

**INTERNET BANKING SERVICE QUALITY AND CUSTOMER  
SATISFACTION AT BARCLAYS BANK OF KENYA**

**BY:**

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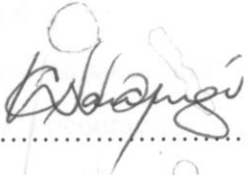
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FULFILLMENT OF THE REQUIREMENT FOR THE DEGREE OF  
MASTER OF BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS,  
UNIVERSITY OF NAIROBI**

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## DECLARATION

This project research is my original work and has not been submitted to any institution or University for examination.

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This Project Research has been presented for examination with my approval as University Supervisor

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Dr. Kate Litondo

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I take this opportunity to thank God for strength and good health and for bringing me this far. I am indebted to my family whose understanding, support and co-operation, made it possible for me to pursue this program. I also wish to extend special gratitude to my supervisor, Dr. Litondo for her advice, guidance and constant feedback which helped in the completion of this project. Her guidance, encouragement and patience in reading, correcting, re-reading and refining this work is commendable.

# DEDICATION

I dedicate this work to my family for the sacrifice they made for me to complete this project. Their love, care, concern, support, encouragement and enthusiasm inspired me to achieve this goal.

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## ABSTRACT

Information Technology has emerged to be a strategic resource for attaining efficiency, control operations, productivity and profitability and this has caused banks to utilize technology to meet the ever increasing customer expectations. The rapid technological advancements have led to internet as the best channel for provision of banking services and products to its customers and fundamental changes in how companies interact with their customers and supply internet banking services so as to establish and extend their customer relationship. The need to improve customer satisfaction forces financial institutions to introduce a unique technology platform that integrates information flows from other existing channels

This master's project evaluates customer satisfaction with internet banking service quality in Barclays Bank of Kenya. The research seeks to identify how satisfied the banks customers are with the internet banking service quality and also the influence internet banking service quality has on customer satisfaction. The general objective of this study was to evaluate the relationship between internet banking service quality (ISBQ) and customer satisfaction at the bank. Specifically, the study was to establish the level of ISBQ at Barclays Bank of Kenya, the level of customer satisfaction with ISBQ, to determine the influence of ISBQ on customer satisfaction and to determine the influence of customer demographics on internet banking customer satisfaction.

The study found that, within BBK, more customers were satisfied with the entire internet banking service quality dimension items than dissatisfied while customer satisfaction was highest for the assurance dimension. The least satisfied quality item was in customer service and the internet banking system's ability to guide customer to resolve problems. Generally, satisfaction of internet banking service quality differs among different income groups, but not significantly different according to their gender, age, education and marital status. It was recommended that since BBK has significantly high IBSQ it can be used as a competitive tool to attract potential customers to BBK. The banks management need to keep improving upon the web design of the internet banking portal to make it more navigable, provide sufficient information and make it easier for customers to complete online transactions. Attention should also be focused on the customer service and preferential treatment dimensions items so as ensure that there is almost no significant customer dissatisfaction while giving priority to the assurance dimension items in providing internet banking services to its customers. It is equally recommended to BBK that customers could be segmented based on distinct income earning groups.

# CHAPTER ONE: INTRODUCTION

## 1.1 Background

Information and communications technologies (ICT's) have changed the way business transactions are conducted and how the growing demands of customers are being met in most organizations (Hinson and Abor, 2004). Technology is a significant and dynamic change that is occurring in the universal business environment today bringing new products, creating market opportunities and information systems development that are business oriented and that support management processes like planning and control (Liao and Cheung, 2002). Information technology is considered as one of the key drivers of the dynamic changes around the world. In the banking sector, ICT's have been seen in terms of their potential to increase customer base, reduce transaction costs, improve quality and timeliness, enhance opportunities for advertising, facilitate self-service and service customization and improve customer communication and customer relationship management (Garau, 2002). Information and Communication Technology (ICT) is at the core of this global change in Electronic Banking Systems today (Stevens 2002). The application of ICT concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concern to all Banks and indeed a prerequisite for local and global competitive Banking.

The delivery channels today in Kenya's electronic Banking include Automatic Teller Machine (ATM), Point of Sales (POS), mobile Banking, Smart Cards and Internet Banking. According to Sergeant (2000), the benefits of Electronic banking are diverse and can be seen from the point of view of the banks themselves, customers and even the regulators. For customers, the potential benefits are: more choice; greater competition and better value for money; more information; better tools to manage and compare information; and faster service. E-banking creates opportunities for banks by promoting product development and delivery, lower barriers to entry, significant cost reduction, capacity to re-engineer different business processes, greater opportunities to sell cross border and marketing via the Internet. However, while it offers new opportunities to banks, it also poses various challenges such as the innovation of IT applications, the entrance of new competitors, and the emergence of new business models (Liao and Cheung 2003). Other challenges include balancing between convenience and security, designing products that offer a balance between functionality and competitive pricing, keeping abreast with customer needs and innovations and lack of legislative framework to support the growth of e-banking. On the part of the customer, adoption and utilization of internet banking is offset by

challenges which include security concerns, value of personalized human service, customer ignorance, computer illiteracy, poor or lack of infrastructure and lack of proper legislations CBA, (2011).

### **1.1.1 Internet Banking**

Pikkarainen et al (2004) defines internet banking as an internet portal through which customers can use different banking services ranging from bill payments to making investments. It gives access to most bank transactions at the click of a mouse, with the exception of cash withdrawals (De Young, 2001). Internet banking services include non-transactional tasks like balance inquiries, viewing statements and recent transactions, cheque ordering and loan applications. Transactional tasks can also be performed like funds transfers, bill payments and purchasing investments. It is considered as one of the cheapest delivery channels for bank products (Pikkarainen et al, 2004). With globalization and fierce competition in the market, the use of internet banking has become an alternative channel for financial services distribution and a competitive necessity as opposed to just being a competitive advantage (Gan and Clemes, 2006). According to Jayawardhena & Foley (2000), internet banking also saves the bank time and money with an added advantage of minimizing bank teller errors. Internet banking has emerged as a new marketing channel for banking products and services to customers in many emerging economies like Kenya. It is intended to offer customers easy access to their money and other banking information while adding more value such as convenience.

Internet Customer Relationship Management (ICRM) relies on ICT tools and techniques in integrating processes leading to a good customer portfolio. This strategy facilitates the growth and subsequent strengthening of customer based learning as well as information from both cost and relationship perspectives (Abdullateef et al., 2011). The internet banking service quality approach can be adopted highly with benefits such as automation of manual intensive work; cheaper transaction costs compared to other channels such as ATM's; improved relationships leading to greater customer retention; reaching new customer base in new geographical markets facilitated by customer satisfaction and cross-selling of products leading to revenue growth (Cronin and Taylor, 1994). In the current business world, ability for organizations to deliver superior service quality has been established as a prerequisite in order to succeed and survive. This is directly dependent on customer satisfaction and, indirectly, on the outcome of the delivered service. (Zeithaml, 1985)

### **1.1.2 Internet Banking in Kenya**

Electronic banking is a relatively new delivery channel in Kenya where the laws and rules governing the electronic delivery of certain financial institutions products or services are ambiguous and still evolving. Specific regulatory and legal challenges include uncertainty over legal jurisdictions and conflict of laws, unauthorized activity on customer accounts by hackers, complex transaction services and frequency and duration of service disruption. These factors significantly increase the banks' level of reputation risk (Kilonzo, 2007).

The objectives of the National ICT sector Master Plan in line with Kenya's Vision 2030 include enhancing Kenya's economic competitiveness through utilization of abundant human resource in Business Process Outsourcing (BPO) and to strengthen learning opportunities while developing capacity to meet future technological challenges. The Government plans to implement strategies that include leveraging on digital technologies to unlock new opportunities to do business, expand infrastructure that will make Kenya the hub of ICT for Africa and develop Rural ICT centers to ensure appreciation of technology throughout the country. The overall strategy of the Government in accordance with the National ICT policy is to lower costs of access to ICT's in order to make universal and affordable access of ICT's a reality. In order to achieve this, the Government has been implementing conducive fiscal policy incentives aimed at stimulating the socio-economic development through a set of inter-dependent and mutually growth-reinforcing activities in the programs contained in the master plan. (GOK, 2008)

### **1.1.3 Internet Banking Customer Satisfaction**

In today's highly competitive world of business, customer satisfaction can be considered to be at the core of success (Jamal and Naser, 2002). Information Technology (IT) can be used to improve service quality for customer satisfaction (Zhu et al, 2002). Finacle (2009) explains that banks frequently work with consultants and technology partners to evaluate new markets and formulate strategies. Kardaras and Papathanassiou (2001), note that banking is information intensive and thus provides an opportunity to use the internet to facilitate quick business transactions through the development of electronic commerce, leading to customer satisfaction. Technology in banks has emerged to be a strategic resource for attaining efficiency, control operations, productivity and profitability. For the customer, underlying factors include anytime, anywhere and anyway banking transactions which have caused banks to utilize technology to meet the ever increasing customer expectations.

