Service Quality Dimensions of E-retailing of Islamic Banks and Its Impact on Customer Satisfaction: An Empirical Investigation of Kingdom of Saudi Arabia

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Abstract

The study aims to explore key dimensions of service quality of E-Retailing of Islamic banks in the Kingdom of Saudi Arabia. The convenience sample size consists of 373 respondents who regularly use online Islamic banking facilities in Saudi Arabia was used. For measuring the consumers' perspective, a four-factor E-SERVQUAL scale; namely efficiency, system availability, fulfillment, and privacy was used. Exploratory Factor Analysis and Confirmatory Factor Analysis are used to test the model fitness. Structural equation modelling is utilized to determine the impact of E-service quality dimensions on customers' satisfaction. The results of the study reveal that 1) reliability as a dimension of E-retailing of Islamic banks made a significant impact on customers' overall satisfaction; 2) there is a positive significant relationship between responsiveness and customers' overall satisfaction. One unit increased in responsive leads to 0.763 unit increases in the overall satisfaction of the customer; and 3) ease of use is the most important dimensions of service quality of E-retailing of Islamic banks. One unit increases in Security/ Privacy leads to 0.473 unit increases in overall satisfaction. There is a positive impact of good E-service on customers' satisfaction, but it does not override unsatisfactory performance in other areas.

Keywords: Islamic Banks, E-Retaling, Service Quality, Satisfaction, Saudi Arabia

JEL Classification Code: G20, C30, L81.

1. Introduction

Islamic banking industry has gained importance recently and it is growing not only in the countries following the Shariah (Islamic Laws) rules but also in the West like the UK, USA, and France. Currently, Islamic banks are playing vital roles in enhancing economic growth and economic development (Tabash & Dhankar 2014; Tabash, 2018). Conventional banking is already established for decades and it is very difficult in the countries not following Shariah rules to follow Islamic banking concept thus they have to face tough competition. So as to sustain a strong position in the market, Islamic banks have to improve their service quality and have to satisfy their customers by dealing with the issues faced by them. So as to attract customers and retain loyalty, Islamic banking has started offering new products according to the needs of the customers.

With the growing importance of Islamic banking globally, customer satisfaction has started becoming an important aspect and area of research. Holliday (1996), Richens (1983), and File and Prince (1992) explained that if the customers are satisfied with the services of the bank, then they will come to deal with the same bank and vice-versa. Satisfied customers are also the source of influence for others to deal with the bank. Haron, Ahmad, and Planisek

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(1994) conducted a survey on Muslim and non-Muslim customers and found out that the criteria for customer satisfaction include fast and efficient services of the bank, friendly personnel, confidentiality, and speedy transactions.

The objectives of the study are threefold: firstly, to identify the key dimensions of E-services quality on satisfaction of Islamic banks in Saudi Arabia, secondly, to investigate empirically the impact of dimensions of E-services quality on satisfaction of Islamic banks in Saudi Arabia, thirdly, to suggest /propose management strategies for the improvement of E-service quality of Islamic banks in Saudi Arabia.

2. Literature Review

2.1. Services Quality in Banking

For the survival of a banker, the service quality and customer satisfaction are necessary. Wang, Lo, and Hui (2003) argued that Islamic banks have given the importance of service quality to keep the existing customers and to attract the new customers in this competitive age. Different model has been used by the author to measure Islamic banking services quality. To measure the Islamic banking services quality Othman and Owen (2001, 2002) used SERVQUAL model. Fast and efficient services of the banks, responsive employees, privacy, and prompt transactions are the major determinants of the customers' satisfaction (Haron et al., 1994).

