



# Antecedents of customer satisfaction with online banking in China

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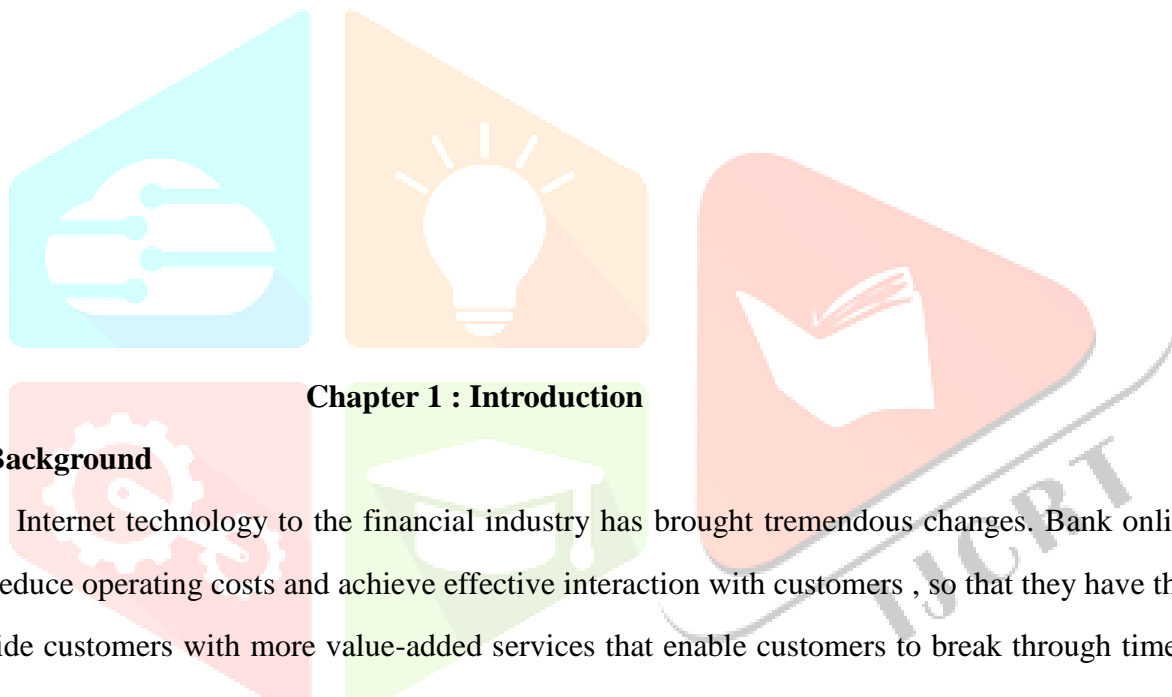
## ABSTRACT

Online banking, also known as online banking, online banking, refers to the use of the network banks technology, through the network to provide customers open an account, an account, check reconciliation, line transfer, interbank transfer, credit, online securities, investment banking and other traditional services project, so that customers can stay at home will be able to safely and easily manage demand and term deposits, checks, credit cards and personal investments. Can be said that online banking is on the network, a virtual bank counter. Online banking is also known as "3A bank" because it is not time and space constraints, it is possible at any time, any place, in any manner to provide customers with financial services.

Internet banking has four major advantages, namely a: a comprehensive paperless trading. Previously used most of electronic instruments and documents, checks, money orders, and electronic receipts Electronic replaced ; existing bills are electronic money , that e-cash, e-wallet , electronic credit card is replaced ; original paper documents through the mail becomes data communication network for transmission. 2 : The service convenient, fast , efficient and reliable. Through online banking , users can enjoy convenient, fast , efficient and reliable full service . Whenever necessary to use online banking services , free time, geographical constraints, namely, the achievement 3A services. 3: The operating cost. As online banking information processing using virtual reality technology, network banks can ensure that the original does not reduce the volume of business under the premise of reducing the number of operating points. 4: Easy to use. Internet E-mail communication is also very flexible and convenient , easy for customers between banks and bank internal communication . Compared with the traditional banking , online banking has many advantages . First, banks greatly reduce operating costs , improve bank profitability. Offering online banking services, mainly the use of public network resources, without setting a branch or physical outlets , reducing personnel costs and improve the efficiency of the banking

back-office systems . Second, without the constraints of time , and expand customer base.

Internet banking as an emerging 21st century financial sector , because of its low cost and broad and prospects , has increasingly gained attention. Internet banking as an important part of modern banking has become an essential requirement for the development of banking operations . Our online banking has developed very quickly becoming individuals and businesses access to financial services is an important channel . This article describes the characteristics of online banking , analyzes the impact of the factors of online banking customers , how to allow customers to continue to use online banking, online banking that the development of the existing problems and propose solutions to problems proposed on the basis of China's prospects online banking prospects.



## Chapter 1 : Introduction

### 1.0 Background

Internet technology to the financial industry has brought tremendous changes. Bank online banking can reduce operating costs and achieve effective interaction with customers , so that they have the ability to provide customers with more value-added services that enable customers to break through time and space constraints , anytime anywhere access to banking services. Online banking market is vast , but the competition is very intense . In this context , to explore the impact of bank customer satisfaction factors are affecting the use of online banking , develop targeted marketing strategy has become a necessity , the problem of theoretical and empirical research .

With the network technology , online banking users have more and more rapid development , trading volume has been growing rapidly. Banking as a service industry , the importance of quality of their services is very important. There have been some foreign banks to conduct investigations and publishing services research quality measures , it is important to involve consumers . But we need to learn online banking service quality, the Internet has brought new features . Purpose of this paper is to study the whole internet banking service quality and customer satisfaction in the context of the follow-up to continue to use online banking influence . Study found that service quality and customer satisfaction, customer satisfaction and customer loyalty is a "visible considerate " is the greatest impact on customer satisfaction, a significant

positive relationship . Bank online banking, should be based on the user's characteristics , targeted to improve online banking service quality, improve customer satisfaction, thereby helping to continue to use online banking customers ' loyalty and satisfaction.

Customer satisfaction, customers feel the product or service is an influence customer repurchase and " world -of-mouth " behavior. Recent research found that online banking , online banking interactions with previous customer satisfaction has a positive impact on customer loyalty and positive word of mouth . A survey Survey ( survey results foreseen , 2005 ) concluded that nearly 39 % more likely to buy more products and services are not satisfied with online banking customers.Thus than from their banks , IDENTIFYING customers with online banking antecedents of satisfaction is a very satisfying online bankers in practice an important research topic . In addition, customers ' attitudes and behaviors may vary , based on personal characteristics, such as age, gender and income . Little experience has been proposed , particularly those affecting the consumer ( or the user ) behavior in marketing , e-commerce and information systems research . Several studies have examined the experience of the customer 's behavior , attitudes and behavioral intentions ( Castaneda , Munoz - Leyva , Luke , 2007 Rogers Neijia Shi , Suker , 2005 Taylor and Todd , 1995 ) effects. Although experience has received a lot of research attention in a different context , few studies have been conducted to explore the experience of the impact of on-line banking .

February 1996 , the Bank of China to establish and publish on the Internet their own home , and has become the first to publish information on the Internet bank . 1997 , China Merchants Bank launched the first online banking , " a Netcom " , became the first domestic Internet banking , followed by China Construction Bank also launched its own online banking. 1998 , Bank of China , China Merchants Bank online banking services , after ICBC , China Construction Bank , Bank of Communications , China Everbright Bank and Agricultural Bank also launched online banking. By the end of 2000 , China's domestic commercial banks for online banking customer number is 410000 , the transaction amount 650 billion yuan . In 2001 , China's online banking users has more than 200 million , as of December 2002 , China formally allowed to operate like online banking transactions and medium-sized Chinese commercial banks ( total assets of 100 billion yuan or more ) reached 3 , accounting for all large and medium -funded commercial banks by 50%. , China's domestic commercial banks for online banking customer number is 3.5 million , the transaction amount 5 trillion yuan . To the end of December 2004 , the number has more than 10 million customers , some banks a year of online banking as much as 20 trillion yuan . 2005 has grown to 34.6 million . First half of 2006 have been approved to open foreign banks to open online banking with 48 , about five rural credit cooperatives have opened online banking, online banking first half of 2007 amounted to 69 million the number of customers about online banking transaction volume of about 140 multi- trillion . According to CNNIC survey data show that over the years , as of the end of 2007 , over

85% of Internet users choose online payment as payment , online payment has become the most common and most popular online shopping payment.

In 1997, China launched the China Merchants Bank online payment systems , online banking , then spread rapidly in China . China now most retail banks provide online banking as an additional service to the existing activities of the Branch ( Laforet, Lee , 2005 ) , in 2008 , in China, the number of users of online banking \$ 58 million , an increase of 45% from the previous six months. The country has a total percentage of the number of users , IDC predicted that China will rapidly increase in online banking , from 2008 to 2012 , the average annual compound growth rate ( CAGR ) of 23.1% ( International Data Corporation , 2008 ) . Given online banking user community the size and recent developments in China 's online banking ( as described above ) . It is important to learn this , because it represents a large part of the Internet , the Chinese economy than the United States in the number of Internet users in June 2008 , is now ranked first in the world ( China Internet Network Information Center , 2009 ) .

2008 financial turmoil affecting the banking sector is inevitable, but growth is still account the number of users exceeds 5000 million, the increase was 4 4.8%, higher than the 2007 decline. Online banking active users (in the past year have landed online banking) is 58,000,000. Online banking transaction volume is 85.8% growth, reaching 354.1 trillion yuan. Trading volume rose higher than the number of users increase, indicating that individuals and companies are increasingly frequent use of online business banking system to replace the traditional parts of online business transaction volume generally more than 20% of total business, China Merchants Bank, Industrial and Commercial Bank of China's online business accounting More is made up of a limited number of traditional outlets due to business processing capacity constraints. Online transaction total has reached 300 trillion, accounting for the entire banking business into three, a great alternative to front desk of the situation. As of the first quarter of 2009, China's online banking market total turnover reached 86.78 trillion yuan, in 2008 domestic growth in the number of new accounts online banking more than 50 million, or 44.8%. In the past year, logged the number of active users of online banking is 58000000. Online banking has become a commercial bank providing services to end customers the main way.

2009 , despite the financial crisis, China online banking development overall in good shape. In the industry authorities , commercial banks and other institutions to promote the CFCA , the user confidence in the safety improvement. Online banking activity as well as online banking features more attempts to show that online banking spread in depth the development of online banking is becoming people's lives have business operations .

Currently use online banking services, the crowd mostly 23-35 years old, highly educated white-collar crowd. Meanwhile, China Merchants Bank , represented by commercial users of online banking users are mostly corporate staff , high-income earners , while the state-owned four-line users are

mainly " government agencies and institutions workers ." In this regard, " 2009 China Online Banking Report " that the development of the domestic online banking has changed from " User incubation period " to enter the " user education period ." Current real obstacle to the development of online banking is not the technology , but rather the use of online banking confidence ; online banking only when the user has sufficient confidence to be able to really use the frequency and the amount paid has great breakthrough. Overall, service promotion and user education should be for some time to the most important work of the bank .

E-commerce is the use of computer technology, network technology and telecommunications technology , realize the whole business ( trading ) in the process of electronic, digital and networking . E-commerce is the use of simple and quick cost-effective way , buyers and sellers are not met in the case of business and trade activities carried out . E-commerce is a network of commercial banks generated based on the development of e-commerce can say no , there will be the rise of online banking . Meanwhile , e-commerce will also remain a source of innovation in the banking sector . E-commerce not only make the financial sector to increase revenue , and enhance the competitiveness of financial institutions will also promote the development of service-oriented to the Almighty , and gradually to the network of financial change. Commercial banks and e-commerce businesses for their innovation cooperation more power by means of channels including loans for SMEs , including more innovative services for the bank to open up a new opportunity for development.