The rapid technological advancements have led to internet as the best channel for provision of

banking services and products to its customers and from a banks perspective, it is a more efficient service than using other distribution media because banks aim at expanding their customer base (Alsajjan et al, 2006). The increase in technology based systems; especially those related to internet banking are leading to fundamental changes in how companies interact with their customers (Ibrahim et al, 2006). Robinson (2000) believes that the supply of internet banking services enables banks to establish and extend their customer relationship. The need to improve customer satisfaction through personalized customer relationship management forces financial institutions to introduce a unique technology platform that integrates information flows from other existing channels (Martz, 2003).

#### **1.1.4 Company Profile: Barclays Bank of Kenya**

Barclays Bank of Kenya Limited (BBK), a subsidiary of Barclays Plc, is one of the top banks in Kenya. The business unit's fall under Retail, Corporate, Treasury and Card services with cross functional relationships to support the segments of local business and small to mid-sized enterprises (SME). BBK has operated in Kenya for 95 years and currently has an extensive network of 117 branches and over 230 ATM's countrywide. The network is supported by Internet and mobile banking channels plus a customer service centre that operates 24 hours a day, 7 days a week. The company goals include; to remain the leading retail and corporate bank in Kenya; to be recognized as a trusted, innovative, customer-focused company that delivers products and services of superior quality to all customers; to be the best place where the best people want to work; to be associated by all stakeholders as a corporate partner who contributes towards the welfare of the communities in which we work; and to deliver value to its shareholders through positive growth (BBK, 2012).

BBK launched its online banking service in December, 2010 and offers internet banking services to both retail and corporate customers with benefits that include access to account information in real time, electronic payment capability, account to account transactions, access account historical information, local and cross currency payments and flexibility in terms of global access. (BBK, 2012). BBK's portfolio of products include savings accounts, current accounts, debit and credit cards, foreign currency accounts, personal loans and personal banking services, among others (BBK, 2012)

## 1.2 Research Problem

It is a common statement in management, marketing and internet banking theories that service quality is essential to business success (Aaker and Jacobson, 1994; Bolton, 1998 and McColl-Kennedy and Schneider, 2000). In the current era of mature and intense competition, many firms are focusing on maintaining a satisfied customer base. Bolton (1998) noted that firms which provide superior service quality as measured by customer satisfaction, experience higher economic returns than their competitors that are not service oriented. Deregulation has created an environment that allows consumers to have a considerable choice in satisfying their financial needs. In response, many banks have directed their strategies towards increasing customer satisfaction and loyalty through improved service quality (Bolton, 2010). Due to increased use in technology, banks performance increases daily and internet banking is becoming a very important part of modern day banking. The quality of services such as internet banking is improved by using technological innovations (Qureshi et al, 2008). However Lee and Lin (2005) highlighted the need for further research to measure the influence of electronic service on customer-perceived service quality and satisfaction. Robinson (2000) observed that half of the people that have tried banking services through internet banking will not become active users. Weeldreyer (2002), claims that internet banking is not living up to the hype. Recent studies include adoption and effectiveness of electronic banking in Kenya (Gikandi & Bloor, 2010) Aladwani (2001) cited that one of the critical challenges being faced by bank managers is how to lead their organizations through transformation process in a turbulent business environment. This warranted further research so as to understand the attributes of internet banking that lead to customer satisfaction. Since customer satisfaction is an important factor in determining the successful implementation of new, technology based, internet banking services and its viability, it was timely to undertake this study to provide greater insight into the state of customer satisfaction in internet banking industry in Kenya so as to provide feedback to management and lead to empirical evidence on the phenomenon for better understanding. Therefore the main questions of the study were: how satisfied are customers in Barclays Bank of Kenya Limited with the internet banking service quality? And does internet banking service quality influence customer satisfaction?

### 1.3 Objectives of the Study

The general objective of this study was to evaluate the relationship between internet banking service quality and customer satisfaction at Barclays Bank of Kenya. The specific objectives of the study were to:

- a) Establish the level of internet banking service quality at Barclays Bank of Kenya.
- b) Establish the level of customer satisfaction with internet banking services quality at the bank.
- c) Determine the influence of internet banking service quality on customer satisfaction.
- d) Determine the influence of customer demographics on internet banking customer satisfaction

### 1.4 Significance of the Study

The quest for customer satisfaction is an important objective for businesses and a fundamental concept in marketing and electronic services (Webster, 1994). Leading customer satisfaction researches argue that customer satisfaction drives information technology strategies and future profitability. It is a vital measure of performance for firms, industries, and national economies (Anderson et al., 1994). Heavy use of satisfaction Surveys by service industries is driven by the assumption that a satisfied customer will return for a repurchase (Jones and Sesser, 1995). Indeed, many businesses now devote considerable energies on tracking customer satisfaction. A whole new industry on satisfaction research and consulting has come into existence (e.g. Barsky, 1994; Hayes 1992). Customer satisfaction is important in the banking sector to compete on the global market and with other foreign banks in the Kenyan banking sector. The findings would be used to help improve upon the management decisions and to develop effective strategies for achieving and improving customer satisfaction with different internet banking service dimensions.

## CHAPTER TWO: LITERATURE REVIEW

### 2.1 Internet Service Quality

Research by Udo et al (2010) indicates that web service quality leads to customer satisfaction. Numerous studies have established that service quality (SQ) is a crucial driver of customer satisfaction and a key advantage to business firms and a necessity for corporate profitability and survival (Rosen et al, 2003). According to Berry et al (1994), Service quality has become a most powerful corporate weapon and significant differentiator which many leading organizations possess. Factors such as reduced transaction costs, improved accessibility, better fund administration, availability and timeliness of transactions and increased convenience are the drivers of internet banking services (Brown and Molla, 2005). Rowley (2006) conceptualizes that internet banking is an interactive content centered and internet-based customer service driven by customers with the support of technologies and service providers with the objective of strengthening the customer-provider relationship. There are different dimensions for electronic service quality that can be used for different contexts, as past studies have shown (Li and Soumi, 2009; Ho and Lin, 2010). Dabholkar (1996) found the following web e-service quality aspects: site design, reliability and delivery, ease of use, enjoyment and control in the context of e-service. Zeithaml et al. (2000) found efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and e-service quality dimensions in the online retailing context. Kim et al (2006) identified 9 e-service quality items being: efficiency, fulfillment, system availability, privacy, responsiveness, compensation, contact, information and graphic style in online retailing.

#### 2.1.1 Internet Banking Service Quality

Internet banking can be conceptualized in the context of electronic banking. There are various models that have been understood relevant to electronic service quality dimensions that are relevant to internet banking. Joseph et al (1999) had proposed six dimensions of internet banking service quality which include: convenience, complaint management, efficiency, queue management, accessibility and customization. Ho and Lin (2010) developed and validated a five dimension internet banking service quality with a measurement scale of 17 items in an emerging economy of Taiwan internet banking sector. These five dimensions were based on the e-service quality model of Cristobal (2007) and consist of web service, web design, assurance, preferential treatment and information provision.

Effective measurement of customer satisfaction can be very useful in allocation of resources, improvement of internet banking services and in segmenting customers (Kotler and Keller,



2006). Companies are trying to focus on Internet-Customer Relationship Management (ICRM) strategies which aim to pull customers to use the internet services so as to be leaders in both industrial sector and the consumer market. Thus banks need to focus on key elements of an effective internet banking strategy and to provide higher quality services in pursuit of corporate and retail banking initiatives (Matheson L, 2006).