In a comparative study on conventional and Islamic banks, Ahmad, Rehman, Saif, and Safwan (2010) have suggested that for customer satisfaction the banks should focus on service quality and found that the service quality has stronger positive impact on customer satisfaction in the case of Islamic banks. Amin and Isa (2008) explore the relationship between service quality perception and customers' satisfaction. Findings of their study are that the majority of the Islamic banking customers were satisfied with the service quality provided by the banks. Satisfaction, feelings of the customers from conventional banks as well as Islamic banks are determined by the service provided by the banks (Awan, Bukhari, & Iqbal, 2011). Parasuraman (1998) have developed a model called SERVQUAL, based on the five-dimensional models which are also used by the commercial banking institutions. SERVQUAL model was based on the products and services of the organization, its culture, technology, and environment. The study also shed light on the unclear relationship between service quality and service loyalty (Kranias, 2013).

2.2. Dimensions of Services Quality in Banking

Measurement of the Service quality is a multidimensional approach. Parasuraman et al. (1998) has done pioneer work on service quality measurement and identified five main dimensions i.e. tangibility, Reliability, Responsiveness, Assurance, and empathy. While in retail banking, dimensions of service quality are responsiveness, tangibility, reliability, knowledge, and accessibility (Olorunniwo & Hsu, 2006). The tangible and physical surrounding of the services place made a significant impact on customers' response (Wakefield & Blodgett, 1999).

Lau, Cheung, Lam, and Chu (2013) conclude that empathy, tangibility, responsiveness, reliability, and assurance were found to be significant predictors of customer satisfaction. In the specific study on customer satisfaction and service quality in Islamic banking, tangibility has been found a significant dimension of satisfaction (Rehman, 2012). A significant difference on the perception of tangibility between Islamic and conventional banking customers is found by Kumar and Charles (2010) and Manshor, Siong, Kumar, and Tat (2011). Responsiveness is another important dimension of service quality (Parasuraman, 1998; Parasuraman, Zeithaml, & Berry, 1985). It describes its willingness to help customers and provide prompt services. In their work on e-service quality dimension, Zeithaml, Parasuraman, and Malhotra (2001) also consider responsiveness as an important dimension. In the view of online services, responsiveness is also identified as a significant services quality dimension (Tahira, Butt, de Run, & Ramay, 2012; Ribbink, Riel, Liljander, & Streukens, 2004; Allard, Janjaap, & Wendy, 2003; Madu & Madu, 2002; Barnes & Vidgen, 2001). Some authors found that responsiveness is important for both overall service quality and customers' satisfaction. According to Kang and James (2004) in responsiveness includes timely response to e-mail requests or complaints, and confirmations of orders.

Reliability is among five dimensions of service quality after reducing the ten service quality dimensions identified by Parasuraman et al. (1998, 1985). Jun and Cai (2001) have proposed seven dimensions to improve the e-banking service quality which in turn affects customer satisfaction. Reliability among one of them. Moreover, reliability is among the 15 online service quality dimension suggested by Madu and Madu (2002) and have a place in seven service quality dimensions of e-retailing by Zeithaml et al. (2001). It is among one of the factors that have strong associations with overall service quality (Yang & Fang, 2004). It has ranked the most important e-banking service quality dimensions (Hussien, 2013). It is also played an important role in the bank selection process in the UK by large firms (Tyler & Stanley, 1999). Reliability, as a dimension, had made

impacts on satisfaction and expectation of the banking customers' (Rehman, 2012; Estiri, Yazdani, Yazdani, & Nejad, 2011; Zafar, Zaheer, & Rehman, 2011; Arasly, Katircioglu, & Mehtap-Smadi, 2005; Kwan & Hee, 1994).

While Amin and Isa (2008) and Al-Tamimi and Al-Amiri (2003) found that reliability is the most important factor in service quality. In the study on generic technology-based service quality dimensions in banking, Ganguli and Roy (2011) found technology usage and reliability have a positive and significant impact on customer satisfaction and customer loyalty. Kranious (2013) revealed that the convenience–proximity dimension of quality, strongly influenced customer loyalty.