E-commerce , e- banking and development banks led to a profound revolution. The development of electronic banking poses a challenge to the traditional banking sector , while the development of the banking industry has brought new opportunities. E-commerce bank not only can effectively solve the problem of internal management standardization , improve work efficiency, but the banking industry will greatly enhance its information service level and service quality, improve the social and economic benefits of its operations . In addition , e-commerce context, traditional bank competition and development, financial regulation and the international financial order will undergo significant changes. In short, the bank's existing e-commerce has changed the structure of the relationship between banks and their customers , and thus the development of the banking industry have a profound impact .

Database technology is the modern information science and technology is an important component of computer data processing and information management system core . Database technology to study and solve the computer information processing large amounts of data efficiently organize and store problems in the database system to reduce data storage redundancy , data sharing , data security , and efficient data retrieval and processing of data . And electronic information services support an infrastructure that is essential to the information database system, its quality and efficiency of information services have a great impact. Therefore , banks establish a network of electronic information services provided by banks , they

should pay attention to the information database system establishment and effective management .

### 1.1 Problem Statement

Stanford Federal Credit Union (SFCU) ( Business Wire October 1994 , 1995 ) since the first Internet-based online banking , online banking has all the countries in the world, spread rapidly . Quick access convenience and ease of use at a particular level of service (Finextra, 2011) to trade. According to the International Data Corporation (IDC) report, the global number of users of online banking has more than one hundred million 2004 (Maenpaa, kale , Kuusela 2008). Some of the research lines Spurred the rapid growth of online banking , online banking has been in use around the world , however , research is mostly limited to Internet Banking: adoptions (Chen, Lin , Yang , &2006; DURKIN, Jennings Moher blue 2008 Lee , 2009 Yao Ming , Grant , 2007 , Edgar ) , and the attitude of customers to use online banking ( Joseph Stone , 2003 East Point Laforet, Lee , 2005 , Liu , 2002 ) . Now, there are active users of online banking world with millions of dollars , we need to shift the focus of customer satisfaction, customer loyalty, increase customer retention and customer's existing value of life (Maenpaaet people , 2008 )

As the Internet has a wealth of information, regardless of the characteristics of the time limit banks , online banking can reduce operating costs and achieve effective interaction with customers and provide customers with more value-added services. For customers, online banking can break through the constraints of time , so that people can anytime, anywhere access to banking services. Thus , while traditional banks and their branches of banks play an important role in the process of online banking applications are gradually changing this situation. June 1996, the world's first online banking - U.S. Security First Network Bank (SFNB) began operations eight months later , we started to build a Chinese website , via the Internet to provide banking services to the community . After 20 years of development, China 's online banking development presents the following characteristics: First, set up a Web site or online banking to carry out banking transactions to increase the number , many banks have been established or are being set up online banking ; two foreign banks to enter the online banking fields. Such as HSBC , Bank of East Asia , Standard Chartered Bank, Citibank , etc. ; Third, the amount of online banking in the rapid increase in total transactions over 70 trillion yuan , covering the major cities , four varieties of online banking services increased rapidly varieties . Currently, remittances and other trading business has become the main content of online banking services , some banks have started a pilot online micro- loans, residential mortgage loans and other credit operations . Five are in a growing emphasis on banking business in brand strategy, brand and brand-name websites emerged, such as China 's " Banking @ Home" , "Financial ê channel" , China Merchants Bank's " one China Netcom ICBC " and so on .

Internet banking has a broad market space, according to iResearch Co. China Personal Internet Banking is developing very rapidly in 2010 , especially in China Merchants Bank, Industrial and Commercial Bank

of China and Agricultural Bank of China 's latest research report [ 3 ] : individual users the growth rate of over 80%. The end of 2010 , China 's personal online banking users reached 650,000 , representing an increase of 103.5% in 2009 , accounting for 38.7% of Internet users . Individual users within the next five years is expected to continue its rapid growth is expected to reach 215 million yuan in 2015 , 92.3% of Internet users overwritten. As of the end of December 2013 , personal online banking transactions 4.8 trillion yuan , compared with 2012 growth of 500%. Next few years, personal online banking transactions will grow steadily in 2013 personal online banking transactions will be more than 20.6 trillion yuan .

In recent years, as computer technology and Internet applications become increasingly complex environment , online banking at an unprecedented pace. Nowadays, you do not worry about not having time to go to the bank processing services , do not worry you can not transfer or bank remittance after work , you are just at home , click the mouse , you can complete the bank account inquiries , transfers, remittances, credit card payment reconciliation, even pay for insurance fees, the city calls, mobile phone charges , utilities, handling foreign exchange transactions , mortgage loans, the purchase of securities and other financial matters . Unfortunately , according to the China Internet Network Information Center statistics show that Chinese netizens online banking satisfaction overall assessment is not high, only 46 % of the people are very satisfied and satisfied. Users said they were somewhat satisfied and very satisfied , 16% , 40% of users believe that online banking is a universal. Secondly, it is still far from being approved network users , the survey showed that only a third of online shopping and online payment , online banking is one of the important functions of the remaining two-thirds of users would prefer a traditional cash on delivery or payment remittance . Survey shows that users do not want to use online banking or online payment , for security reasons , and 76% are not satisfied , the rest do not understand the operation of online banking , online banking services do not understand .

### **1.2 research questions**

- ( A ) What is customer satisfaction ?
- ( B ) What affects the customer to use or continue to use online banking ?
- ( C ) How to improve customer satisfaction ?
- ( D ) What are the factors that affect the customer to continue to use online banking ?

### **1.3 Research objectives**

Objectives of the study are as follows:

- a) Understand the process of using online banking , users feel site quality .
- b) Understand the basic situation of the customer whether they affect customers using online banking factors, such as age, income, etc. .
- c) Online service banking environment factors, such as website design , speed, etc. .
- d) Understand the current online banking user satisfaction and status.

#### 1.4 Significance of the significance of the study

With the liberalization of China's financial market , the market competition mechanism has been strengthened. In order to survive in the fierce competition in the development , the bank must pay more attention to the needs of customers , its business practices should also be customer-oriented choice. It intends to use online banking customers factors affecting development of the marketing strategy for the bank to provide a reference .

#### 1.5 Scope The scope of study

Affect the individual's intention to have a lot of factors, many factors suggested in this study , the use of online banking . However, the limitations of time and effort , rather than more influential factors are discussed. In future studies, other factors can increase the intention of using online banking .

Influence customers to use online banking there are many factors , this study based only on the characteristics of China's online banking environment , the Chinese people , and study habits will affect some customers to use online banking factors may affect other additional factors discussed fail. Future research could further attention to other factors that affect customer satisfaction.

This study is only the customers are generally categorized as social service organizations , the sector is a relatively simple way to divide . In future studies, may be considered as a more detailed division of bank customers , for example , according to the industry , age , status, such as the use of market segmentation .

#### 1.6 Research Organization

Therefore, this study aims to explore China online banking customer satisfaction factors , whether the future will continue to use online banking and the relationship between customer satisfaction and impact . To achieve the objectives of this study , we first determine customer satisfaction factors influence the relationship between customer satisfaction .

This paper is divided into five chapters. The first chapter is the introduction , providing background information , problem statement , research questions and objectives listed , explaining the necessity , scope and organization of research . The second chapter focuses on the theoretical issues of research, from theory to demonstrate how the reasons for online banking customers theoretical framework . And the establishment of a conceptual framework for future analysis of the relevant literature . Chapter III through theoretical research model assumptions , design research and descriptive research methods, including the sampling process , questionnaire design, data collection and analysis. The fourth chapter focuses on a detailed statistical analysis and discussion of results. Chapter V is a summary and conclusions of the study . In addition, the limitations discussed and impact studies , based on the results of some of the recommendations. At the end of this article is to suggest areas for future research .

### Chapter 2 LITERATURE REVIEW

Saving time is a specific part of online consumer convenience, another side the operation is simple and



convenient of the online banking , (Lichtenstein and Williamson,2006) . For the convenience of cognition is considered in the study after the customer acceptance of online consumer , such as Lichtens Williammson(2006). The study found that convenience is the main reason for Australian customers choose to use online banking.

Compared with traditional banks , online banking has its unique characteristics: customer-centric , technology-based , creating a unique brand . Online banking breakthrough time and space constraints , not face to face contact with customers , all transactions and communications are conducted via the Internet . This requires online banking marketing concept from the past emphasis on general financial product development and management , transfer to the customer at the core, according to each customer 's financial and financial requirements, tailored financial products and providing personal banking services. The customer as an individual to be treated , for the customers to solve financial questions and difficulties, so that customers feel disgusted solution is based on the formation of their own ideas and desires , and therefore will form a large customer base. Breaking the traditional commercial banking structure and mode of operation. It is predicted that online banking is easier to control costs , and its interest rate than the average commercial bank to be low, information sharing and efficiency. Online banking business operations can figuratively as a production line. Thus, between employees , between employees and supervisors and departments to establish communication and coordination between the channels and mechanisms ; also a large collection of various departments of the customer and the relevant information, you can share information to improve efficiency . (2009, Dai hongli Financial Economics)

Direct economic impact of the online banking will extent to customer acceptance of online banking. (Gerrard,Cunningham and Devlin,2006) The appeal of online banking include the cost of web site ease of use and relatively low use of online banking transactions. Attractiveness and willingness of customers to use online banking was a significant positive correlation, in order to attract more online banking users not only to improve the ease of use of the site, that is also to minimize their transaction costs. (Norizan and Abdel,2006)

Customers don't like to use online bank because of security issues. Customers consider safety issues including the operating system's stability ( Liao and Cheung,2002;Ja ruwachirat hanakul and Fink,2005),quality of the information(Shih,Y.Y.and Fang,2006) and personal information and privacy are effective protection and so on. (Polatoglu and Ekin,2001) . Most customers feel dissatisfied with the security issues of online banking, afraid to bear greater risks in the financial transaction process (Sohail and Shamnugham,2003) Therefore, safety is the most important issue to consider in the development of online banking.

Service quality has been identified as a critical success factor for organisations to build their competitive advantage and increase their competitiveness. Pioneering work by Parasuraman et al. (1985)

led to a list of ten determinants (reliability; responsiveness; competence; access; courtesy; communication; credibility; security; understanding the customer; and tangibles) of service quality as a result of their focus group studies with service providers and customers which subsequently resulted in the development of the SERVQUAL instrument with these ten attributes distilled into five overall dimensions of service quality. The five dimensions of SERVQUAL are (Parasuraman et al., 1988, 1991):

- (1) Tangibles, which pertain to the physical facilities, equipment, personnel and communication materials;
- (2) Reliability, which refers to the ability to perform the promised services dependably and accurately;
- (3) Responsiveness, which refers to the willingness of service providers to help customers and provide prompt service;
- (4) Assurance, which relates to the knowledge and courtesy of employees and their ability to convey trust and confidence;
- (5) Empathy, which refers to the provision of caring and individualised attention to customers.

This leads to the relationship between service quality and satisfaction. In consumer satisfaction/dissatisfaction literature, expectation – disconfirmation has been given attention where disconfirmation refers to the difference between prepurchase expectations and perceptions of postpurchase (Peter and Olson, 1990). There are two types of disconfirmation: negative disconfirmation and positive disconfirmation. Negative disconfirmation occurs when product performance is less than expected, hence consumers are more likely to be dissatisfied, and positive disconfirmation occurs when product performance is better than expected, which is more likely to result in satisfaction. Specifically, consumer satisfaction is the result of an evaluative process that compares prepurchase expectations with perceptions of performance during and after the consumption experience (McQuitty et al., 2000). Despite the cognitive processes, some researchers suggest that affections (Homburg and Giering, 2001) and cumulative experience (Anderson et al., 1994) could contribute to consumer satisfaction.