## **2.2 Customer Satisfaction**

According to WTO (1985), customer satisfaction (CS) can be defined as a psychological concept which involves a feeling of well being and pleasure that results from obtaining what one hopes and expects from a product or service. It is an assessment based on experience on how far his expectations of the overall functionality of services were fulfilled (Bruhn, 2003). Many studies have shown that customer retention, loyalty and purchase behavior of customers (Kotler and Keller, 2006; Heskett et al., 1994; Reichheld, 1996) Measurement of customer service helps companies get useful feedback from customers that could form the basis for marketing and technology strategies (Zairi, 1994). Customer service is normally conceptualized as a process that supposes that it results from customers comparing perceived performance and one or more predictive standards such as expectations or desires (Gyasi and Azumah, 2009). In this study, customer satisfaction is approached in a process perspective since in internet banking, customers evaluation of internet banking service quality happens during the delivery process. The network navigability is an important factor in internet banking as it can be a very big competitive advantage of a financial entity (Ortega et al, 2007)

### **2.2.1 Customer Satisfaction with Internet Banking**

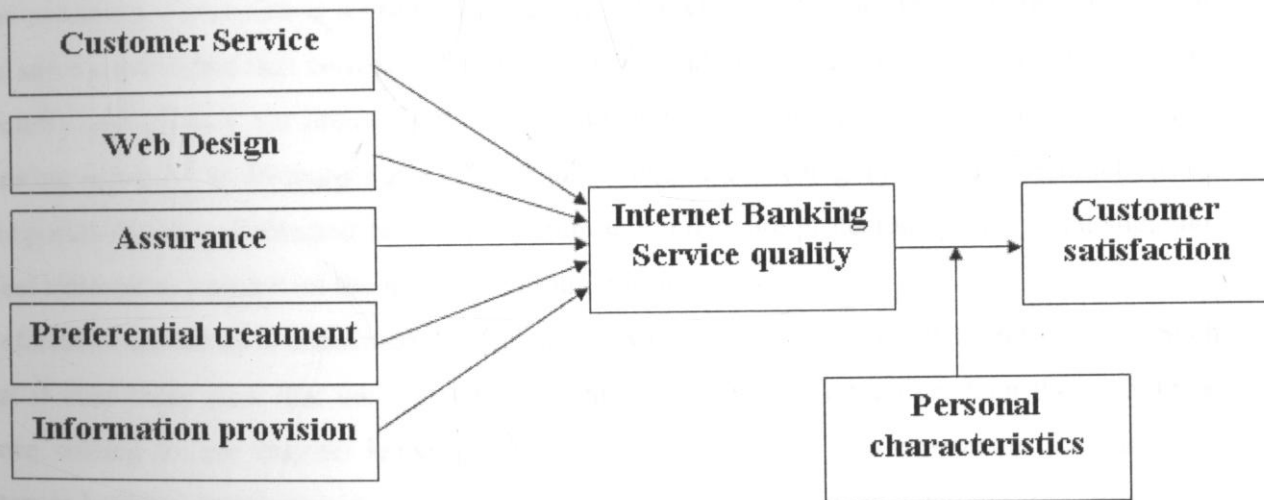
The world of internet banking is very dynamic and thus it is important to understand customers' perception and satisfaction of internet banking. Mols et al. (1999) stated that the diffusion of electronic banking is determined more by customer acceptance than seller offerings. Banking and financial organizations are shifting their strategies towards the adoption of customer centric initiatives that seek to understand and retain profitable customers while building strong long term relationships (Narver and Slater, 1990).

In a world of escalating competitiveness, customers use a combination of IT channels to interact with banks which affects the relationship quality between the customer and the bank. It is a critical condition for success for banks to forge relationships with their customers, and banks that fail to provide channels that their customers seek and value will find it difficult to survive (Lang and Colgate, 2003). Gilmore (1997) considers the constant customer oriented behavior as a

requisite for improving the implementation of quality in service marketing as banks now become increasingly customer oriented as opposed to being the traditional product oriented. Barnes and Hewlett (1998) argue that since many financial organizations offer similar products and services, it can be stated that a customer is highly unlikely to be over impressed by core product attributes.

### 2.3 Conceptual Framework of the Study

In this study, the models and concepts that were employed are presented in Figure 1. They were based on the two main constructs of this study: customer satisfaction and internet banking service quality. This is because the present study sought to evaluate customer satisfaction with internet banking service quality in BBK. CS was also conceptualized as a process of customer evaluation as they use the internet banking services, and that this evaluation was based on customer expectation and perceived performance of the internet banking service quality. Based on the empirically validated expectation disconfirmation model (Danaher and Haddrell, 1996), a disconfirmation scale was appropriate to measure customer satisfaction. Based on the thorough review of literature, the models and concepts employed were:



**Figure 1: Conceptual framework of the study**

**Source: Adapted from Ho and lin (2010)**

The model of internet banking service quality that was used was adopted from Ho and Lin (2010) and was used to help understand the dimensions for which customer satisfaction was evaluated. This model was based on extensive literature review by Ho and Lin, (2010) and the dimensions were validated as applicable to internet banking context and not just general electronic service context. Additionally, it was based on the emerging economy context of

Taiwan, which is similar to the emerging economy of Kenya.

Customer service is an important element for enhancing service quality in online shopping and banking. This is in line with service reliability, customer sensitivity, personalized service, and fast response to complaints. Consumers expect to be able to complete transactions correctly, receive personalized attention, have the product delivered on time, have their e-mails answered quickly, and gain access to information. The items in this dimension include: the online transaction process are accurate; the hyperlinks on this portal are valid; the web page loaded quickly on this portal site; the Internet banking portal performs the service correctly the first time; I receive prompt responses to my request by e-mail or service line; and, when problems occur, the internet banking system guides me to solve them.

The web design dimension covers the design of the website and includes items like web content layout, content updating, navigability, and user-friendliness. The indicators in this dimension are: I can complete online transactions easily; I can log in this portal easily; it is easy to understand which button to be clicked for the next step; and, this internet portal enables me to complete a transaction quickly.

The assurance dimension is a critical element in internet banking and describes impressions by the service providers that convey a sense of security and credibility (Parasuraman et al., 1988). Security and privacy are linked as they relate to how confident customers are to adopt online banking services (Wolfenbarger and Gilly, 2002). Items in this category include: Transactions on this portal site are reliable and credible; my transaction data are protected by this portal site; and, I feel relieved to transact on the internet banking portal.

Preferential treatment is concerned with the added value of using internet banking services. Such that if customers view that the incentives of online banking are attractive, then they would be more willing to use internet banking. The two items found in this dimension include: This internet banking portal provides preferential rates, charges and lower fees; and, the transaction fee for the internet banking is reasonable.

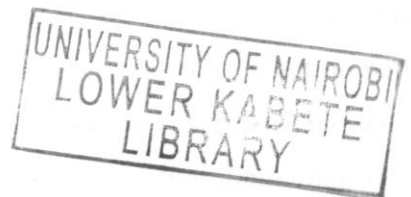
Information provision is an important dimension of internet service quality as customers require the right information that will enable them complete transactions successfully (Li and Soumi, 2009). The items in this dimension are: This internet banking portal provides complete and sufficient information; and, the internet banking portal site provides sufficient and real time financial information.

Personal characteristics of the respondents were measured in this study. This was to test whether there is any significant difference between satisfaction ratings according to respondent's

demographics. The items include gender, age group, academic qualification, income levels and marital status. In this study, internet banking service quality was conceptualized as a construct with five dimensions that were identified in the work of Ho and Lin (2010).

## 2.4 Summary of Literature Review

This chapter examines literature in the areas of customer satisfaction and internet banking service quality in the context of the Kenyan internet banking sector. It concludes by adopting the disconfirmation scales for the measurement of customer satisfaction and overall customer satisfaction and adopts Ho and Lin's (2010) five dimension internet service quality model as the conceptual basis for understanding internet service quality dimensions for which satisfaction may be measured.