Trouble-free accessibility of any service admired by customers is considered a determining factor to determine the quality of services. Olorunniwo and Hsu (2006) have taken accessibility as service quality dimension. Availability is one of the dimensions proposed by Parasuraman, Zeithaml, and Malhotra (2005) to measuring E-services quality. This described as ease and speed of accessing and using the e-services. Cox and Dale (2001) claimed that traditional service quality dimensions are not relevant in online retailing and proposed other dimensions for it; accessibility is one of the dimensions among them. For online banking, it is also identified as a dimension to measure service quality (Joseph & Stone, 2003; Joseph, McClure, & Joseph, 1999).

Security is one of the ten main services quality dimension identified by Parasuraman et al. (1985). Ganguli and Roy (2011) identify technology security and information quality is one the generic service quality dimensions in the technology-based banking services. Moreover, Security is also considered one of the dimensions of e-service quality proposed by Yang, Jun, and Peterson (2004), Madu and Madu (2002), and Santos (2003). Wolfinbarger and Gilly (2003) found security among the four important factors which influence online retailing. To encourage technological based transaction, a critical barrier is security as well as quality and proper handling of information of the customers (Doll & Torkzadeh, 1988; Kim & Lim, 2001; Parasuraman, 2000; Van Riel, Liljander, & Jurriens, 2001). Customers have difficulty in directly evaluating a Web site's security/privacy (Wolfinbarger & Gilly, 2003). Jayawardhena (2004) concluded, for develop trust, banks should ensure the security and privacy of customer information.

Ease of use is the key dimensions of online service quality (Zeithaml et al., 2001). It is among the new dimension proposed in many studies specifically for those services that are based on technology (Peterson, Balasubramanian, & Bronnenberg, 1997; Doll & Torkzadeh, 1988). In the case of online banking services quality, ease of use is found a services quality measurement dimension

(Yang et al., 2004). It includes four items (1) easy getting access to the online web site of my bank, (2) The web site of my bank is user friendly, (3) Navigation on my bank site is easy, (4) It is easy to find my way on my bank site (Kassim & Abdullah, 2010). "Ease of use" is one of the dimensions suggested by Jun and Cai (2001) which can affect customer satisfaction by improving the e-banking service quality. Abd El-Aziz (2009) described that there are some barriers that prevent e-banking from dominating the industry in Egypt as well as most emerging markets. Internet users in Egypt are infrequent because the E-banking services are provided but they are not easy to use. Innovative services offered by private banks are also an important determinant of customer retention and attracts new customers (Ramu & Anbalagan, 2017).

Customer satisfaction is a psychological state of an individual. Customers are highly satisfied when service quality exceeds their expectations (Paul, Mittal, & Srivastav, 2016). It is believed that satisfied customers keep a sustainable relationship with the company by regularly purchasing its products and services (Kashif, Suzana, Shukran, & Rehman, 2015). It is more important for banks and financial institutions as they have few options for creating product differentiation (Al-Azzam, 2015). Lower perceived quality results in higher dissatisfaction (Omar, Saadan, & Seman, 2015). The results of the study conducted by Zameer, Tara, Kausar, and Mohsin (2015) found a positive correlation between service quality and customer satisfaction.

3. Research Methodology

The main focus of this research work is to perform an empirical assessment of service quality dimensions of E-retailing of Islamic banks customers on overall satisfaction. For this purpose, a descriptive research design is followed. The research framework includes five dimensions of services quality of E-retailing for Islamic banks.

3.1. Survey Instrument

In order to measure key dimensions of the study, a structured questionnaire is developed. Originally thirty-seven items scale are used. Items are classified into seven dimensions of services quality and one dimension as overall customers' satisfaction. A detailed list of items with their dimension is shown in Appendix 1. Responses have been taken on five-point Likert scale where 1 stands for strongly agree, 2 stands for agree, 3 stands for neither agree nor disagree, 4 stands for disagree, 5 stands for strongly disagree. Respondents are also asked to answer questions

regarding demographic and some other variable i.e. name of your bank and city, type of account, gender, marital status, age, occupation, education, monthly income, period (duration of usage).