In China, China's online banking existing problems : (a) network security vulnerability of its unique advantages online banking has attracted a large number of consumers, but through the survey 71.7% of Internet users do not use online banking is the primary cause of concern for their safety. Because online banking based on open Internet, is opening up its information and data, which requires banks to absolutely guarantee the security of information and data. But our online banking security technology management is not perfect. On the one hand, most banks use a network operating system security vulnerabilities, such as the UNIX operating system source code is open and susceptible to hacker attacks; NT server, there are security risks; Internet using TCP / IP protocol itself, there is safety in the design inadequate risk, resulting in information encryption level is not high. On the other hand, own security, and firewall settings

rationality is not very clear, and can not guarantee their effective intercept intruders. Meanwhile, for online banking viruses, Trojan was endless, when the user login authentication detection system there may invade the system and its access to the user's account and password. For example, there have been called "online banking Thieves" Trojan, you can bypass the bank's security measures, easy to steal online banking account and password. In addition, the increasing hacking techniques, so that they can break through the banking system's firewall, malicious code causing paralysis of the banking system, and thus carry out illegal activities. As mentioned above, these are the operations of Internet banking poses a severe test. (Two) the current legal system is imperfect, online banking in China is still in the development stage, the government's legislation is still relatively vague, still being explored. 1997 revision of the "Criminal Law" to increase the content of computer crime, 1999 implementation of the "Contract Law" regarding the validity of electronic contracts legal principles. But overall domestic laws and regulations can not give online banking business development to provide adequate legal protection for online transactions can not appear to be impartial adjudication of disputes in order to protect the legitimate rights and interests. And some basic laws, such as "Commercial Bank Law", "People's Bank of China Law" were not involved in online banking, only the People's Bank of China "online banking Interim Measures," in effect, causing banks and customers in the event of a dispute may not be according to the point where customers use the Internet banking services offered or accepted and signed an economic contract facing great legal risk. At the same time, but hackers could exploit a variety of legal gaps deceive customers moved in order to reap the interests of the bank. All of the above, will affect the normal development of online banking, online banking customers to use against the initiative. (Three) product range is rich enough present, China's online banking products are mostly traditional business to achieve on the Internet, online banking has played a major increase in the traditional role of banking service channels, ignoring the network of financial products and services innovation potential. Although the ratio of early network bank, banking restructuring and reengineering of a certain innovations, such as account inquiry, transfer services, payment agent for the Group's customers for internal fund transfers, etc., but overall, the product does not completely get rid of traditional business functions without the constraints introduced the use of Internet banking customer-facing business processes characteristic commercial bank restructuring of new products and new applications. Moreover, the domestic banks launched online banking degree of difference is small, personal financial products, for example, domestic personal online banking product homogeneity serious, basically account services, investment services, credit card services, information services and other non-differentiated products, without its own characteristics and innovation, the lack of clear different levels of customers. This will certainly reduce the customer's interest for online banking, online banking restricting the pace of development.(Douxia Yang, university pulpit, personal online banking security analysis)

Huanghua Bing (2007) that a long time, commercial bank's credit risk is primarily attributable to

credit risk is considered, but in fact the credit risk and the credit risk of both the connections and differences between the two concepts; credit risk is due to various uncertain , so that the borrower can not repay the loan on time, resulting in the loss of principal and interest on bank loans possibilities. Both the content is the same, that are due to changes in credit status of the debtor to the bank operating risks, except that it contains a range of different financial assets. Credit risk includes not only credit risk, but also other credit risk assets, such as loan commitments, portfolio investment, financial derivatives instruments.

Liu Xin (2010) pointed out that Cade (1997) The liquidity risk is defined as the commercial banks are required to pay when due amounts sufficient funds can not be settled by the possibility. JPMorganchase (2000) definitions of liquidity risk on two levels, the first level with the same view Cade, are stored mobility concept, referring to commercial bank solvency risks arising enough, the second level is a commercial bank financing capacity problem that can not be quickly at low cost or no cost to realize the asset capability.

Deng Xu (2008) that in theory, as long as the business banking operations, there will be operational risk exists. From the moment of birth banks, operational risk will go hand in hand. But this does not say that operational risk is well aware of the bank, in large part, the bank operational risk is still very unfamiliar.

Customer satisfaction can be briefly defined as customer acceptance of products and services to their expected value the actual experience level. This definition not only reflects the degree of customer satisfaction , but also reflect the company to provide products or services to meet customer demand results.

Currently, the domestic bank's customer satisfaction in poor condition, mainly for the following points: First, China's major banks lack of real understanding of customers and awareness of products and services offered and customer requirements there is a certain gap , overall customer satisfaction is not high. Second, because the domestic banking product homogeneity serious , so often the banks satisfaction gap is reflected for the brand gap. Third, banks in the brand image and marketing integration development is not enough, but the gap has been gradually opened. Fourth, in the customer satisfaction performance, highlights the bank products, service and customer management not in place to provide customers with a sustainable customer satisfaction . Five commercial banks in the value of customer care efforts unfocused elements , banking services allow customers to feel the value is not reflected . Many reasons leading to the current bank overall satisfaction level is not high . Six is demonstrated by the surface of the water there is a big customer loyalty , because of high switching costs or exit costs and the formation of behavioral loyalty may be some time for the bank to create a good economic benefits , but once the cost reduced , the bank would likely lose valuable customers.

In the context of internet banking, there is a growing body of research that has looked at influences on customer satisfaction. Jayawardhena and Foley (2000b) illustrated that such web site features as speed, web

site content and design, navigation, interactivity and security all influence user satisfaction whereas Broderick and Vachirapornpuk (2002) found that the level and nature of customer participation had the greatest impact on the quality of the service experience and issues such as customers' zone of tolerance, the degree of role understanding by customers and

emotional response potentially determined, expected and perceived service quality. Similarly, Lassar et al. (2000) demonstrated that a functional-quality based model did a better job of predicting customer satisfaction than a SERQUAL instrument for those customers actively involved or highly interested in service delivery. Research that investigates the criteria customers use in evaluating internet banking service quality and their satisfaction with the bank overall is still a relatively new area (Jayawardhena, 2004; Sohail and Shaikh, 2008).

Antecedents of customer satisfaction with online banking:

The concept of customer satisfaction occupies a central position in marketing thought and practice (Chidmuth & Surprenant, 1982). Researchers have focused on antecedents of customer satisfaction because customer satisfaction is generally assumed to be a significant determinant of repeat sales, positive "word-of-mouth", and consumer loyalty (Bearden & Teel, 1983).

Although the subject of satisfaction has been discussed extensively in the literature of information systems, e-commerce and marketing (see DeLon & McLEAN, 1992; Liu, He, Gao, & Xie, 2008), the exploration of antecedents to customer satisfaction with online banking is still in its infancy. Recently, some researchers (e.g., Liao & Cheung 2008) have started to investigate the determinants of customer satisfaction with online banking. Yet, there is no current consensus on the antecedents or determinants of customer satisfaction with online banking. Given that online banking deals with information systems, e-commerce, and marketing activities, we propose conducting a literature review of the antecedents of customer satisfaction with online banking.

Ease of use

Internet banking convenient, fast, flexible, and can be used at home, and now the community to accelerate the pace of life, we are busy working, there was not much time can be used to go shopping, then shopping site has become the best choice for everyone, and also with this unit online banking online shopping winds developed rapidly, the business grew and grew much. Everyone in the home shopping, just a few clicks, enter the password to shopping success. Fast and convenient online banking to pay to attract a lot of public users.

In information systems literature, ease of use has been regarded as a factor that influences user's satisfaction (Doll & Torkzadeh, 1988; Mchaney & Cronan, 1998), a measurement of system quality (Delone & Mclean, 1992), and a determinant of IT adoption (Davis, 1989). These phenomena have been supported by e-commerce studies. that is, in those studies that propose a key dimension of web quality (Aladwanlviai &

Palvia,2002;Palmer,2002) or find determinants of customer satisfaction (Pikkarainen,Karjaluoto,&Pahnila,2006),ease of use if frequently used.In particular ,Liao and Cheung (2008) proposed and empirically tested ease of use as a measurement of consumer satisfaction with online banking.Therefore,ease of use is an antecedent of customer satisfaction and also one of facts which online banking.

#### Transaction speed

2009 Third China Electronic Banking Summit , the CBRC innovative and collaborative speak Yoon Yong , deputy director pointed out that the current banking electronic banking business has developed rapidly, but the pace of innovation is not enough, at the same time , he suggested that the interbank strengthened collaborative relationship between .

Yoon Yong pointed out that how the development of electronic banking, with banks and regulators should establish a communication between a cooperative mechanism , through collaboration on how to judge a bank is a good e-banking , to make a set of international standards and testing methods . Electronic banking to the Bank occupies a pivotal role , the first thing to do is to actively innovate. He noted that in the late 1990s , the management encourage commercial banks to electronic banking as a way to replace the traditional business channels , while encouraging commercial banks specializing in a number of specialized electronic banking innovation. Yin Longjiang stressed that , in e-banking innovation based on integrated management , not only to the business , risk management, and enhance customer education, strengthening service applicability evaluation, these constitute the integrated management of content.

Bank of China Yang Zaiping analysts said that although China's electronic banking industry has been rapid development , but to recognize that domestic and foreign electronic banking gap compared to their own . He pointed out that domestic electronic banking product homogeneity persists, IT support capabilities to be improved, electronic banking process also needs to be improved. So that customers have the willingness to continue to use online banking .

Transaction speed (often to response time) has received attention in the context of information systems and e-commerce due to an increase in focus on the efficiency of operational resources.Therefore,t is frequently discussed as an important factor of user satisfaction in information systems(Delone&Mclean,1992;Srinivasan,1985) or commercial web site evaluations(Aladwani &Palvia,2002).Liao and Cheung (2002) argued that in advanced societies,consumers tend to be highly sensitive to the speed of service delivery,thus transaction speed,as a time-saving featue----is an essential consideration for customers's satisfaction with self service technologies such Automated Teller Machines (ATMs) and is expected to have a positive influence on customer satisfaction with online banking.

#### Design

Web page design from the point of view, the site design will directly affect the customer wishes to

continue to use online banking. A bank's website design fresh and lively, it is able to attract the attention of others, people want Click for more details and product information. Web design has a country-specific characteristics, highlighting the theme color of cultural traits, web business items on display is relatively clear, user-friendly Click to view related information. Not only that, the page is also a good indication of a country's long history, and establish a trustworthy image. Instead, a bank web design too rigid, not vivid, difficult to give attractive and freshness. Therefore, to improve online banking pages lively sense is necessary, from rigid business exhibition to come out, the establishment of close to reality, life close to the customer page will greatly increase people's visits, through online banking to promote the realization of banking business.

Usability and design are important to human-computer interaction(HCI) because they influence user satisfaction and task performance when using a computer(Palmer,2002) .Usability refers to the extent to which the user and the system can communicate clearly and without misunderstanding through the interface(Benbunan-Fich,2001). Good web site design enhances usability,thus affecting the success of the websites.Ranganathan and Ganapathy(2002)argued that a web site's design plays an important role in attracting,sustaining and retaining the interest of a consumer in the site.Also,several studies have empirically verified that the design of a web affects user's satisfaction (Liu et al., 2008; Zviran, Glezer,&Avni,2006).Hence,the design of the online banking web site may also have positive influence on customer satisfaction.