## **CHAPTER THREE: METHODOLOGY**

### **3.1 Research Design**

The study used a descriptive approach which uses observation and survey and explored the problem in an interpretive view. It intends to present facts concerning the nature and status of a situation as it exists at the time of study and to explore the causes of particular phenomena while obtaining first hand data from respondents so as to formulate sound conclusions and recommendations from the study. It gathers information about the present situation that exists (Creswell, 1994). In a descriptive study, the researcher attempts to describe the existing situation or the characteristics of certain existing variables to discover associations among different variables, and usually answers what, where, when, how many and how questions (Cooper and Schindler, 2006). Descriptive study can be further categorized into survey, causal and relation study. This study was typically a descriptive study and specifically a survey as it sought to give a better picture of the dimensions of internet service quality for which customers are satisfied or dissatisfied at BBK. It was also a survey as it sought the opinions of customers regarding their satisfaction.

### **3.2 Population of Study**

The targeted population consisted of 2000 staff members of BBK who are users of internet banking. These ranged from senior management to junior staff. All BBK staff members are users of the BBK online banking services.

### **3.3 Sample Size**

This research was carried out by administering questionnaires to 700 staff members based in Nairobi branches. In selecting the sample size, a purposive sampling method was used to select customers who met the criteria of BBK staff members based in Nairobi branches and have used internet banking services in the past twelve months.

### **3.4 Data Collection Method**

In this study a self-administered, structured questionnaire was used to collect data from respondents. The purpose of the questionnaire was to have insight into customer satisfaction with internet banking service quality in BBK and to collect some information on customers' bio-data. All in all, the questionnaire consisted of 3 sections. Section A consisted of five items related to the respondents personal characteristics: gender, age, education, income and marital status.

Section B had one item related to overall customer satisfaction with internet banking service quality asking respondents to rate their satisfaction with internet banking service quality using a 5-point confirmation scale: Much worse than expected, worse than expected, equal to expectation, better than expected and much better than expected. Section C had 17 items asking about satisfaction with five dimensions of internet banking service quality adapted from Ho and Lin (2010). This was administered to the respondents using hard copies and digital copies sent via e-mail. For those sent by hand, the drop and pick later method was used.

### 3.5 Data Analysis Technique

In this study, quantitative data from primary sources was collected in order to answer the research questions objectively. According to Malhotra and Birks (2007), Primary data is originated by the researcher for the specific purpose of addressing the research problem. It is what the researcher collects from the sample or target population. In this survey, primary data was the responses of customers accessed via the questionnaire survey. The data was analyzed using descriptive and inferential statistics such as the frequency, mean, standard deviation, range, standard error of the mean, and sum. All data was analyzed using the SPSS 17.0 software. The following is the regression model that was used:

$$Y = a_0 + a_1X_1 + a_2X_2 + \varepsilon$$

Where:

Y = Customer satisfaction

X<sub>1</sub> = Internet banking services quality

X<sub>2</sub> = Personal characteristics

ε = Error term

### 4.3 Customer Satisfaction/Dissatisfaction with the IBSQ

Understanding customer satisfaction (CS) provides useful feedback and implications for management strategy. To describe CS, customers were asked to rate their satisfaction with the internet banking service quality ranging from much worse than expected to much better than expected on a numerical scale of 1 – 5 respectively. The results of the respondents rating are presented in Table 1 Below.

	<b>Dimension items</b>	<b>Much worse than expected</b>	<b>Worse than expected</b>	<b>Equal to expectation</b>	<b>Better than expected</b>	<b>Much better than expected</b>
WD1	Easy completion of online transactions.	-	8.1%	43.5%	37.1%	11.3%
WD2	Easy logging on bank's online portal.	-	11.3%	53.2%	22.6%	12.9%
WD3	Easy understanding which button to be clicked for the next step.	1.6%	6.5%	51.6%	25.8%	14.5%
WD4	Ability of this internet portal in helping customer to complete a transaction quickly.	-	11.3%	48.4%	32.3%	8.1%
CS1	Sufficient and real time financial information provided by the internet banking portal site	-	9.7%	45.2%	33.9%	11.3%
CS2	Valid of the hyperlinks on the BBK internet banking portal	-	6.5%	59.7%	30.6%	3.2%
CS3	Quickness of the web page on this portal site loading	4.8%	37.1%	30.6%	22.6%	4.8%
CS4	Ability of the internet banking portal to perform service correctly for the first time	1.6%	12.9%	48.4%	24.2%	12.9%
CS5	Prompt reception of responses to customers requests by e-mail or service line	19.4%	22.6%	32.3%	17.7%	8.1%
CS6	Ability of the internet banking system to guide customers to resolve problems	14.5%	32.3%	27.4%	16.1%	9.7%
AS1	Reliability and credibility of transactions on the banking portal	14.5%	8.1%	40.3%	30.6%	21.0%

## FINDINGS

### 4.1 Introduction

This chapter consists of empirical data presentation and discussion presented under respondents' characteristics, customer satisfaction/dissatisfaction with internet banking service quality of Barclays bank of Kenya, prioritizing of the dimensions of internet banking service quality and the overall customer satisfaction with internet banking service quality levels. The main objective of the research was to establish the level of customer satisfaction with internet banking service quality at Barclays Bank of Kenya.

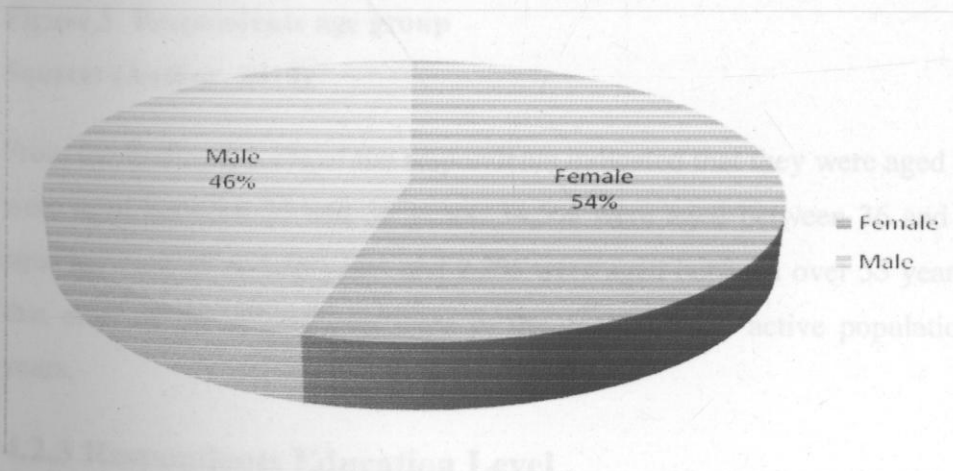
#### 4.1.1 Response Rate

This research study had a sample size of 700 respondents. Out of these, the responses obtained were 417. This represents a 60% response rate.

### 4.2 Respondents Demographics

The researcher requested the respondents to indicate their personal characteristics: gender, age, education, income level and marital status. The results are shown below

#### 4.2.1 Respondents' Gender



**Figure 2: Respondents' Gender**

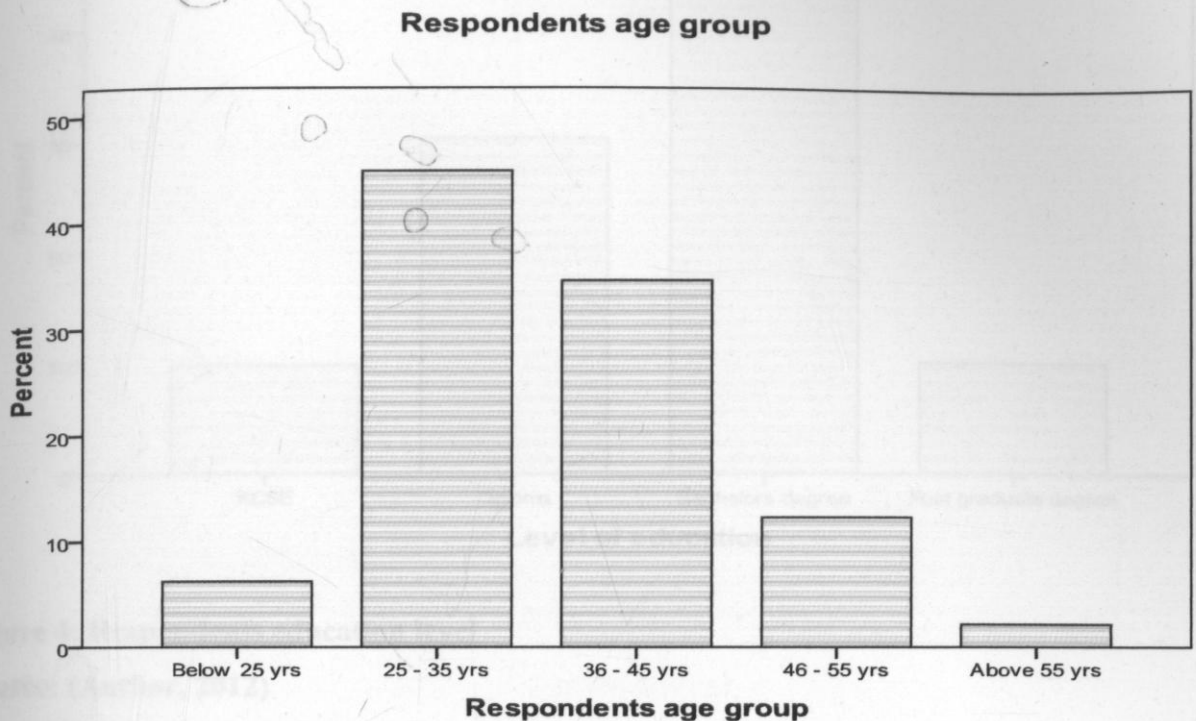
Source: (Author, 2012)

