

IMPACT OF INTERNET BANKING ON CUSTOMERS SATISFACTION

BY

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APPROVAL FOR EXAMINATION

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ABSTRACT

Purpose – This research is conducted with the aim to analyze the impact of internet banking practices on the customer satisfaction focusing on the online banking services offered by Commercial bank to understand its impact on the customer's level of satisfaction in the banking industry of Pakistan.

Design/methodology/approach – In this reference sample size of 100 respondents are selected that use online banking services of Commercial bank and they are approached through the channel of e-mail and personal visits to collect the responses on the specially designed questionnaire. After data collection process correlation and regression method is applied on the data and resulted are extracted from statistical software.

Findings – It is found through this study that there is significant impact of online banking module infrastructure on the customer's level of satisfaction among commercial bank. The relationship is significant at 5 percent level of significance with significance value 0.000 and coefficient value 0.495. Similarly, there is significant impact of online banking module data security features on the customer's level of satisfaction in commercial banks. The relationship is significant at 5 percent level of significance with significance value 0.000 and coefficient value 0.424 but it is also found in the study that there is an insignificant impact of internet banking module customer and technical support along with user friendly posture on the customer's level of satisfaction in commercial banks. The relationship is insignificant at 5 percent level of significance.

Practical implications – This research will help the professional to improve the data security features, increase the knowledge of the customer to data security features, to develop the infrastructure of the online banking module and improve the scope of the internet banking module.

Keywords – Customer and technical support, Infrastructure, Data security and customer satisfaction

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