3.2. Data Collection Procedures

In this study, data is collected by distributing the questionnaire manually. Customers are contacted in their respective Islamic banks during their visit. Convenience sampling method is used in this study. Four hundred questionnaires are filled by this method. However, 373 are found to be completed and hence considered for subsequent analysis.

3.3. Hypotheses

H1: There is no significant impact of reliability on the overall satisfaction of Islamic banks in Saudi Arabia.

H2: There is no significant impact of responsiveness on the overall satisfaction of Islamic banks in Saudi Arabia.

H3: There is no significant impact of accessibility on the overall satisfaction of Islamic banks in Saudi Arabia.

H4: There is no significant impact of ease to use on the overall satisfaction of Islamic banks in Saudi Arabia.

H5: There is no significant impact of security/ privacy on the overall satisfaction of Islamic banks in Saudi Arabia.

3.4. Research Framework

Figure 1 shows the link between the dependent variable and independent variables of the study.
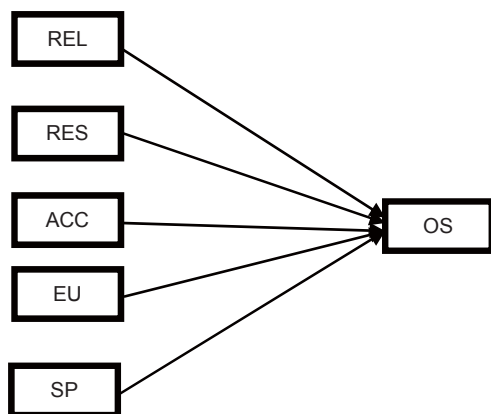

Figure 1: Framework of the study

4. Results and Analysis

4.1. Demographic Profile of the Respondents

Table 1 summarises the basic statistics on the type of bank account, gender, age, marital status, educational status, monthly income, the period of using online banking of the respondents. Data has been taken from 373 respondents of Saudi Arabia. They are the customers of different banks. 71.3% of customers are saving account holders; rest are current account holders. Majority of the respondents are male. 73.7% of the respondents are married. Most of the respondents (48%) are in the age group of 40-49 years old while 35.4% are in the age group 30-39 years old. It can be concluded that responses are taken from a mature group.

Occupation section of Table 1 reveals that the most of respondents are working in private jobs followed by governmental jobs. Only 13.9% are self-employed. As far as education status is concerned, the majority (38.6%) of the respondents are graduate while only 15% of respondents are postgraduate. 44.8% of the respondents belong to income category of 5001-10000 SR (Saudi Riyal) followed by the 10001-20000 SR. These two groups constitute more than 75.5% of the respondents. Table 1 also shows that 39.4% of the respondents have 3-5 years of experience of using online banking facilities. While 30.6% of the respondents are using online banking for more than 5 years. It concludes that the majority of the respondent are familiar with online banking.

Table 1: Demographic Profile

Item	Category	N	Percentage
Type of Account	Saving	266	71.3
	Current	107	28.7
Gender	Male	286	76.7
	Female	87	23.3
Marital Status	Single	98	26.3
	Married	275	73.7
Respondent Age	20-29 years	27	7.2
	30-39 years	132	35.4
	40-49 years	182	48.8
	50-59	23	6.2
	60 and above	9	2.4
Occupation	Government Job	121	32.4
	Private Job	184	49.3
	Self Employed	52	13.9
	Others	16	4.3
Education Status	high school	29	7.8
	Diploma	66	17.7
	Graduate	144	38.6
	Post Graduate	56	15
	Others	78	20.9