### Security

Technology-dependent security is public attitudes toward using online banking is mainly affected by the level of protection for online banking technical understanding of the impact. That the level of protection of online banking technology strong, anti-virus and hackers ability, tend to use; contrary, it can not be used. Reliance on technology reveals the real mass of Internet banking "can not use the" psychology. So, if you want to attract more users, technical security is a key factor.

With online banking users increasing use of the process will inevitably produce a variety of doubts. Appear for a variety of online banking insecurity , banks have also developed a corresponding preventive measures and defense system. With the growing popularity of online banking, more and more bank customers have opened their own online banking, at the same time enjoy the convenience and fast online banking security issue has been of great concern to consumers . As online banking is the use of the Internet, the platform works, so it is easy to become viruses, hackers target , allowing online banking users to keep track of , we call on banks to online banking security issues first, and constantly update and improve online banking security system, from the ensure that the fundamental safety of customer funds . Security is the foundation to promote online banking applications , online banking security system is to ensure that online banking system's data from unauthorized access or modification , to ensure business processes in

accordance with the procedures prescribed by the Bank to be executed .

To ensure that online banking network and information security , banks generally use a multi-level architecture of online banking security systems. Can be divided into : the network layer , system layer and application layer three levels. Network layer component parts include: physical lines , routers, switches , network management software , firewalls , encryption , etc. ; system layer mainly by the host , operating system, database , antivirus software and other components form ; application layer mainly composed of Web servers, application servers, online banking system software , RA server , dynamic password servers and other components.

Because e-commerce is based on the internet ,which is an open network,security is an important factor for e-commerce applications.Despite various technical advancements in internet security such as cryptography,digital signatures and certificate,and authentication,consumers are still concerned about the security of monetary transactions when using the internet(Ranganathan&Ganapathy,2002). Monetary transactions over the internet are the main role of online banking;therefore,if the security concern of online banking is removed,customer's satisfaction with online banking may increase.Several studies (Jun & Cai,2001;Liao &Cheung,2008)also argued that security was significant determinant of online banking.To summarize,the security of online banking may have a positive influence on customers's satisfaction.

Taking into account the development of technical security and stability in the online banking customer base important role, we can say the security of online banking has become popular and development bottleneck. To break through this bottleneck, in addition to public safety to support rational understanding of technology, but which recognizes the limitations of technology is absolute existence, but also China's major banks themselves in the technical and management continuous efforts and innovation, we need online banking industry chain on the participating agencies need further attention and cooperation, especially related financial regulatory authorities need to be able to online banking security and rights issues to give legal protection and support.

#### Information content

Today's society is an information society, people everywhere are talking about information , more and more people hear the " message" this word , we can say that we are now entering an information age . We are moving towards the information highway. We are also going to meet a new era of information explosion . In our today's age, information is everywhere. Everything that exists has a message for mankind , human facial born receiving information . They are the receptors of information , they feel everything is information , but a lot of information is not directly experience our five senses , and people through various means , the invention of a variety of instruments to feel them, and found them. So , in today's terms , information collection and processing has become an important aspect of social work . We often say , from the activities of human society in the process of people's activities on the basis of that



information . Therefore we can say that today there is no information , there is no real and reliable information , is big country , small business an important basis for individual decisions . Although the information is not a direct utilization of resources , it is not as direct material resources to create wealth , but the information in the creation of material wealth and spiritual wealth plays a very important role. Internet banking also need a lot of information to enrich its own existence , enabling customers to use online banking , while other aspects of the information is to facilitate customers more choice election , increase customer full satisfaction, so continue to use online banking .

Because of online banking security and legal protection in technology, there are still many imperfections, from the public's expectations or needs of its still some distance, which affects the wider use of online banking. Because ultimately depends on the development of online banking needs of the public and widely used, if there is no demand for online banking customers also lost existence. Therefore, a careful analysis of the public demand for online banking features for online banking development has an important role, to be able to specify the direction of the development of online banking.

The key characteristics of a web site may be categorized into either content or design(Huizingh,2000).Content refers to the information offered in the web site.The contents play an important role in influencing the behaviors of consumers.Thurs,a lot of studies have selected content(or information content) as a measurement of web site quality (Ranganathan & Ganapathy,2002).Althouth originally online banking focused on the function that performs bank transactions in Internet,most online banking web sites now provide a variety of information areas such as investment,real estate,and personal financial planning information.The information content of online banking may therefore have a positive influence on customers's satisfaction.

## **Chapter 3 Research Design and Methodology**

### **3.0 Introduction**

Research means going beyond the limit and personal experience,thoughts,feelings,and opinions that do not refer to other resource of information.Research is more than the set of skills which improves the way of thinking,examining critically the various aspects of the professional work.Research is under taken to explore an idea,probe an issue,solve a problem and make an argument that compels us to outside help.

This chapter discusses the theoretical framework used in conducting this study. All the aspects of research design, measurements and variables hypothesized in the model are discussed through data questionnaire processing and statistical analysis. This study has employed a quantitative research method. Methodology contents four parts which are research design, measurement, and data collection procedure and data analysis technique. Each of the steps will be elaborated in the latter part. At this point,

we have to note that basically, methodology is the research itself. It determines the scale of the research; it sets onward the framework of the research by which the whole work is conducted. The methodology of the research provides the basic engine which collects the data, analyzes and measures the data. The preliminary research is done by the literature review which helps to get a broader ideal where the research should start and what should be the scale of the work. A set of questionnaire are also used as a method to collect data (Vivar 2007).

However, this chapter further explains the methods used to conduct the research components of the study. This will be discussed in terms of aims set for this research, the research design, ethical considerations, subjects, material apparatus and procedures used.

### 3.1 Research Methodology

This section explains the methodology of research to develop the answers to the research questions. At first the research questions are addressed and then the hypotheses have developed. Next a sampling frame and data collection procedure has been discussed. Finally this section tests the validity and reliability analysis of the data. However, this chapter provides the method and the tool by which the researcher will be able to generate empirical evidence and assess the validity and reliability of his/her findings. A survey was conducted to test the hypotheses generated for this research. Surveys are carried out using various methods and instruments carefully selected as appropriate to the type of study. Also included in this section are methods of data collection, analysis, research design, as well as Population and Sample, the Survey Area, Research Instrument, Response rate and Reliability and validity of research (Carcary 2011).

Some highlights of good survey design and administration include: Identifying purpose of the survey, and consider who will find the information it produces useful; design a survey that asks questions that respondents can and will answer easily; summarize survey results in ways that are understandable to those who will put them to use (Turner 2008; Anson and Smith 2004).

### 3.2 Research Design

Research design consists of research methodology, methods, as well as data collection and analysis techniques depending on the aims and objectives of the research. It gives a detailed plan of the study and will be used to guide and focus the research. (Collis and Hussey, 2003) Research designs are concerned with turning the research question into a testing project. The best design depends on your research questions. Every design has its positive and negative sides.

However, there are two typical research designs that are constructed in this research, these are qualitative research and quantitative research. For the purpose of this research, the researcher is going to analyze his study using quantitative research design.

Quantitative research is used to clarify features, count them and build up statistical models to explain

what is observed (Miles and Huberman,1994). Quantitative researchers definitely know what they are looking for before they start the research. The data of quantitative research is numbers and statistics which are collected by methods of questionnaires or equipment's(Miles and Huberman, 1994) .Quantitative research is more efficient than qualitative research since the results are able to be used to test hypothesis (Miles and Huberman,1994).

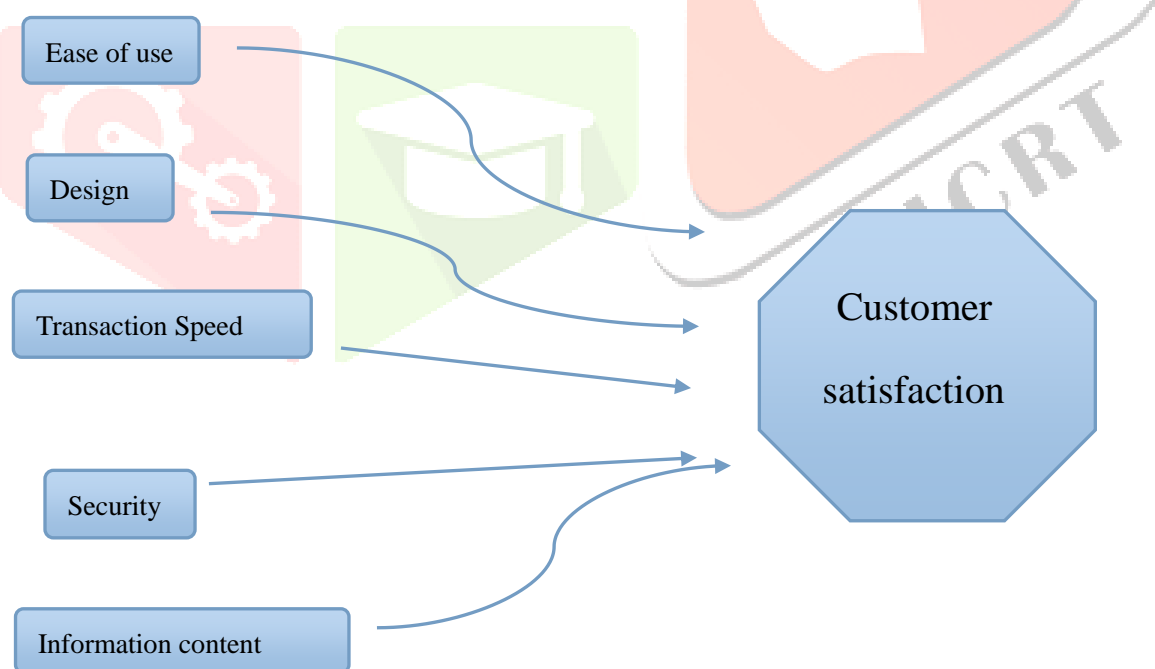
The main objective of this study is to identify the the factors of customer satisfaction and continued use of online banking in china to increase its efficiency of work and to encourage the customers with good customer service.

The respondents were persuaded to read the instructions on the questionnaire before filling it and to ask questions if they needed clarification.the questionnaire consists of 6 sections, to establish facts about respondents.

### 3.3 Research framework:

Having drawn a frame of reference, the researcher has come up with the following model to serve as a conceptual framework when interpreting the results, conducting the analysis and drawing conclusions. The significance of this model is in what it illustrates; which is how to influences the customers satisfaction to continued to use of online banking.

**Figure:**



### 3.4 Research hypothesis:

H1: There is a positive relation between the easy of use and customer satisfactions on the online banking

H2:There is a positive relation between the online banking design and customer satisfactions.

H3:There is a positive relation between the transaction speed and customer satisfactions on the online

banking.

H4: There is a positive relation between the online banking security and customer satisfactions.

H5: There is a positive relation between the Information content and customer satisfactions on the online banking.

### 3.5 Population and Sampling

The first process in the flow of the research will be the measurement. It will adjust the needs of the research with the engine of the research. It means to imply that it formulates the questions and will be distributed to the interviewee (Lagerström 2006).

A sample is a subset of a population from which data can potentially be collected of which there two main types; Probability and Non Probability are sampling. Probability sampling often known as random sampling is primarily used in quantitative research and refers to the fact that every element (member) of the population has an equal chance of being selected for a study (Turner 2008).

Within Non-Probability sampling there are three primary sampling methods employed in qualitative research (Carcary 2011). The goal of the sampling strategy in qualitative research is credibility where the researcher must utilize judgment in purposively selecting participants who can best inform the study (Turner 2008). In addition Limpanitgul (2009) also identify homogenous sampling as selection of a particular group of people who share similar characteristics or circumstances.

