Banking Services:

Satisfaction Level	Value of	Frequency	d=X-A	fd
Strongly Disagree	1	120	-2	-240
Disagree	2	195	-1	-195
Neutral	3=A	765	0	0
Agree	4	1125	1	4
Strongly Agree	5	494	2	10
		<b>N = 2699</b>		<b>∑ fd= -421</b>

Customer satisfaction of Online Banking Services:

$$\bar{x} = A + \frac{\sum fd}{N} \times C$$

$$= 3 + \frac{-421}{2699} \times 20\%$$

$$= 0.5688 \text{ or } 56.88\%$$

\*\*Here,  $w_i$  = weight to each satisfaction in factor,

$fd$  = mean value in percentage of each factor.

The weighted mean value for all the factors of satisfaction is 56.88%, which lies in value = 4. It means online service users are not fully satisfied. So, it can be said that Islamic banks are not performing well in their online banking services. But to make customers highly satisfied, some strategies can be adopted.

### Conclusion and recommendations

Online banking the latest generation of electronic transactions, has got immense potential to open up new window of opportunity to the existing banks and financial institutions in our country. Service quality has been widely accepted as an antecedent of satisfaction and relegating it may jeopardize the competitiveness of an organization and banking sector in Bangladesh is considered the pillar of the economy. Islamic banks are an important member of that pillar. Islamic Banks are playing role in the economy of Bangladesh as well as in employment. Islamic Banks are providing difference sort of services that are not provided by other private commercial banks and it is trying to introduce new banking services under Islamic Shariah, rules and regulations of Bangladesh Bank. After all, Islamic Banks have some problems and limitations like other private commercial banks. Islamic Banks should update its software as early as possible and improve their network of ATM and problem free debit card for more customer satisfaction. However, with banking customers growing increasing comfortable with the digital lifestyle, this study can contribute to creating more Islamic banking services to the customers by improving on line services to the customers.



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**Appendix -1:**

Age group	Number of Respondents	Percentage	Gender	Number of Respondents	%
16-30	93	62 %	Male	78	52
31-45	39	26%	Female	72	48
46-60	15	10%	<b>Total</b>	<b>150</b>	<b>100 %</b>
61-75	3	2%			
<b>Total</b>	<b>150</b>	<b>100 %</b>			

Religion	Number of respondents	Percentage	Marital Status	Number of Respondents	%
Muslim	108	72%	Married	84	56%
Hindu	30	20%	Unmarried	48	32%
Christian	9	6%	Separated	9	6%
Buddhist	3	2%	Widow	9	6%
<b>Total</b>	<b>150</b>	<b>100 %</b>	<b>Total</b>	<b>150</b>	<b>100 %</b>

Education Level	Number of respondents	Percentage
HSC	39	26%
Gradation	96	64%
Others	15	10%
<b>Total</b>	<b>150</b>	<b>100 %</b>

## Appendix-2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Null Hypothesis	
	B	Std. Error	Beta				
1	(Constant)	2.384	.467		5.105	.000	
	uses latest technology	.401	.108	.321	3.726	.000	Reject
	neat and clean and physical appearance	-.026	.105	-.021	-.246	.806	Accept
2	(Constant)	2.700	.401		6.735	.000	
	record come free of errors	.280	.104	.262	2.686	.008	Reject
	easy to use Debit Card	-.012	.106	-.012	-.114	.909	Accept
	Faced any trouble in inquiring over telephone	.023	.090	.022	.251	.802	Accept
3	(Constant)	2.925	.443		6.604	.000	
	User-Friendly	-.053	.093	-.051	-.570	.570	Accept
	Speeds satisfactory level	.122	.104	.126	1.169	.244	Accept
	Easy to pay bills and transaction	-.175	.104	-.192	-1.686	.094	Accept
	Number of ATM Booths	.141	.088	.173	1.610	.110	Accept
	Charge is competitive	.070	.097	.076	.718	.474	Accept
	Inquiring over telephone	.184	.098	.177	1.883	.062	Accept
4	(Constant)	2.758	.369		7.476	.000	
	genuine solving claim	.350	.103	.321	3.391	.001	Reject
	quick and prompt services	-.052	.107	-.046	-.486	.628	Accept
5	(Constant)	2.639	.385		6.851	.000	
	completes service at their promised time	.087	.099	.080	.883	.379	Accept
	provide enough security	.217	.094	.209	2.317	.022	Reject
6	(Constant)	1.398	.385		3.633	.000	
	concern for customer welfare	-.006	.090	-.005	-.068	.946	Accept
	Employees are competent, cordial & courteous to solve your problem	.600	.096	.507	6.259	.000	Reject

Source: SPSS Result.