Monthly Income	Less than 5000 SR	52	13.9
	5001-10000 SR	167	44.8
	10001-20000 SR	113	30.3
	20000-30000 SR	7	1.9
	Others	34	9.1
Period of Using Online Banking	Less than 1 year	21	5.6
	Between 1-3 years	91	24.4
	More than 3-5 years	147	39.4
	More than 5 years	114	30.6

Table 2 shows that there are five dimensions of service quality, namely Reliability, Responsiveness, Security and Privacy, Accessibility, and Ease of Use. Explanatory Factor Analysis is done to get the factor loading of the variable in the concern dimension. Component extraction method with Varimax rotation was used to do Explanatory Factor Analysis (EFA).

Table 2: Explanatory Factor Analysis

Service Quality Dimension	Factor Loading
Reliability	
REL1	0.54
REL2	0.364
REL5	0.405
REL3	0.35
REL6	0.419
REL8	0.555
Accessibility	
ACC1	0.611
ACC2	0.353
ACC4	0.628
ACC5	0.310
ACC7	0.759
Ease of Use	
EU1	0.754
EU2	0.707
EU3	0.394
EU4	0.767
EU5	0.661
Responsiveness	
RES2	0.726
RES3	0.597
RES4	0.557
RES5	0.625
Security/ privacy	
SP1	0.328
SP2	0.575
SP4	0.571
SP5	0.697
Model Summary	
KMO Value =0.603, Sig=0.000, Total cumulative variance explained= 34.14	

In the Reliability (Six variables), Responsiveness (Four variables), Security and Privacy (Four variables), Accessibility (Five variables) and in Ease of Use (Five variables) are taken. KMO test has done to know the data adequacy. From that Value (KMO= 0.603, Sig=0.000), it is found that data is adequate to run the explanatory factor analysis. Total variance explained by the factor analysis is 34.14 percentage. It is somehow less than the minimum level but to make an appropriate model it must be taken. But to get the better model, only those variables are taken those have absolute factor lading more 0.3. Total six variables have been dropped and not taken in the final model for further analysis. Another good sign of the model, no factor has multiple loading.

4.2. Confirmatory Factor Analysis (CFA)

EFA may suffer from some limitations like item loading more than one time which is not in the present case. Confirmatory Factor Analysis (CFA) is recommended to robust the study. CFA is used on the following factors Reliability (REL), Accessibility (ACC), Ease of use (EU), Responsiveness (RES) and Safety/privacy (SP) and the items loading on each factor were specified. The validity of the model is tested on some parameters of the model fit i.e. CMIN/DF RMR, GFI, AGFI, RMSEA, χ2, nature of default model and Minimum achieved or not. Confirmatory factor analysis has done for two types of one. In the first model, the composite model is taken. In the second model, an individual model for each dimension is also checked.

Table 3 presents a summary of fit Indices for the composite model. Both GFI and AGFI values are more than the desired minimum of 0.9 and ranging from 0.991 to .915 respectively. While the value of CFI is 0.887 which is little less than the desired minimum 0.9, CMIN/DF 3.354 and RMSEA is at just threshold level of 0.08. Chi-square values were significant at 3.138 and thus acceptable. Hence, the model fit indices show that goodness-of-fit measures are within acceptable levels except for CFI, which is also very nearer to reach the minimum.

Table 3: Fit Indices for Confirmatory Factor Analysis (composite model)

Fit Indicators	Recommended Value	Observed Value
CMIN/DF	2.5- 4.5	3.354
GFI	>=0.90	.991
AGFI	>0.90	.915
CFI	>0.90	.887
RMSEA	<0.08	0.080
Chi-square/df	<5.0	3.35

Source: Hair et al. (2006), Arbuckle (2003), Byrne (2001) and Kline (1998)

The overall default model is accepted, each of the constructs was evaluated separately by examining the indicator loadings for statistical significance. Further, composite reliability (CR) and total variance extracted (AVE) is also calculated for each dimension. Hair et al. (1998) suggested the minimum accepted value of CR and AVE it should be over 0.7 and 0.5 respectively. Moreover, Cronbach's alpha values are between 0.913 to 0.759, which indicates strong internal consistency.