### 3.6 Questionnaire Design

The questionnaire consists of a set of questions designed to gather data, for analysis and for the purpose of answering research questions or testing hypothesis. The questionnaire instrument consisted of 3 parts as follows;

In first part to obtain more reliable information from the respondents, I use a variation of the blind test methods. Instead of asking the yes or no question, I design the question to let the respondent choose which sector they are investing in. This design also helps to gather more information on other sectors to compare with.

The second part included 5 factors according the factors of customer to continue to using online banking that influence customer satisfaction as we mentioned in literature review: tangibility, reliability, responsiveness, assurance, and empathy.

The questionnaire was distributed to 150 customers. These customers were requested to complete the questionnaire. In the section, the degree of satisfaction is set from 1 to 5. The score level are described as 5= strongly agree 4= agree, 3 = slightly disagree, 2 = disagree and 1 = strongly disagree.

#### 3.6.1 Research Instrument

A questionnaire was used as an instrument for data collection. The questionnaire instrument consisted of 3 parts as mentioned above; consists of a set of questions designed to gather data, for analysis

and for the purpose of answering research questions or testing hypothesis.

### 3.7 Data Collection Method

According to most literature on research methods Anson and Smith (2004) in collecting data a researcher can choose between two methods; the quantitative and the qualitative. While the quantitative method has more to do with measurements and figures, the qualitative is more about descriptions and opinions.

Researcher has used both the primary and secondary data for research. The Primary data was obtained from questionnaire and answer gathered customers' of travel agencies. Secondary data was obtained from sources such as the School database, Textbooks, articles and Journals, from reliable academic sources. The main method of data collection was the use of questionnaire. The questionnaire consists of a set of questions designed to gather data, for analysis and for the purpose of answering research questions or testing hypothesis. The questions and instructions on the questionnaire are carefully worded especially for the respondents who may be in a rush to catch-up with their flight and for those who may not have the opportunity of asking for clarifications from the researcher (Lagerström 2006).

In this research, at first questionnaires was used which distributed following the above mentioned pattern in part: 3.6 questionnaire design.

#### 3.7.1 Response Rate

The important point in data analysis is with regard to the sample size in multiple regressions, where the size of the sample has a direct impact on the appropriateness and the statistical power of multiple regressions. As to the general requirement of multiple regressions, it is generally common to find that a minimum of 100 observations should be available to use this technique. A final consideration is related to the response rate.

In this study, a survey of social service groups in July 2013 in Beijing the main city of five banks in the central square hall and KFC and other consumer sites employ investigators randomly selected respondents manner. Online banking user must have two basic conditions, one has a bank account, two belong to the network users. In the above conditions as the sample selection criteria. Survey questionnaires were distributed and 400 were returned 378 questionnaires, a response rate of 94.5%, of which 306 valid questionnaires were returned questionnaires efficiency of 81%.

#### 3.7.2 Survey Area

Beijing, capital of China, municipalities and national central cities, China's political and cultural center of China's economic and financial decision-making and management center, the Central People's Government and the National People's Congress seat, has an important international influence, is also one of the largest cities in the world.

National Bureau of Investigation Corps Beijing announced the end of 2012 the city's resident

population of 2069.3 million, of which, the resident foreign population of 773.8 million people. The Xinhua News Agency reported that Beijing announced the end of 2009 the resident population exceeded 22 million, the foreign population is 509.2 million people, in fact, Beijing's foreign population has 8,900 million (2009), and continues to grow, if coupled with foreign and mobile populations, then more than 169 million, ranking the highest in the country, but also the world's most populous metropolis, metropolitan Tokyo, Japan has far exceeded the combined populations of 34 million. The city's resident population birth rate 8.06 ‰, mortality rate 4.56 ‰, the natural growth rate of 3.5 ‰. Beijing's foreign and local population and the proportion of floating population is 1:16, is the city with the highest proportion of foreign population. (Beijing Encyclopedia 2012)

### 3.8 Data Analysis Method

One of the most popular research analysis software continues to be statistical package for the social sciences (SPSS) program. It allows a researcher to make complex graphs and illustrations from statistical data. The program is mainly aimed at those that want to solve business and research problems and features a wide range of analytical functions that take the pain out of collating data. After collecting the data, it was entered into a database. In this case, the entire data was first entered into Excel and then analyzed with SPSS software. SPSS version 14, offers detailed analysis options to look deeper into data and spot trends that might not have been noticed. A researcher can test out many different variables on a set of data to see how figures or performance would change under different circumstances (Lee 2005).

There are several statistical techniques that can be carried out to draw accurate conclusion about customer satisfaction. In this study, the data was analyzed using descriptive statistics and inferential statistics. Descriptive statistics such as frequency and percentage will be used to measure the percentage of returned questionnaire and also be used to describe the respondents' profile such as their gender, age, educational background, country and academic qualifications.

Correlation and multiple regressions will be used for inferential statistics. The Pearson correlation will be used to measure the significance of linear between the independent and dependent variables thereby achieving the objective of this study. Linear and Multiple regressions will be used to determine the relationship between independent and dependent variables, the direction of the relationship, the degree of the relationship and strength of the relationship. Data analyzed using SPSS version 17.0. Appropriate Statistic will be used and the data presented is in percentage form. The correlation technique used to see the correlation among variables and multiple regressions to check the effect of the independent to dependent variables (Kripanont 2010).

### 3.9 Reliability and validity of research

Measurement experts and many educators believe that every measurement device should possess certain qualities. The two most common technical concepts in any measurement are reliability and validity.

Any kind of assessment, must be developed in a way that gives the assessor accurate information about the performance of the individual. Reliability is the consistency of a research measurement, or the degree to which an instrument measures the same way each time it is used under the same condition with the same subjects. In short, it is the repeatability of a research measurement. A measure is seen as reliable if a person's score on the same test given twice is similar (Muller 2009).

According to Smallbone and Quinton (2004), validity is concerned with the extent to which the research findings accurately represents what is happening. More specific, whether the data is a true picture of what is being studied. Reliability is concerned with the findings of the research. The findings can be said to be reliable if you or anyone else repeated the research and obtained the same results.

The measurement instrument should have acceptable levels of reliability and validity in measuring the target constructs. In assessing the degree of measurement error present in any measure, the researcher must address both the validity and reliability of the measure. Validity is the degree to which a measure accurately represents what it is

supposed to measure. Reliability, on the other hand, is the degree to which the observed variable measures the true value and is error-free. The next chapter however, will present the empirical evaluation of both reliability and validity (Lee 2005; Smallbone and Quinton 2004).

According Shannassy (2007) steps below were recommended to secure the content validity of a research instrument:

-----Carefully defining what is going to be measured. In this research, this has been done by the literature review phase, which leads to a clear definition of the research issue and objectives of this research.

----- Conducting a comprehensive and thorough literature search and focus groups to identify all possible items to be included in the scale. In this study an exploratory study was conducted with both customers and employees in order to enhance the questionnaire to be valid in content with the respondents' understanding and comprehension.

----- A panel of experts can be asked for their comments and ideas regarding the inclusion or exclusion of some items. Accordingly, the research questionnaire has benefited much of this procedure by enhancing the translation process by the help of these academics who are very well aware of both the language and culture differences. As such, the researcher is gratified by the help of the panel in redirecting the questionnaire to be more sensible and acceptable to the respondents' level of communication.

The more commonly used measure of reliability is internal consistency, which applies to the consistency among the variables in a summated scale. In internal consistency, the individual items or indicators of the scale should all be measuring the same construct and thus be highly inter-correlated. Internal consistency is assessed through a series of measures, among which Cronbach's alpha is considered the most widely used measure in assessing the consistency of the entire scale. Cronbach's alpha is based on

the average correlation of items within a test if the items are standardized and can be evaluated as a correlation coefficient. SPSS Reliability provides this test. The generally agreed upon lower limit for Cronbach's alpha is .60, although it may decrease to .60 in exploratory research (Muller 2009).

According Gelim & Gelim (2003) the following rule of thumb is followed, where an alpha score of 0.9 is considered as excellent, 0.8 good, 0.7 acceptable, 0.6 questionable, 0.5 Poor and less than 0.5 as unacceptable .

## Summary

This chapter presented the methodology, by which the researcher will be able to provide the validity and reliability of its findings using both qualitative and quantitative research methods. This chapter started by presenting the general research philosophy, introducing the main research methodological philosophies. The survey design for the study is also discussed with use of a questionnaire survey being a major tool of data collection for this study. This chapter illustrated the frame work of study and discussed the sample size, and the questionnaire design. The actual data collection processes were presented and explained. The validity and reliability were discussed.

## Chapter 4 Data analysis and findings

### 4.0 Introduction

Online banking, availability of bank-related financial services via mobile devices, builds a milestone in the field of Mobile commerce. This paper examines the opportunities for banks to generate revenues by offering value-added, innovative mobile financial services while retaining and even extending their base of technology-savvy customers.

This research recognizes the major determinant that drives the online banking services in the banking sector of china. also we know what is factor can influence the customer using online banking and willing continue to use online banking. The data's were collected in this research by choosing 150 observations of the overall respondents and their hypothesis is collected for the analysis of the data. The analysis part is done with the help of the SPSS software by computing the required.

### 4.1 Descriptive statistics:

Survey of social workers in July 2013 in Beijing, the main city of five banks in the central square hall and investigative consumer sites using randomly selected respondents manner. Sent to more than 150 respondents. Online banking user must have two basic conditions, one has a bank account, two belong to the network users.

The data of the respondents are described with the frequency distributions and depending on the



particular variables all the data's have been represented and then they are grouped into categories first. To know the background of the respondents the descriptive analysis was important to evaluate.

Descriptive statistics are used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of every quantitative analysis of data.

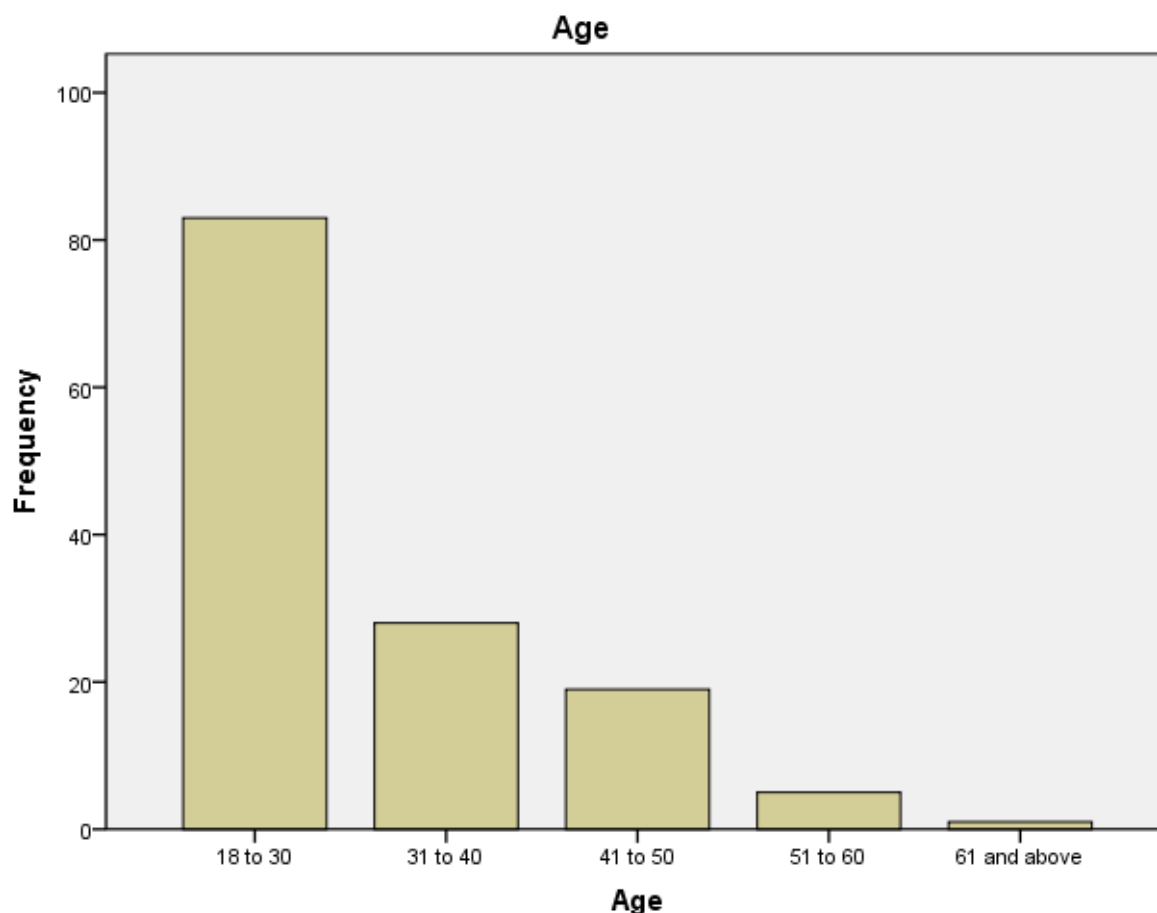
## Statistics

Statistics							
		Gender	Age	Education	Income	Position	Experience
N	Valid	136	136	136	136	136	136
	Missing	14	14	14	14	14	14

Total of 150 potential respondents without 14 missing that were taken for the data analysis of this research. The above statistic data shows that there are no missing data in the SPSS software. This table also shows overall description of the respondents having the number of total frequencies.