According to the findings, 45.7% of the respondents indicated that they were male and 54.3% indicated that they were female. This clearly shows that majority of the respondents were female.



### 4.2.2 Respondents Age Group

The researcher further requested the respondents to indicate their age bracket. The results are shown in figure 3 below



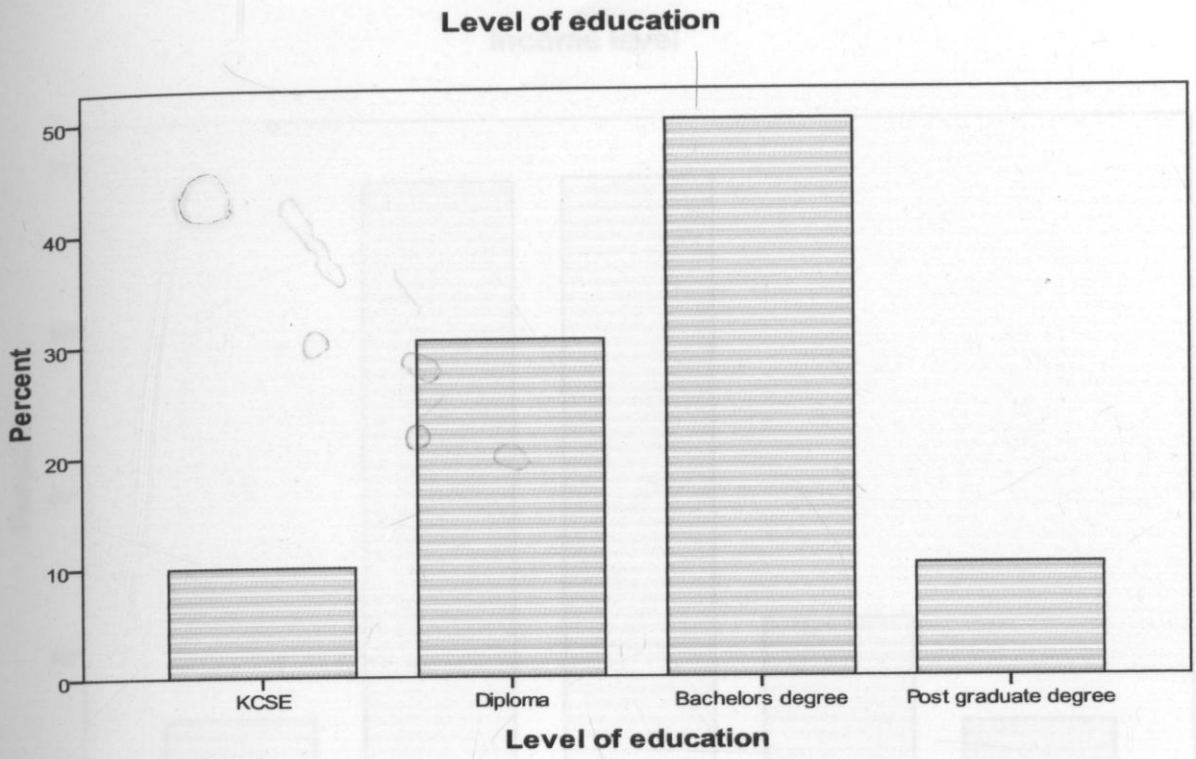
**Figure 3: Respondents age group**

Source: (Author, 2012)

From the findings, 6.2% of the respondents indicated that they were aged below 25 years, 44.8% were aged between 25 and 35 years, 34.5% were aged between 36 and 45 years, 12.2% were aged between 46 and 55 years and 2.2% were aged between over 55 years. We can thus deduce that most of the respondents were in the economically active population between 25 and 45 years.

### 4.2.3 Respondents Education Level

The respondents were also requested to indicate their levels of education. The results are shown in figure 4 below.



**Figure 4: Respondents education level**

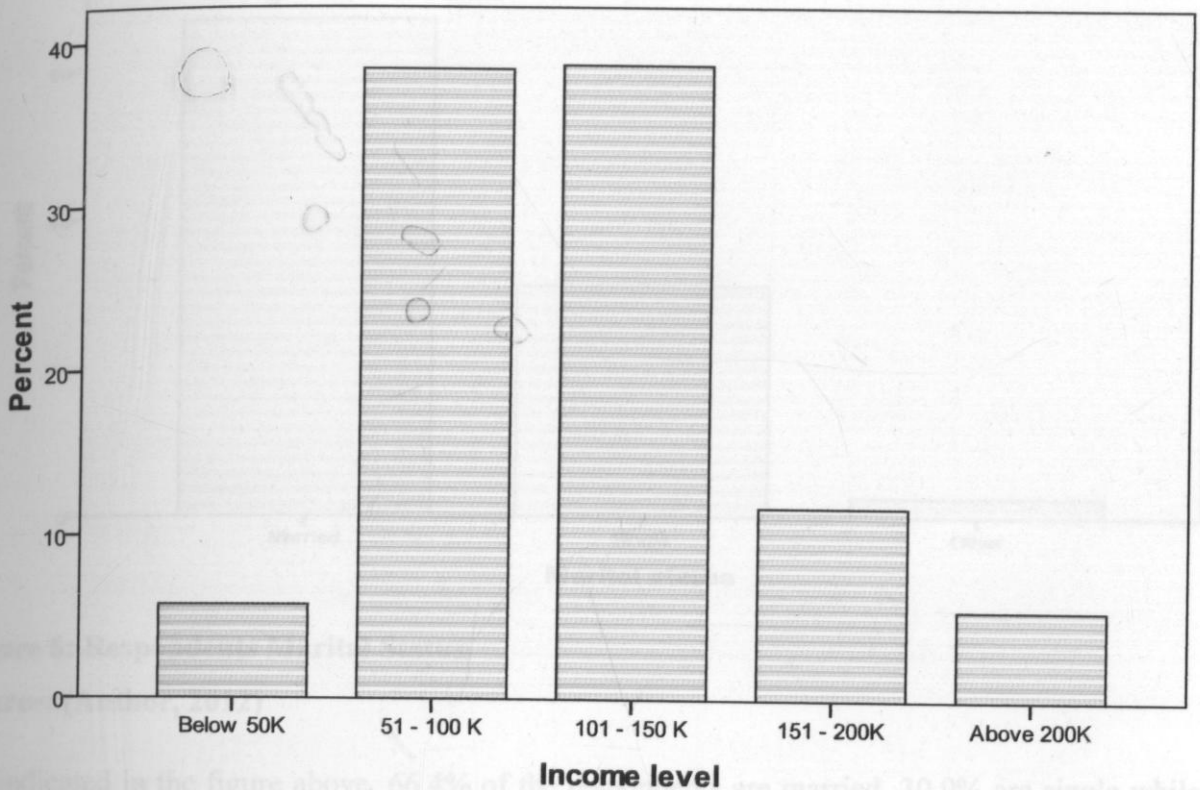
Source: (Author, 2012)

All respondents were educated with majority of them (49.2%) having Bachelor's degrees, 30.2% had diploma education while 9.8% had High School (KCSE) education and 10.1% had post-graduate education. These findings clearly show that majority of the respondents were educated.