Table 4 and 5 present a summary of the key fit statistics. The GFI values of all dimensions are more than the minimum level 0.90 and AGFI values are also more than the bare minimum of 0.9 except for Ease of Use. AGFI value of Ease of Use is little less than 0.9. while RMSEA is also within the range except for EU. Most of the goodness of fit measure is showing appropriate value and all five defaults models are successfully run. Therefore, minimum admissible is achieved.

Table 4: Fit Indices for Confirmatory Factor Analysis (Individual model)

Final Model	REL	ACC	EU	RES	SP	Recommended Value
CMIN/DF	2.321	0.218	6.849	0.958	1.421	2.5- 4.5
RMR	0.038	0.007	0.038	0.013	0.014	
GFI	0.982	0.999	0.964	0.997	0.996	>=0.90
AGFI	0.959	0.996	0.892	0.987	0.981	>0.90
RMSEA	0.060	0.000	0.125	0.000	0.034	<0.08
χ^2/df	2.32	0.218	6.84	0.958	1.420	<5.0
P	0.13	0.955	0	0.384	0.242	
Default model	OK	OK	OK	OK	OK	
Minimum achieved	Yes	yes	yes	yes	yes	

Table 5: Validity of Constructs

	AVE(>0.5)	CR(>0.7)	A
REL	0.544	0.753	0.784
ACC	0.493	0.710	0.759
EU	0.671	0.812	0.948
RES	0.585	0.783	0.865
SP	0.716	0.884	0.913

4.3. Hypotheses Testing: A SEM Approach

Table 6 presents the significant values and estimates for the hypotheses. Table 6 reveals that reliability as a dimension of E-retailing of Islamic banks made a significant impact on customers' overall satisfaction (β=0.281, P=0.04<.05). Hence, the hypothesis that there is no significant impact of REL on OS is rejected. If reliability of E-retailing in Islamic banking increased by 1 unit, it leads to 0.281 unit increased in customer overall satisfaction. The standardized parameter estimates and significant values (β=0.763, P=0.008<.01) show that there is a positive

significant relationship between responsiveness and customers' overall satisfaction, therefore hypothesis that there is no significant impact of RES on OS is rejected. Regression coefficient value (0.763) indicates a strong relationship between the independent and dependent variables.

One unit increased in responsive leads to 0.763 unit increases in the overall satisfaction of the customer. Among all the given determinants, responsive is the third most important factors in customer satisfaction of E-retailing of Islamic bank. Accessibility is the only service quality dimension of E-retailing in Islamic banking among all dimension which does not make a significant impact on customers' overall satisfaction. But the positive β- value (0.096) indicates that it contains a positive association with customers' satisfaction.

Statistically (β= 0.573, P=0.000<0.001) reveals that ease of use is the most important dimensions of service quality of E-retailing of Islamic banks. Hence the hypothesis there is no significant impact of Ease of Use (EU) on Overall Satisfaction (OS) is rejected. SEM results for security/ privacy (β=0.437, P=0.002<0.01) reveals that it also makes positively and significant effect on the customers' overall satisfaction. Regression coefficient (0.473) indicates that there is a high association between dependent and independent variable. One unit increases in Security/ Privacy leads to 0.473 unit increases in overall satisfaction.

