Comparison of Service Quality Models Impact on Customers' Satisfactions of Internet Banking Services in Egypt

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Abstract

Purpose – The purpose of this paper is to compare the impact of different service quality models from customers' perspective in the Egyptian internet banking services. Two models are used which are; e-service quality model (Santos, 2003) and internet banking model (Broderick and Vachirapornpuk, 2002).

Design/methodology/approach – This study is based on a questionnaire survey conducted in Egypt. Based on an extensive review of literature, the paper uses empirical research to analyze service quality of banking services provided by banks in Egypt using two different models of service quality .This is an analytical study based mainly on the primary data collected through a scientifically developed questionnaire. The questionnaire has been personally administered on a sample size of 600 user of internet banking in different Egyptian banks.

Findings – Results based on a regression analysis identify some factors that influence users' evaluation of service quality of banking services in each model. Regarding the first model, these factors are reliability, efficiency, support and security, while the second model includes the factors; reputation, service settings and customer participation. In general, the first model was found to be affecting the perceived service quality higher than the latter one.

Practical implications – The findings are important to enable bank managers to have a better understanding of customers' perception of service quality of banking and consequently of how to improve their satisfaction with respect to aspects of service quality.

Research limitations– The primary limitation of this study is the scope of its sample.

Keywords - services quality, Customer satisfaction, Banking, Egypt

Paper type - Research paper