#### 4.2.4 Respondents Income Levels

The respondents also requested the respondents to indicate their income levels. The results are shown in figure 5 below.

### Income level



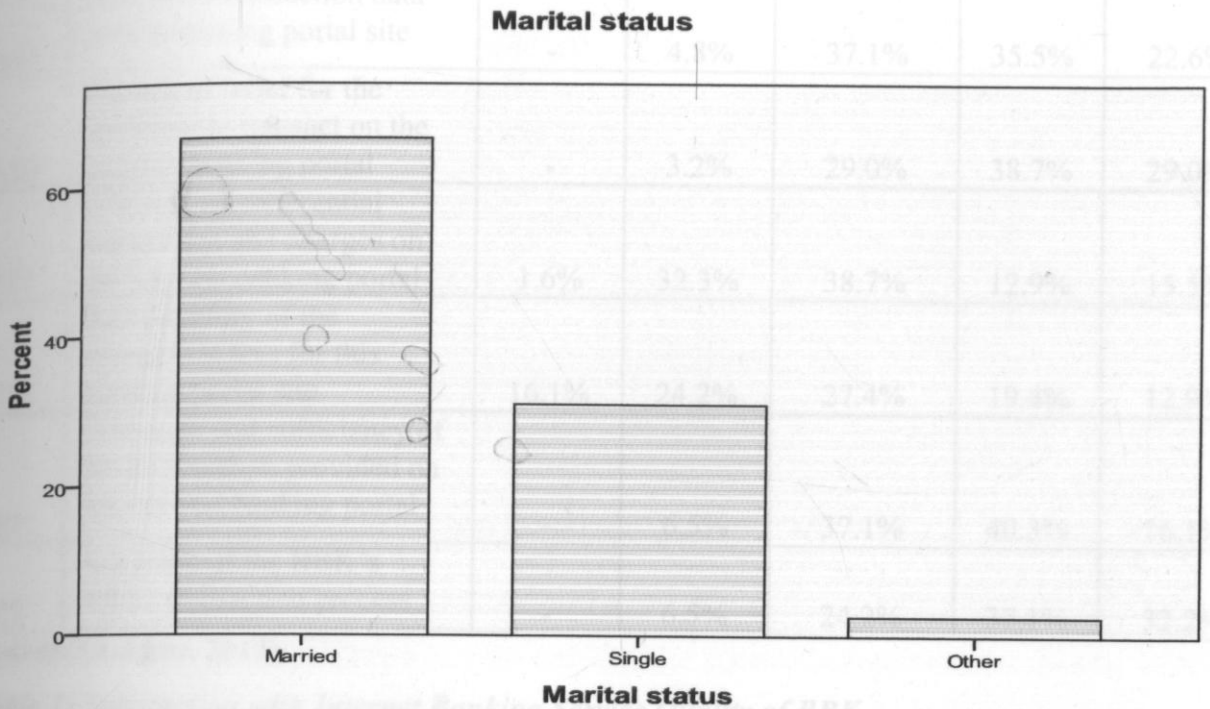
**Figure 5: Respondents Income levels**

**Source: (Author, 2012)**

In terms of monthly income, 5.8% of them earned below Kshs.50K, 38.4% earned between Kshs.51 and 100K, 38.6% earned between Kshs.101 and 150K, 11.8% earned between Kshs.151 and 200K, while 5.5% earned above Kshs.200K.

#### **4.2.5 Respondents Marital Status**

The respondents also requested the respondents to indicate their marital status. The results are shown in figure 6 below.



**Figure 6: Respondents Marital Status**

Source: (Author, 2012)

As indicated in the figure above, 66.4% of the respondents are married, 30.9% are single while 2.6% had other marital status. We can thus deduce that majority of the respondents consist of more married persons than single persons and very small percentage of other marital status.

#### 4.2.6 Demographic Differences in Overall Satisfaction

Generally, differences in satisfaction of internet banking service quality significantly differs among only income groups, but not significantly according to gender, education, age and marital status. The results further suggest that respondents who earn between Kshs.50 and 150K are more satisfied than those in the lowest and highest income groups. This implies that income could be an important predictor of customer satisfaction and that the Banks management could develop internet banking services to suit different income groups. It is important to note that in a developing country like Kenya, consumers are always price conscious and expect banks to deliver not only quality services, but also, affordable internet banking services.

AS2	Protection/security of customers transaction data on the banking portal site	-	4.8%	37.1%	35.5%	22.6%
AS3	Feeling of relief for the customer to transact on the internet banking portal	-	3.2%	29.0%	38.7%	29.0%
PT1	Offering of preferential lower rates and charges on the internet banking portal	1.6%	32.3%	38.7%	12.9%	15.5%
PT2	Reasonability of the transaction fees for this banking portal site	16.1%	24.2%	27.4%	19.4%	12.9%
IP1	Complete and sufficiency of the information provided on the internet banking portal	-	6.5%	37.1%	40.3%	16.1%
IP2	Accuracy of the BBK's online transaction process	-	6.5%	24.2%	37.1%	32.2%

Source: (Author, 2012).

Table 1: Satisfaction with Internet Banking Service Quality of BBK

#### 4.4 Prioritizing Customer Satisfaction/Dissatisfaction of BBK

ID	DIMENSION ITEMS	RANK	MEAN	STANDARD DEVIATION
IP2	Accuracy of the BBK's online transaction process	1	3.94	0.85
AS3	Feeling of relief for the customer to transact on the internet banking portal	2	3.95	0.91
AS2	Protection/security of customers transaction data on the banking portal site	3	3.66	0.83
IP1	Complete and sufficiency of the information provided on the internet banking portal	4	3.74	0.86
AS1	Reliability and credibility of transactions on the banking portal	5	3.65	0.91
WD1	Easy completion of online transactions.	6	3.52	0.8
CS1	Sufficient and real time financial information provided by the internet banking portal site	7	3.45	0.88
WD3	Easy understanding which button to be clicked for the next step.	8	3.47	0.82
WD2	Easy logging on bank's online portal.	9	3.37	0.79
WD4	Ability of this internet portal in helping customer to complete a transaction quickly.	10	3.34	0.92
CS4	Ability of the internet banking portal to perform service correctly for the first time	11	3.31	0.64

CS2	Valid of the hyperlinks on the BBK internet banking portal	12	3.37	0.85
PT1	Offering of preferential lower rates and charges on the internet banking portal	13	3.06	1.05
PT2	Reasonability of the transaction fees for this banking portal site	14	2.72	1.2
CS3	Quickness of the web page on this portal site loading	15	2.89	1.27
CS6	Ability of the internet banking system to guide customers to resolve problems	16	2.74	1.19
CS5	Prompt reception of responses to customers requests by e-mail or service line	17	2.85	0.99

Source: (Author, 2012).

**Table 2: Relative Importance of Satisfaction/Dissatisfaction with IBSQ**

In order to identify the relative importance of the rating of customer satisfaction/dissatisfaction with the internet banking service quality (IBSQ), the means and standard deviations of the satisfaction ratings are analyzed and presented.

The highest rated dimension of internet banking service quality in terms of mean customer satisfaction is accuracy of the online transaction process (IP2), followed by customer feeling of relief to transact business on the internet banking portal (AS3), Protected/security of customer transaction data, Complete and sufficiency of the information provided, Reliability and credibility of transactions, Easy completion of online transactions, Sufficient and real time financial information provided, Easy understanding which button to be clicked for the next step, Easy logging on bank's online portal, Completing a transaction quickly, Perform service correctly at the first time, Validity of the hyperlinks on the bank's portal, Offering preferentially lower fees/ rates and charges, Reasonability of the transaction fee for the banking portal site, Quickness of the Web page on bank's portal site loading, ability to guide customers to solve them when problems occur, while the least rate item is: Prompt reception of responses to customer request.

## 4.5 Overall Satisfaction with Internet Banking Service Quality at BBK

In order to compare overall satisfaction in the bank, customers were asked to indicate their overall satisfaction with the internet banking service quality on a scale ranging from much worse than expected to much better than expected, coded as 1 to 5 respectively. The results of the analysis are summarized in Table 3.