Table 6: Results of Structural Equation modelling

Hypothesis	Independent Variable	Dependent Variable	β	P	Results
H_{01}: REL→OS	Reliability	Satisfaction	0.281	0.04**	Reject
H_{02}: RES→OS	Responsiveness	Satisfaction	0.763	0.008*	Reject
H_{03}: ACC→OS	Accessibility	Satisfaction	0.096	0.564	Accept
H_{04}: EU→OS	Ease of Use	Satisfaction	0.573	0.000*	Reject
H_{05}: SP→OS	Security/Privacy	Satisfaction	0.437	0.002*	Reject

* Implies Significant at 1Percentage, ** Implies Significant at 5 Percentage

5. Conclusions and Implications

For the survival of the banker, a proper understanding of the service quality and customer satisfaction is a must. At a commercial level, Islamic banking is not a very old system, it should have to give more attention to the importance of service quality to keep the existing customers and to attract new customers in this competitive age. It is found that reliability is the major determinants of customers' satisfaction of Islamic banks in Saudi Arabia. These findings are in line with the similar research work (Hussien, 2013;

Zafar et al., 2011; Estiri et al., 2011; Ganguli & Roy, 2011; Amin & Isa, 2008).

As far as responsiveness is concerned, it positively influences customer satisfaction in E-retailing of Islamic banking. Similar findings are reported by various researchers (Tahira et al., 2012; Rehman, 2012; Estiri et al., 2011). Accessibility as a dimension of E-retailing service quality is statistically insignificant dimension to affect customer satisfaction of Saudi Islamic banking. However, it is positively associated with customers' satisfaction. It is found from the study that for Saudi customers, ease of use is the most important service quality dimension of E-retailing of Islamic banks. It makes positive and significant impacts on customer satisfaction. It can be concluded that more ease of use of E-banking leads to higher customers' satisfaction as suggested by Yang et al. (2004). The study suggested that Privacy/security is an important service quality dimension of E-retailing considered by Saudi customers. Their satisfaction is significantly driven by the security/privacy in E-retailing of Islamic banks.

E-banking facilities must be user-friendly that is characterized by organized information, easy to understand, and clearly visible on the bank website. Much care must be given at the time of designing E-retailing platform of Islamic banking. As we know that customers are sharing highly confidential information while using E-retailing facility of the bank. It is compulsory from the banks to design secure and safe online platforms to protect their customers from any illegal share of information. Banks must adopt a proactive approach to handling customers' queries.

Employees should be trained for the prompt response. In the case of Islamic banks, reliability as a dimension is very critical. Reliability encompasses the features of the product, information about the profitability, managerial of records all through Shariah-compliant mode. This must be properly highlighted as a piece of information to the customers as most of the customers subscribed to Islamic banks as it offers Shariah-compliant products. Detailed product information and underlined mechanism of calculating risk and return should be provided on the banks' websites. A Separate team of representatives can be deployed to handle queries related to reliability of Islamic banks.

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Appendix 1: Model's dimension and variables

Dimension	Code	Item
Reliability	REL1	Precise and relevant information about product and services
	REL2	Provision of profit sharing investment product
	REL5	Profitability is by shariah compliant sources only
	REL3	Management of records is Accurate
	REL6	Taking loans are according to Islamic shariah
	REL8	Generation of accurate electronic bills
Accessibility	ACC1	24 hours and 7 days a week availability of customer help desk
	ACC2	Ease to navigate the website of the bank
	ACC4	Provides e-mail, sms or telephone services.
	ACC5	Performance of plastic card (ATM, Debit, Credit card)
	ACC7	Sufficient number of ATMs machines are available
Ease of Use	EU1	Website provides valuable information
	EU2	The information on the website of the bank is well organized
	EU3	The information on the website is easy to understand and follow
	EU4	Instruction are clear and visible on the website of the bank
	EU5	The information on the bank web site is attractively displayed
Responsiveness	RES2	24 hours and 7 days a week availability of customer help desk
	RES3	Attitude of the bank employee is caring
	RES4	Immediate Handling of problems and queries
	RES5	Handling of customer's compliant on real time basis
Security/ privacy	SP1	Immediate security arrangements for ATMs
	SP2	Personal information are kept confidential
	SP4	Account information are safe and secure
	SP5	Customer personal information exchanged will not be misused by the bank