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 30	83	55.3	61.0	61.0
	31 to 40	28	18.7	20.6	81.6
	41 to 50	19	12.7	14.0	95.6
	51 to 60	5	3.3	3.7	99.3
	61 and above	1	.7	.7	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

From the age as a descriptive analysis says about the age of the respondents that has played their important role to complete this research.



As shown in the table and bar chart we can see that the maximum percentage of the respondents were the age of 18 to 30 years which covers around 55.3% of the total samples.

The next majority of age range is 31 to 40 years which are approximately 18.7% of the total respondents. If we see the table the respondents between 41 to 50 years were around 12.7% and at 51 to 60 years around 3.3%, the last 0.7% of the total respondents were above 61 years.

From the analysis of the age it shows that the majority of the population in the field of online banking sector is of the younger ages .

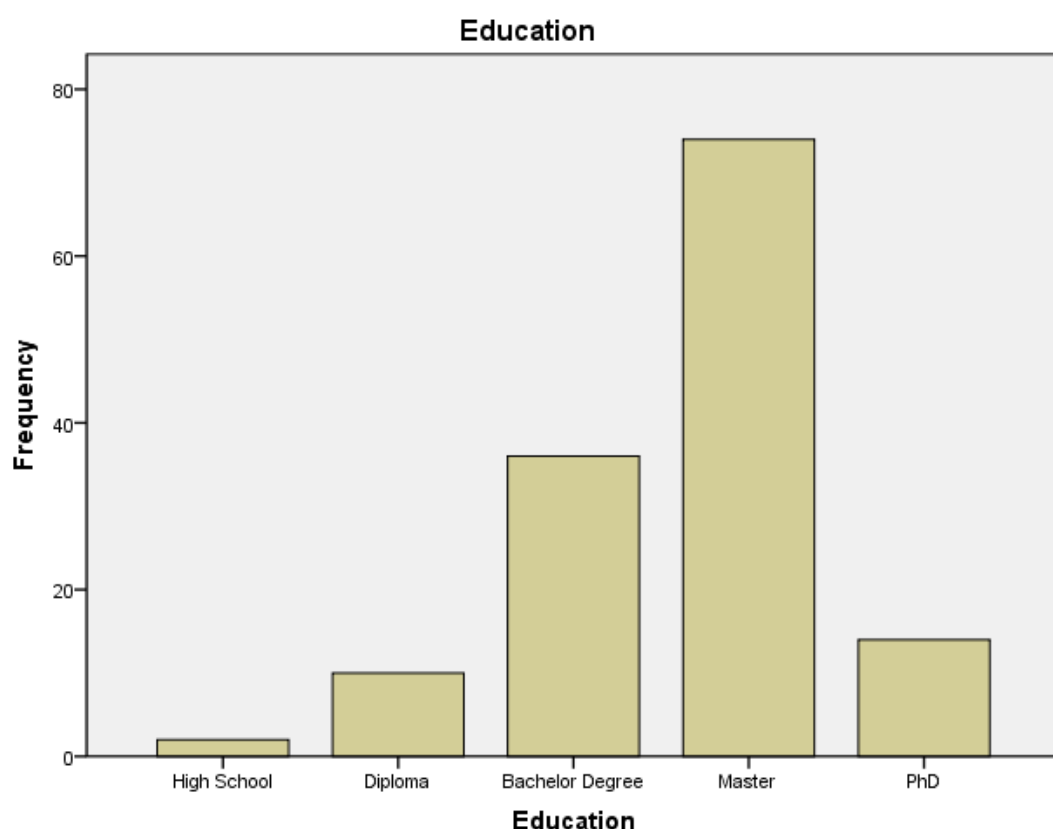
### Education:

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	2	1.3	1.5	1.5

	Diploma	10	6.7	7.4	8.8
	Bachelor Degree	36	24.0	26.5	35.3
	Master	74	49.3	54.4	89.7
	PhD	14	9.3	10.3	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

(Education of the respondents)

Education plays an important role in choosing the respondents and knowing about the educational background that whether the respondents are able to answer the survey questionnaire or not.



For knowing the education of the respondents, the education part was divided into several categories of education like high School, diploma, bachelor degree, master and PHD. From this entire education field the high school holder were 1.3%, the diploma holder were 6.7%, the bachelor degree holder were 24.0% less than master holder were 49.3% but higher than PHD holders were 9.3%.

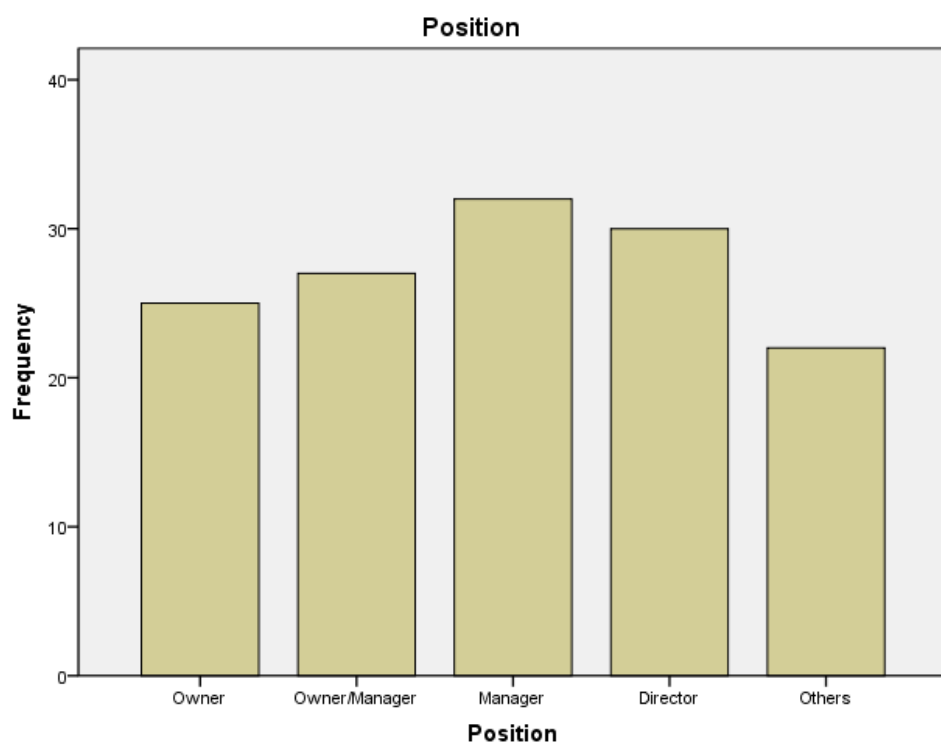
Demographic analysis is used to identify the percentage of the population involved in a particular activity. Education as an activity was the key factor in this analysis because if the individuals are more

educated then there will be no problem in answering the survey questionnaire related to the mobile banking services offered by the banks. As the tendency of the education was higher in the field of degree and master's degree holders, it was considered that they were having vast knowledge related to the online banking facility provided by the banks which makes the survey easier.

**Position:**

Position					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Owner	25	16.7	18.4	18.4
	Owner/Manager	27	18.0	19.9	38.2
	Manager	32	21.3	23.5	61.8
	Director	30	20.0	22.1	83.8
	Others	22	14.7	16.2	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

(Position of the respondents)



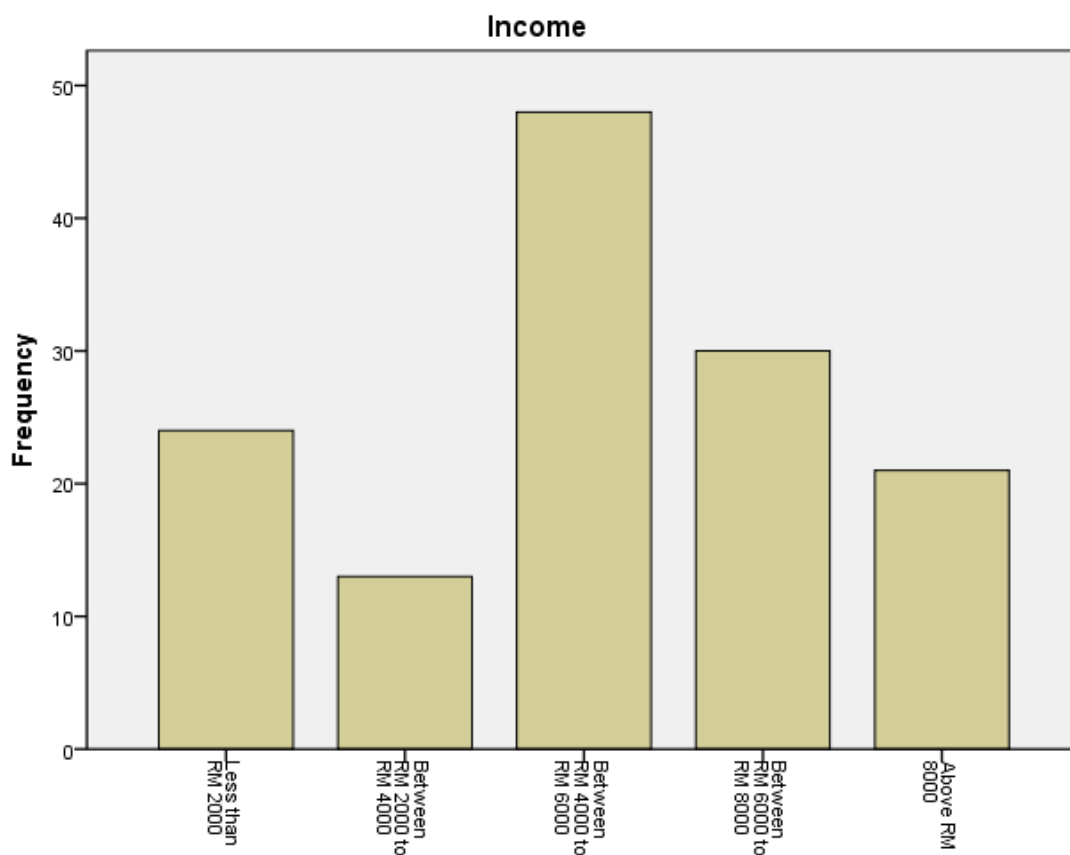
Position was also included in the descriptive analysis of the respondents to have an effective view and correct answers of the survey questionnaire.

