

# **Internet Banking and quality of service: Perspectives from a developing nation in the Middle East**

**M. Sadiq Sohail, Ph.D**

Associate Professor of Marketing  
Department of Management & Marketing  
College of Industrial Management  
King Fahd University of Petroleum & Minerals  
PO Box 210  
Dhahran 31261  
E-mail: ssohail@kfupm.edu.sa

and

Nassar M. Shaikh, Ph. D  
Vice Rector for Academic Affairs,  
Prince Mohammed University, Al-Khobar  
Saudi Arabia 31952

## **Abstract:**

Purpose of this paper: With an enormous growth in Internet banking, this paper discusses how banks can be competitive by providing quality services. This paper measures the quality of service from customers' perspective

Design/methodology/approach: This study is based on a questionnaire survey conducted in Saudi Arabia. Based on an extensive review of literature, the paper uses empirical research to analyze service quality of Internet banking services provided by banks in Saudi Arabia.

Findings: Results based on a factor analysis identify three factors that influence users' evaluation of service quality of Internet banking services. These factors are labelled as 'efficiency and security', 'fulfilment' and 'responsiveness'.

Research limitations/implications: This research is useful for banks in to improve the service quality and retain/gain a share of market in a highly competitive industry.

Practical implications: The findings are important to bank managers to have a better understanding of customers perception of service quality of Internet banking and consequently on how to improve their satisfaction with respect to the online aspects of service quality.

What is original/value of paper: This paper makes a valuable contribution given the fact that there are only a limited number of comprehensive studies dealing with the assessment of electronic service quality in banking environment.

**Key words:** Internet, service quality, online, bank, Saudi Arabia,

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