Overall Satisfaction/Dissatisfaction	Number	Percentage (%)
Much worse than expected	6	1.4%
Worse than expected	47	11.3%
Equal to expectation	242	58.0%
Better than expected	82	19.7%
Much better than expected	40	9.6%
<b>Total</b>	<b>417</b>	<b>100.0%</b>

Source: (Author, 2012).

Table 3: Analysis of overall Satisfaction/dissatisfaction for BBK

4% of the respondents described their overall satisfaction as much worse than expected, 11.3% rated it as worse than expected, 58.0% rated it as equal to expectation, 19.7% rated it as better than expected while 9.6% rated it as much better than expected. Majority of the customers were more satisfied than dissatisfied however a small percentage were dissatisfied with the internet banking service quality at the bank.

## 4.6 Level of Customer Satisfaction with IBSQ

For the purpose of clarity, in describing customer satisfaction for each dimension item, dissatisfaction would be described by adding both ratings for much worse than expected (1) and worse than expected (2), while satisfaction would be described by adding ratings for equal to expectation (3), better than expected (4) and much better than expected (5)

	Variables	DISSATISFIED	SATISFIED	REMARKS
VD1	Easy completion of online transactions.	8.1%	91.9%	More Satisfied
VD2	Easy logging on banks online portal.	11.3%	88.7%	More Satisfied
VD3	Easy understanding which button to be clicked for the next step.	8.1%	91.9%	More Satisfied
VD4	Ability of this internet portal in helping customer to complete a transaction quickly.	11.3%	88.7%	More Satisfied

S1	Sufficient and real time financial information provided by the internet banking portal site	9.7%	90.3%	More Satisfied
S2	Valid of the hyperlinks on the BBK internet banking portal	6.5%	93.5%	More Satisfied
S3	Quickness of the web page on this portal site loading	<b>41.9%</b>	58.1%	More Satisfied
S4	Ability of the internet banking portal to perform service correctly for the first time	14.5%	85.5%	More Satisfied
S5	Prompt reception of responses to customers requests by e-mail or service line	<b>42.0%</b>	58.0%	More Satisfied
S6	Ability of the internet banking system to guide customers to resolve problems	<b>46.8%</b>	53.2%	More Satisfied
S1	Reliability and credibility of transactions on the banking portal	8.1%	91.9%	More Satisfied
S2	Protection/security of customers transaction data on the banking portal site	4.8%	95.2%	More Satisfied
S3	Feeling of relief for the customer to transact on the internet banking portal	3.2%	96.8%	More Satisfied
T1	Offering of preferential lower rates and charges on the internet banking portal	<b>33.9%</b>	66.1%	More Satisfied
T2	Reasonability of the transaction fees for this banking portal site	<b>40.3%</b>	59.7%	More Satisfied
1	Complete and sufficiency of the information provided on the internet banking portal	6.5%	93.5%	More Satisfied
2	Accuracy of the BBK's online transaction process	7.1%	92.9%	More Satisfied

Source: (Author, 2012).

#### Table 4: Analysis of Satisfaction/Dissatisfaction levels for BBK

For all the 17-dimension items, most customers were more satisfied than dissatisfied. However, for five dimension items, between 30% and 40% of customers were dissatisfied, which needs to be noted by management of the bank. These five dimensions included three items related to customer service, which are: Quickness of the Web page on bank's portal site loading; Prompt reception of responses to customer request; Internet banking system's ability to guide customer to resolve problems; and two are related to the two items of preferential treatment: Offering preferentially lower fees/rates and charges and Reasonability of the transaction fee for the banks' portal site.



#### 4.7 Influence of IBSQ Variables on Overall Satisfaction

	Variables	Standardized coefficients	Sig.
WD1	Easy completion of online transactions.	0.26	.029*
WD2	Easy logging on bank's online portal.	0.175	0.116
WD3	Easy understanding which button to be clicked for the next step.	-0.244	.031*
WD4	Ability of this internet portal in helping customer to complete a transaction quickly.	0.282	.022*
CS1	Sufficient and real time financial information provided by the internet banking portal site	0.307	.021*
CS2	Valid of the hyperlinks on the BBK internet banking portal	-0.035	0.766
CS3	Quickness of the web page on this portal site loading	0.064	0.633
CS4	Ability of the internet banking portal to perform service correctly for the first time	0.225	0.056
CS5	Prompt reception of responses to customers requests by e-mail or service line	0.056	0.677
CS6	Ability of the internet banking system to guide customers to resolve problems	-0.106	0.393
AS1	Reliability and credibility of transactions on the banking portal	-0.046	0.696
AS2	Protection/security of customers transaction data on the banking portal site	0.109	0.313
AS3	Feeling of relief for the customer to transact on the internet banking portal	-0.023	0.826
PT1	Offering of preferential lower rates and charges on the internet banking portal	0.186	0.256
PT2	Reasonability of the transaction fees for this banking portal site	0.024	0.886
IP1	Complete and sufficiency of the information provided on the internet banking portal	-0.066	0.572
IP2	Accuracy of the BBK's online transaction process	-0.12	0.382

\*Significant at 0.05

Adj R<sup>2</sup> 0.716 (F = 10.062, df = 17, sig. = 0.000)

Source: (Author, 2012).

Table 5: Regression analysis of ISBQ variables and overall Satisfaction (OCS)

The overall model estimates for BBK are significant ( $F = 10.062$ ,  $df = 17$ ,  $sig. = 0.000$ ). The implication is that all the variables collectively impact OCS, but individually only a few significantly impact OCS. The Table also indicates in the note that the overall model is significant. More specifically, the regression shows that out of the 17 variables of IBSQ, only four variables significantly affect OCS. These variables are: Easy completion of online transactions (WD1), Easy understanding which button to be clicked for the next step (WD3), Ability of this internet portal in helping customer to complete a transaction quickly (WD4), and Sufficient and real time financial information provided by the internet banking portal site(CS1). This finding is consistent with many other studies such as Rod et al, (2009) who found, among others, that web design factors are strong predictors of customer satisfaction. Again, in a UK context, Jayawardhena and Foley (2000) found that web site features such as speed, web site content and design, navigation, interactivity and security all influence user satisfaction.

# CHAPTER FIVE: DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

## 1 Introduction

This chapter presents the discussion of key data findings, conclusion drawn from the findings and makes appropriate recommendations. The conclusions and recommendations drawn were focused on addressing the objectives which was to evaluate the relationship between internet banking and customer satisfaction at Barclays Bank of Kenya.

## 2 Summary of Findings

Within BBK, more customers were satisfied with the entire internet banking service quality dimension items than dissatisfied. Customer satisfaction was highest (96.8%) for assurance, specifically: Feeling of relief of customer to transact on internet banking. The least satisfied quality item was in customer service, specifically: Internet banking system's ability to guide customer to resolve problems.

It was found that, the eight highly rated dimensions items respectively are as follows: Relief of customer to transact on the portal (AS3), Accuracy of the online transaction process (IP2), Completeness and sufficiency of the information provided (IP1), Protection of customer transaction (AS2), Reliability and credibility of transactions (AS1), Ease of completion of online transactions (WD1), Ease of understanding which button to be clicked for the next step (WD3) and Sufficient and real time financial information provided (CS1). It was also found that the rest of the nine dimension items received a moderately high satisfaction rating. These are respectively as follows: Validity of the hyperlinks on the bank's portal (CS2), Easy logging on bank's online portal (WD2), Completing a transaction quickly (WD4), Perform service correctly the first time (CS4), Offering preferentially lower fees/ rates and charges (PT1), Quickness of Web page on bank's portal site loading CS3), Prompt reception of responses to customer request (CS5), Guide customer to solve them when problem occur (CS6), Reasonability of the transaction fee for this banking portal site (PT2).

Regarding, the influence of Internet Banking Service Quality (IBSQ) variables on Overall Satisfaction (OCS), the findings are that all the variables collectively impact OCS within the bank. Individually, only four variables significantly affect OCS. These variables are: Easy completion of online transactions (WD1), Easy understanding which button to be clicked for the next step (WD3), Ability of this internet portal in helping customer to complete a transaction quickly (WD4), and Sufficient and real time financial information provided by the

internet banking portal site (CS1).

