

Technology and service quality in the banking industry

Abstract:

Technology-based self-service has greatly changed the way that service firms and consumers interact, and are raising a host of research and practice issues relating to the delivery of e-service which has become increasingly important not only in determining the success or failure of electronic commerce, but also in providing consumers with a superior experience with respect to the interactive flow of information. The purpose of this research paper was to establish the relationship between technology and service quality in the banking industry in Kenya. The research was carried through across-sectional survey design which questioned respondents on e-banking services. The population of study mainly constituted of customers of banks within the Central Business District (CBD), Nairobi. The respondents of the study were customers of banks using e-banking services (internet banking, mobile banking and ATM). The sample in this study consisted of 120 respondents who are users of the e-banking services. The data collected was analyzed by use of frequency, percentage, means and correlation analysis. The findings revealed that, secure services as the most important dimension, followed by convenient location of ATM, efficiency (not need to wait), ability to set up accounts so that the customer can perform transactions immediately, accuracy of records, user friendly, ease of use, complaint satisfaction, accurate transactions and operation in 24 hours.