The result shows the position of owner,owner manager,manager,director that have almost same percentage, the part of others is lowest rate around 14.7%.

#### Income:

<b>Income</b>					
		Freque ncy	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM 2000	24	16.0	17.6	17.6
	Between RM 2000 to RM 4000	13	8.7	9.6	27.2
	Between RM 4000 to RM 6000	48	32.0	35.3	62.5
	Between RM 6000 to RM 8000	30	20.0	22.1	84.6
	Above RM 8000	21	14.0	15.4	100.0
	Total	136	90.7	100.0	

Missing	System	14	9.3		
Total		150	100.0		

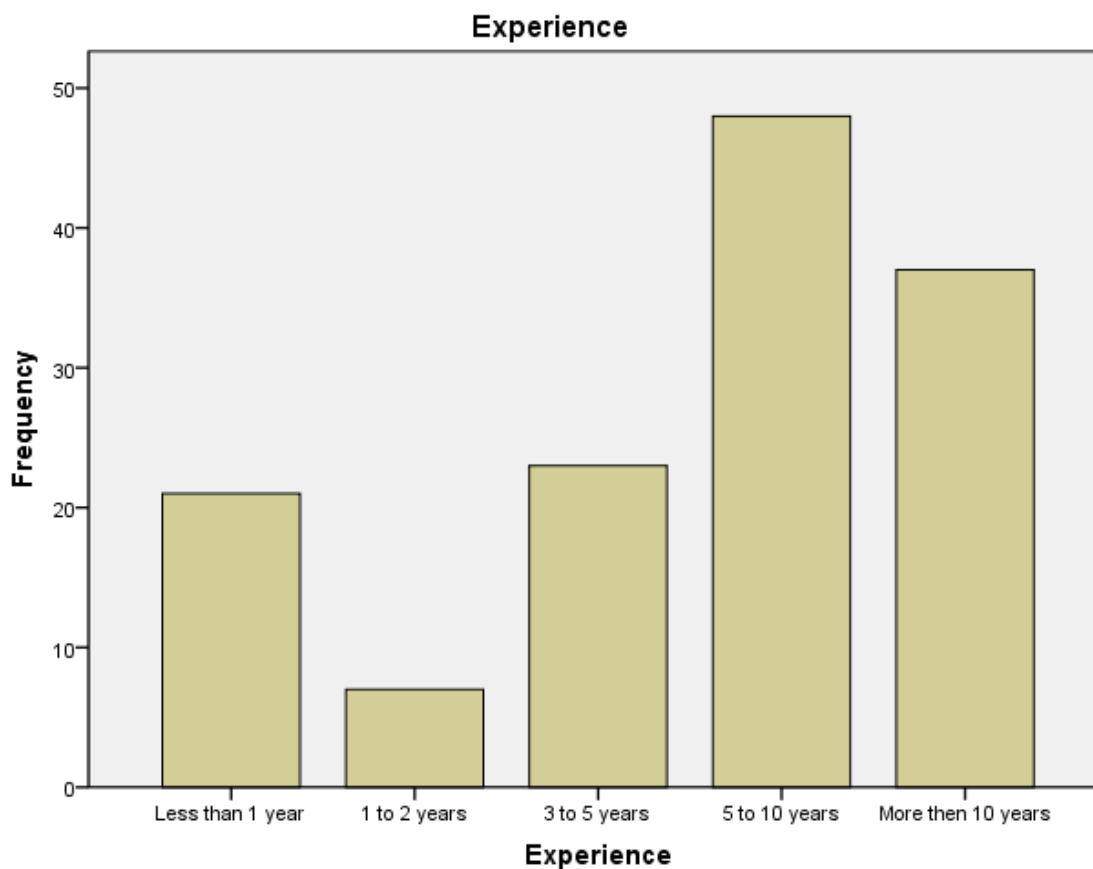


Income was also considered as a descriptive to know about the ability of expenses of the respondents. From the above table it is known that the respondents having less than 2000 Yuan were around 16.0%, income ranges from 2000 to 4000 Yuan were around 8.7%, income ranges between 4000 to 6000 Yuan were 32.0%, whereas around 20% of the respondents were in the range of 6000 to 8000 Yuan, and at last around 14% of the respondents were having more than 8000 Yuan as an income. Income also shows the wealthiest of the people.

### Experience:

Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	21	14.0	15.4	15.4
	1 to 2 years	7	4.7	5.1	20.6
	3 to 5 years	23	15.3	16.9	37.5
	5 to 10 years	48	32.0	35.3	72.8
	More than 10 years	37	24.7	27.2	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

( Experience of the respondents)



Experience is also considered as one of the major descriptive analysis to know how much experience the respondents have in their related field of work.

The experience was divided by 1 as less than 1 year of experience, 2 as 1 to 2 years of experience, 3 as

3 to 5 years, and 4 as 5 to 10 years , and 5 as more than 10 years of experience.

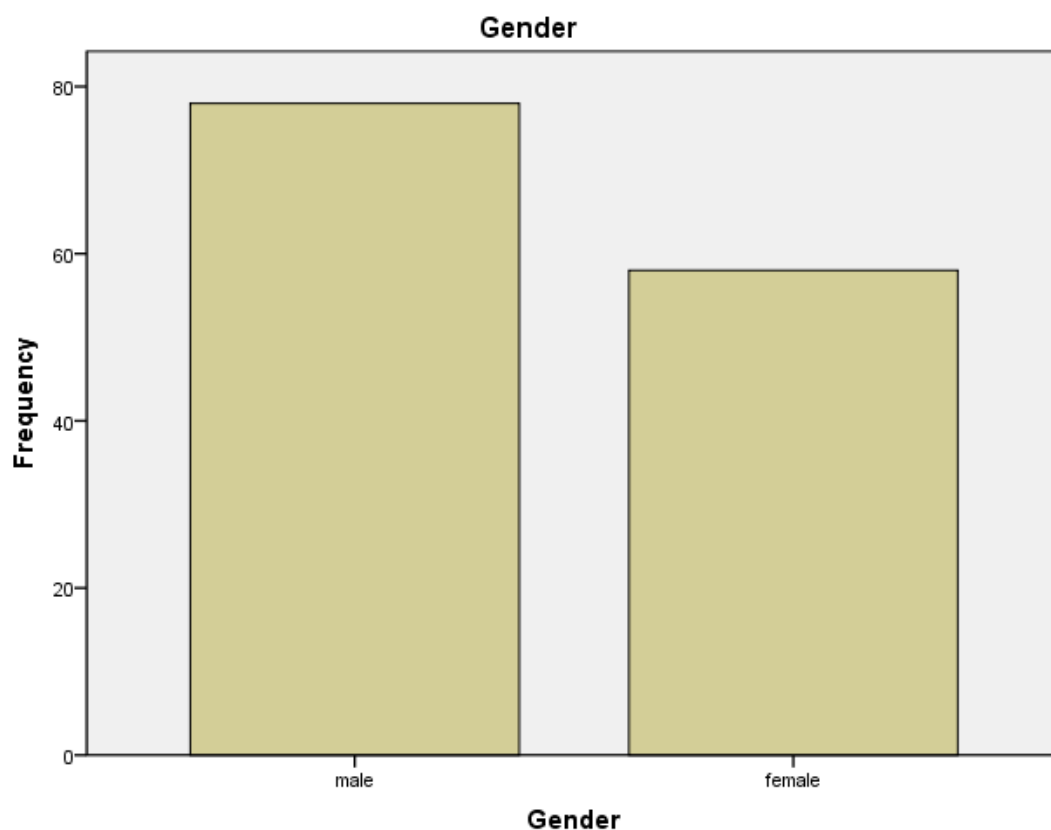
The above table refers that there was highest approximately 32% of 5 to 10 years experience, the lowest part of percentage as 1 to 2 years has 4.7%, the other 3 part of less than 1 year around 14%, 3 to 5 years around 15.3% and more than 10 years around 24.7%.

### Gender:

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	78	52.0	57.4	57.4
	female	58	38.7	42.6	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

(Gender of respondents)





Gender was also taken as a descriptive of the respondents to know that the respondent is male or female. Here 1 is considered as male and 2 were considered as a female.

From the chart and table it is known that around 52% of the respondents were male whereas the rest 38.7% were female.

#### 4.2 Correlation test:

Correlation and analysis is used to know how the variables are correlated with each other. For the collection of the data's the symmetric quantitative variables for the Pearson's correlation coefficient is used.

Before calculating the correlation coefficients we need to screen the data's for the outlier. Pearson's correlation coefficient assumes that each pair of the variables is the bivariate normal and it is a measure of the linear associations.

For the Pearson's correlation coefficient to be efficient the variables need to be linear and accurate. For example there must be a linear relationship between the dependent and the independent variables.

Correlations						
		avg_Easy	avg_Design	avg_speed	avg_Security	avg_Informati on
avg_Easy	Pearson Correlation	1	.681**	.673**	.735**	.353**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	136	136	136	136	136
avg_Design	Pearson Correlation	.681**	1	.740**	.838**	.486**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	136	136	136	136	136
avg_speed	Pearson Correlation	.673**	.740**	1	.683**	.448**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	136	136	136	136	136
avg_Security	Pearson Correlation	.735**	.838**	.683**	1	.559**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	136	136	136	136	136
avg_Information	Pearson Correlation	.353**	.486**	.448**	.559**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	136	136	136	136	136

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Here in the result it shows that each independent variable has the Pearson's correlation of less than 0.9, which indicates that there is no multi collinearity between them. Also it states that they are not highly correlated with each other. The significance level of each correlation coefficient is stated in the correlation table. The significance level or the P-value is the probability of obtaining results as extreme as the one observed. If the significance level is small i.e. less than 0.01 then we can say that the two variables are linearly correlated.

If the significance level is large than 0.05, then we can say that the two variables are not significant and also they are not related. In the above figure we can see the significant level of all the independent variables is having high value of significant less than 0.05 so we can say that the variables have no multi collinearity.

### 4.3 Reliability test

The reliability test is having the main efforts in identifying and knowing the exact result of the research because we can know from this test whether the test is reliable or not. This result will also give us an idea whether the test conducted was correct or not. Only the one item question cannot be used to measure the reliability test. For the reliability test there must be more item questions so that the result could be accurate.

The reliability test was also conducted on the individual independent variable which is known as pilot study of the reliability test.

This was done to know the individual independent variable is reliable or not. From this test we can also know about the questionnaire whether it is perfectly constructed or not.

### Reliability Statistics

Cronbach's Alpha	N of Items
.892	5

Here the reliability test says that the cronbach's alpha is 89.2% which indicates us that the test is reliable and can proceed further. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. George and Mallory (2003) provide the following rules of thumb:  $\geq .9$ ---Excellent,  $\geq .8$ ---Good,  $\geq .7$ ---Acceptable,  $\geq .6$ ---Questionable,  $\geq .5$ ---Poor, and  $< .5$ ---Unacceptable".

As our result comes under the range of excellent which says that there is a deep influence of the independent variable on the dependent variable.

#### 4.4 Stepwise linear regression analysis:

Stepwise linear regression let us to describe the relationship between the dependent variable and independent variables. It gives us the simple equation with the best dependent power. Stepwise regression adds and removes variables still until the optimal model is reached.

The one with highest variance will have high influence on the dependent variable.