## **Theoretical Implications of the Research**

Many previous studies have examined customer satisfaction with internet banking service quality in many industry contexts (Cristobal, 2007; Joseph et al., 1999; Zeithaml, 2001). This study contributes to the global body of knowledge in the area of customer evaluation of internet banking service quality by examining the phenomenon in the context of a bank in an emerging economy, Kenya. Notably, the study found that assurance, defined to cover online security, is the most important internet banking service quality item, specifically, relief of customer to transact on the internet banking portal. Also, it has particularly provided insight into the effect of internet banking service quality on overall user satisfaction. It provides evidence that the provision of superior customer service and the giving of preferential rates for online services are the two most important factors that could influence user satisfaction with internet banking service quality in emerging economies like Kenya. This calls for further future research agenda for scholars and practitioners, particularly, in examining the impact of these two most important predictors of user satisfaction in similar industry context in other emerging economies. This study, again, increases knowledge on the subject of customer satisfaction with internet banking service quality in Kenya. In this study, customer satisfaction with IBSQ is described in a banking bank in Kenya; this is an important contribution to internet banking service quality literature. Furthermore, the study contributes to the literature on the difference in satisfaction based on consumer demographic variables such as gender, age, income, education and marital status. It highlights the significant demographic variables such as income that are likely to influence customer satisfaction regarding internet banking service quality in developing countries.

## **Recommendations and Managerial Implications**

Since BBK has significantly high IBSQ that meets customers' expectation in customer overall evaluation of internet banking service quality (IBSQ) it can be used as a competitive tool to attract potential customers to BBK. As customers become more and more conscious of their internet banking needs and requirements and which banks to get them from, delivering high IBSQ could be used to entice potential and/or prospective customers to the internet banking services of the bank. Thus, it is recommended that the management of BBK initiates, promotes and sustains marketing strategies that ensure that existing customers communicate the IBSQ they experience to other prospective online and offline customers. Word-of-mouth communication

could attract other new customers to a superior service provider. among their customers

Since the study found four most important factors that significantly influence overall customer satisfaction in BBK, the management of the bank could influence customer overall satisfaction by focusing attention on these four items, which are: Easy completion of online transactions (WD1), Easy understanding which button to be clicked for the next step (WD3), Ability of this internet portal in helping customer to complete a transaction quickly (WD4), and sufficient and real time financial information provided by the internet banking portal site (CS1). These four factors are web design factors and customer service. Management need to keep improving upon the web design of the internet banking portal to make it more navigable, provide sufficient and real time information to customers, and make it easier for customers to complete online transactions and do so as quickly as possible in order to avoid wasting customers' time for online transactions as a result of the web page design.

Although, the study found that more customers of BBK were satisfied with all the IBSQ items, it was noted that some 30% to 40% of the customers showed dissatisfaction for five dimension items, three of which are related to customer service and two relate to preferential treatment for online charges. It is, therefore, recommended to management of BBK to focus attention on these items so as ensure that there is almost no significant customer dissatisfaction for these important quality items for their internet banking services: Quickness of the Web page on bank's portal site loading; Prompt responses to customer request; Internet banking system's ability to guide customer to resolve problems; Offering preferentially lower fees/ rates and charges; and reasonability of the transaction fee for this banking portal site.

Since the study showed that customer priority of internet banking service quality was high for some variables, it implies that the management should pay more attention to the IBSQ items that received the highest ratings among the customers. In this regard, management of BBK should focus and give priority to these items in providing internet banking services to its customers: Relief of customer to transact on the portal (AS3), Accuracy of the online transaction process (IP2), Complete and sufficiency of the information provided (IP1), Protection of customer transaction data (AS2), Reliability and credibility of transactions (AS1), Ease of completion of online transactions (WD1), Ease of understanding which button to be clicked for the next step (WD3), and sufficient and real time financial information provided (CS1).

It is equally recommended to BBK that since the study indicated that satisfaction differences exists among different income groups it means that customers could be segmented based on distinct income earning groups. It is also recommended that management of BBK should do

further study to gather more information on income differences among their customers to have other distinct groups among the customers that could be used as basis for market segmentation.

## **5.5 Conclusion**

In conclusion, this study sought to evaluate and describe customer satisfaction with internet banking service quality in Barclays Bank of Kenya. Through existing literature and empirical evidence, the study concludes that more customers are satisfied with most dimensions of internet banking service quality in BBK. Relief of customers to transact on the internet banking portal (AS3) appears to be the highest priority of the customers in engaging in online transaction in internet banking in BBK. The study also concludes that, collectively IBSQ predicts overall customer satisfaction (OCS) in internet banking services of the bank, and that the two most important common predictors of OCS are the web design factors.

## **5.6 Recommendations for Future Research**

It is recommended that future research could focus on extending the study across many similar banks in different countries, external customers and in different service contexts. Further research could also be done to establish if there is any difference in internet banking service quality between two banks. In this regard the following areas could be studied: Customer perception of internet banking service quality of universal and community banks in Kenya; Resolving customer complaints in internet banking service. This is because from the research most customers were dissatisfied with the customer service dimension. This will help banks realize good profits and increase their customer base.

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# APPENDIX A: QUESTIONNAIRE

## PREAMBLE

Dear customer, this questionnaire is designed to collect information regarding your feelings about the internet banking service quality you receive from Barclays Bank of Kenya (BBK). All information you give will be used only for academic purposes. Please be sincere with your response. It will take about 5 minutes to complete this questionnaire.

## SECTION A

1. Please indicate your gender.  Male  Female
2. What is your age group?  
 Below 25 yrs  25 – 35 yrs  36 – 45 yrs  46 – 55 yrs  Above 55 yrs
3. What is your highest academic or professional qualification?  
 KCSE  Diploma/HND  Bachelors degree  Post graduate/Masters  
 PhD
4. Please indicate your income level  
 Below 50K  51 – 100K  101 – 151K  151 – 200K  
 Above 200K
5. Please indicate your marital status  
 Married  Single  other, please specify.....

## SECTION B

- Have you used BBK's internet banking service of in the past 12 months?
- YES  NO

2. If YES, which of the banking services do you use?

- Funds transfer                       Bill payments                       Account balance inquiries  
 Standing instructions               Term deposit opening               Loan inquiries  
 Statement inquiry                       Cheque book request               Account details inquiries

3. Overall, how satisfied or dissatisfied are you with BBK's internet banking service delivery. Please tick the most appropriate option.

- Much worse than expected  
 Worse than expected  
 Equal to expectation  
 Better than expected  
 Much better than expected

### SECTION C

How does the internet banking services you receive from the Barclays Bank compare with your expectation. Please use the scale below and tick appropriately

- Much worse than expected  
- Worse than expected  
- Equal to expectation  
- Better than expected  
- Much better than expected

5  
5  
5  
5  
5

	Statement	Tick only one option 1 - 5				
1	How easy is it to complete online transactions?	1	2	3	4	5
2	How easy is it to log on in this banks online portal?	1	2	3	4	5
3	How easy is it to understand which button to be clicked for the next step?	1	2	3	4	5
4	What is the ability of this internet portal in helping you to complete a transaction quickly?	1	2	3	4	5
5	Does the internet banking portal site provide sufficient and real time financial information?	1	2	3	4	5
6	How valid are the hyperlinks on the BBK internet banking portal?	1	2	3	4	5
7	How quick does the web page on this portal site load?	1	2	3	4	5
8	What is the ability of this internet banking portal to perform service correctly for the first time?	1	2	3	4	5
9	How quickly do you receive responses to your request by e-mail or service line?	1	2	3	4	5
10	When a problem occurs, what is the ability of the internet banking system in guiding you to solve them?	1	2	3	4	5
11	How reliable and credible are transactions on this banking portal?	1	2	3	4	5
12	How protected are your transaction data by this banking portal site?	1	2	3	4	5
13	How relieved are you to transact on the internet banking portal?	1	2	3	4	5
14	Do the rates and charges on this internet banking portal provide preferentially lower fees to you?	1	2	3	4	5
15	How reasonable are the transaction fees for this banking portal site?	1	2	3	4	5
16	How complete and sufficient is the information provided on this internet banking portal?	1	2	3	4	5
17	How accurate is BBK's online transaction process?	1	2	3	4	5

Thank you for taking time to complete this questionnaire