

SERVICE QUALITY OF E-BANKING IN TRINCOMALEE TOWN AND GRAVETS

SATSORUBY THIRUNAVUKKARASU

REG. NO: EU/IS/2007/COM/48

INDEX NO: COM/808

1338

A research report submitted to the Faculty of Commerce and Management, Eastern University, Sri Lanka, as a partial fulfillment of the requirement of Bachelor of Commerce Degree (B.Com) Programme.



Project Report
Library - IEUSL

**DEPARTMENT OF COMMERCE,
FACULTY OF COMMERCE AND MANAGEMENT
EASTERN UNIVERSITY, SRI LANKA**

2013

ABSTRACT

The Service Quality of the Internet Banking System is determined by indicators such as Efficiency, Reliability, Responsiveness, Fulfillment and Security. This survey is conducted to explore the Service Quality of the IB system from a customer perspective. The Trincomalee Town and Gravets DS division is my survey area and it has been conducted among various customers of the six Commercial Banks in the division.

The primary objective of my survey was to assess the level of the IB system and second objective is find differences between service quality dimension and customers' demographic factors. In order to study the service quality of E-banking, five service quality dimensions was selected such as efficiency, reliability, responsiveness, fulfillment and security. Descriptive study method is used for the study. According to the data gathered among the bank customers. Data was gathered by questionnaire. The SPSS 16.0 is used for the statistical calculation of data. Univariate analysis is used to analyse data. Finally concluded Service Quality provided by the IB system is at a very low level. The second objective of my survey was to investigate whether there were any differences between the Service Quality of the IB system and the Demographic Factors of the customers.

Key Words: E-banking, SERVQUAL, Internet Banking

TABLE OF CONTENTS

Page No

ACKNOWLEDGEMENT.....	i
ABSTRACT.....	ii
ABBREVIATIONS.....	iii
TABLE OF CONTENTS.....	iv
LIST OF TABLES.....	vii
LIST OF FIGURES.....	ix

CHAPTER 1: INTRODUCTION

1.1 Background of the Study.....	1
1.2 Internet banking.....	2
1.3 Current evidence about Internet banking in commercial banks.....	3
1.4 Problem Statement.....	3
1.5 Research Questions.....	4
1.6 Objectives of the Study.....	4
1.7 Scope of the research.....	4
1.8 Purpose of the research.....	5
1.9 Summary.....	5

CHAPTER 2: LITERATURE REVIEW

2.1 Overview.....	6
2.2 Service Quality.....	6
2.2.1 E-banking.....	13

CHAPTER 3: CONCEPTUALIZATION AND OPERATIONALIZATION

3.1 Overview	17
3.2 Conceptualization	17
3.3 Operationalization	18
3.4 Definition for Variable	18
3.4.1 Service Quality	18
3.4.2 Definition for service quality dimension	19
3.5 Operationalization	20
3.6 Summary	21

CHAPTER 4: METHODOLOGY

4.1 Introduction	22
4.2 Purpose of the study	22
4.3 Study Setting	22
4.3.1 Study design and method of survey	22
4.4 Sampling	23
4.4.1 Study population	23
4.4.2 Sampling Method	23
4.5 Method of Data collection	24
4.5.1 Sources of data	24
4.6 Data Presentation and Analysis	25
4.6.1 Method of Data Presentation	25
4.6.2 Method of Data Analysis	25
4.7 Method of Data evaluation	25
4.8 Summary	26

CHAPTER 5: DATA PRESENTATION AND ANALYSIS

5.1 Introduction	28
5.2 Analysis of reliability and validity	28
5.3 Customers' Personal profiles and E-banking usage details	29
5.4 Results and Findings: Objective One	32
5.5 Results and Findings of Objective Two	39
5.6 Results and Findings of Objective Three	41
5.7 Summary	42

CHAPTER 6: DISCUSSION

6.1 Introduction	43
6.2 Discussion for objective One	43
6.3 Discussion for objective two	45
6.4 Discussion for objective three	45
6.5 Summary	45

CHAPTER 7: CONCLUSIONS

7.1 Introduction	46
7.2 Conclusions for first objective	46
7.3 Conclusions for second objective	48
7.4 Conclusions for third objective	48
7.5 Limitations of the study	50
7.6 Implications of the research	50
7.7 Summary	51