#### Stepwise model:

Model Summary										
Model	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
						R Square Change	F Change	df1	df2	Sig. F Change
1							13			

a. Predictors: (Constant), avg\_Easy

1	.722 <sup>a</sup>	.521	.518	.46800	.521	146.0 32	1	134	.000
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a. Predictors: (Constant), avg\_Design

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.761 <sup>a</sup>	.579	.575	.43921	.579	183.9 43	1	134	.000

a. Predictors: (Constant), avg\_speed

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.755 <sup>a</sup>	.570	.567	.44358	.570	177.7 12	1	134	.000

a. Predictors: (Constant), avg\_Security

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.672 <sup>a</sup>	.451	.447	.50118	.451	110. 180	1	134	.000

a. Predictors: (Constant), avg\_Information

As seen in the above 5 tables show the stepwise linear regression of the customer satisfaction driving the online banking model 5 says that the information is the independent variable in this

in the above 5 the stepwise regression of satisfaction online banking model 5 says information is the variable in this

research is having the highest influence on the online banking. The R square of exchange rate is 45.1% which says that 45.1% of the total dependent variable i.e. Usage of online banking is influenced by the information content. It says that majority of the customers prefer online banking for the information

content.

The other independent variable is online banking design which have around 52.1-45.1=7%, of the variance in online banking provided by the banking sector of the mainland china.

However for the SPEED model this value is highest in 5 models and have 57.9% of the variance in the dependent variable.

#### 4.5 Coefficient model:

Coefficients <sup>a</sup>									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-.481	.192		-2.513	.013			
	avg_Easy	.304	.053	.353	5.704	.000	.748	.447	.222
	avg_Design	.040	.079	.040	.504	.615	.722	.044	.020
	avg_speed	.287	.062	.289	4.635	.000	.761	.377	.180
	avg_Security	.061	.083	.061	.740	.461	.755	.065	.029
	avg_Information	.429	.056	.364	7.625	.000	.672	.556	.297

a. Dependent Variable: avg\_CS

In multiple regressions the model takes the form of an equation that contains the coefficient of the independent variables. From the above table the B value indicates us the individual contribution of the

independent variables on the dependent variable.

The B value also tells us the relationship between the predictor and the outcome.

Thus from the table the following equation is obtained:

$$Y = a + b_1 * 1 + b_2 * 2 + b_3 * 3 + b_4 * 4 + b_5 * 5 + e$$

$$Y = -.481 + 0.304(\text{Easy to use})$$

$$+ 0.404(\text{Design})$$

$$+ 0.287(\text{Speed})$$

$$+ 0.061(\text{Security})$$

$$+ 0.429(\text{Information}) + e$$

From the above estimated equation we can say that for b1, the coefficient of the independent variable Easy of use shows that when there is one unit of increase in Easy of use than the demand for the Customer satisfaction increase by 30.4%. This shows that there is a positive relationship between the Easy of use and online banking.

Similarly for the estimated coefficient b2, of the online banking Design shows that when there is one unit of increase in the Online banking Design. This shows that there is a positive relationship between Online banking Design and the Online banking customer satisfaction.. This says that most of the customers prefer online banking to for the online banking web design.

We see b3, the coefficient of online banking Speed which shows that when there is one unit of increase in the Online banking Speed, there is 28.7% of the increase in the usage of online banking. Also there is a positive relationship between Speed and customer satisfaction.

From the b4, we can see the coefficient of Online banking Security which shows that when there is one unit of increase in the Online banking Security. Though there is 6.1% of the increase in the usage of Online banking. It is a positive relationship between Online banking Security and Customer satisfaction.

If we see b5 about Online banking Information shows that when there is one unit of increase in the dependent variable usage of Online banking. This shows that there is a positive relationship between Online banking Information and the customer satisfaction. This says that maximum of the customers prefer online banking to for the Information more.

#### 4.6 Multiple regression analysis:

Multiple regression analysis is a technique that allows additional factors to enter the analysis separately

so that the effect of each can be estimated. Multiple regressions are essential when the investigator is only interested on the overall influence of the dependent variable due to the independent variables.

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.896 <sup>a</sup>	.803	.796	.30465	.803	106.167	5	130	.000
a. Predictors: (Constant), avg_Information, avg_Easy, avg_speed, avg_Design, avg_Security									

Here we have the R Square value as 0.80, which states that approximately 80.3% of the dependent variable is influenced by the independent variable whereas the remaining 19.7% is influenced by other external factors. Also the analysis is significant at 0.05%. Thus we can say that the model is fit.

There is not much wide difference between the R Square and the Adjusted R Square as they are only differed by 0.07% which is very normally distributed in this model.

Thus overall the model is fit as it satisfies all the criteria for the model fit in the regression analysis.

And from the analysis it was known that online banking security is a poor predictor of the online banking performance in China. Whereas the web site design and information contents in online banking is the strongest predictor of the bank performance in China about customers satisfaction to continue to using online banking.

## Chapter 5 Conclusion and Recommendation

### 5.0 Conclusions:

Banking as a service industry, high-quality service to the industry's survival and development have played a crucial role. Competition among banks to win ultimately rely on banks to ensure service quality and efficiency. The 21st century is emphasizing service, customer focus era, because the service is the foundation of marketing, products and markets is to connect the bridge and link, a bank's reputation is rooted in the quality of service it provides. Excellent quality of service is not only a market economy put forward specific requirements for banks, but also becoming a bank's core competitiveness of the important

contents of one of the great influence on its future development prospects.

Each age will have their own unique new things, and in the network economy era, online banking came into being, it is an inevitable choice for the network economy era. "Online Banking" service provides users via online banking account inquiries, securities transfer and financial services such as online payment, online banking in conventional banks, based on the network as the carrier and become a unique economic development and e-commerce platform activities carriers must have their own unique advantages and nature: (a) help to reduce operating costs and improve profitability; (b) independent of time and space constraints, and expand customer base; (c) facilitate service innovation, to provide provide customers with a wide array of personalized service. Based on the above characteristics, online banking has changed the traditional image of banks and enhance the quality of traditional banking business.

China is well known all over the world for their regulation by the government in every sector. Similar was done with the banking sector where the Chinese banking system has gone gradual reforms since 1978 to improve the effective factor which can play a major role in the bank performance of china.

By using the empirical model through regression analysis we have noticed that the Online banking Information is the main which makes the customer satisfaction better in an effective manner in China. The Information content includes the online banking application is useful, application provides current information content, and the online banking application is easily understood etc. Which is the important usage nowadays in the customers daily life.

Banks should lead the user to correctly understand and grasp the basic electronic banking safe use of common sense. Banks to customers for online banking , the best to have a preliminary understanding on the customer's computer , make the appropriate guidance. In addition, to improve customer service , the customer technical problems arise when installing a certificate to provide appropriate site service assistance . Online banking also need to strengthen financial innovation , technology and facilities to enhance the hardware , software and services to enhance the humane. Not to online banking security as an excuse to sacrifice the ease of operation . Electronic banking experts pointed out that only meet safety , function, operation, service and technology, five elements is the best online banking products.

Enhanced online banking business cooperation and technology development, in business, commercial banks in the process of development of electronic communication and to strengthen cooperation in the development of unified planning, unified standards and uniform standard . In view of the problem of Internet banking laws and regulations to strengthen financial supervision network system security , enhanced online banking risk management , the establishment of safety certification centers to ensure the security of online financial services ; guard against and defuse financial risks, but also to establish a sound social credit system , Internet banking transactions in order to reduce risks and promote the development of Internet banking norms , in addition to improving network security protection regulations , the



development of network security products .

Our study shows that the in the China market ,online banking is on the rapid pace and in the long run will proved to be an effective technology of providing services.

### **Research hypothesis findings:**

H1: Here there is a positive relationship between the easy of use and customer satisfactions on the online banking. The finding shows that wen there is one unit of increase in Online banking Easy of use than the demand for the Online banking technology increase by 30.4% in the banking sector.

H2: Secondly, there is a positive relation between the online banking design and customer satisfactions. The result shows that when there is one unit of increase in the Online banking web Design,then there is 40.4% of increase in the dependent variable bank performance in China.

H3: Thirdly the transaction speed also presents as having the positive relationship with customer satisfactions on the online banking . So we reject the null hypothesis and accept the real hypothesis. The finding on the research shows that when there is one unit of increase in the transaction speed ,there is 28.7% of performance in the usage of online banking.

H4: Fourthly, here also we reject the null hypothesis and accept hypothesis H4, there is a positive relation between the online banking security and customer satisfactions. The result shows that when there is one unit of increase in the online banking,then there is 6.1% of increase in the dependent variable online banking in China but less than other four hypothesis in China.

H5: At last the Information content and customer satisfactions on the online banking also have a positive relation with the online banking performance of China. Thus we reject the null hypothesis and accept the real hypothesis.The finding here show that when there is an increase on one unit in the Information content in online banking, there is an increase of 42.9% of performance in the online banking of China.

Form the practical point of view the online banking technology is considered as an effective tool to provide efficient services to the customers.Also through this service the manual errors will be neglected and diminished.

### **5.1 Recommendation of the study:**

It is highly recommended from this research that the online banking is proved to be the entrance of new generation in technology and also an effective time saver for the customers. but there are some of the errors in this technology which is recommended to remove to provide the efficient service.

As china is having highest population there is a question of safety and security of the online banking which is to be taken into account. China's banking system development and marketing aspect to consider the needs of different groups of target customers, targeted to develop policies to enhance the customer's intention to use online banking. According to the conclusions from our market segmentation strategy and

web design majority report proposes the following four aspects:

(a) Banks should be in the marketing segment, according to the different customer groups and apply different marketing strategies. According to the characteristic differences between different groups, the implementation of appropriate advertising strategies for different promotions. In addition, the choice of the customer, you can be the computer capability and economic clothing and good customer as a prime target for online banking customers.

(b) In the advertising strategy should pay attention to advertising content and advertising channels to two aspects. First in the advertising content for different groups to produce different ads. But no matter for which groups should be to emphasize the online banking system stability, electronic channels of data transmission security-based, online banking, electronic channels prominent road is trusted. So that customers have the willingness to continue to use online banking. Secondly, in the ad content should increase investment banking, online loans, online banking customers now banking functions are rarely used propaganda to increase the range of customers to use online banking.

(c) Bank online banking customers should develop interest in maintaining structural guarantee. Different customer groups in order to effectively increase the trust in electronic channels, thus increasing the customers to use online banking and the intention to continue to use online banking.

(d) Banking sites should be designed to highlight the system's ease of use and security. First, the design of user-friendly interface, making online banking operation simple and quick as possible, to avoid the possibility of customer misuse. Second, in a prominent position to make a pair of online banking security and privacy commitments to increase customer trust.

(e) The awareness of the online banking technology should be done by the bankers which will increase the tendency of the customers satisfaction to use this new technology and continue to using.

(f) There are several customers who are not highly educated which makes them unable to use online banking technology. thus the customer service should guide them and teach and encourage them to use this online banking technology.

(g) The main language of china is mandarin and not all are familiar with English, thus it s the duty of the banks to provide them the mobile banking services with the mandarin language rather than English. This will increase the customers of the banks and make the work easier for them.

## **5.2 Contribution of the study:**

This study presents important implications for research and practice. Despite the rapid growth of online banking, previous research has mostly been confined to the adoption of online banking services. This study focused, instead, on customer satisfaction. Therefore, the significant contribution of this study lies in its initiation of research into customer satisfaction with, and customer loyalty towards, online banking. This study concludes that online banking service plays a moderating role in relationships between antecedents

and customer satisfaction with online banking.

The finding of this study have important implications for banking practitioners by providing strategic insights into achieving customer satisfaction with online banking. First, information content play a critical role in customer satisfaction with online banking. Recently, most online banking web sites provide a variety of information areas such as investment, real estate, and personal financial planning. These additional information services can provide a way to gain competitive advantage in online banking through customer satisfaction. Second the online banking managers should continually invest in formation technology to enhance system quality, such as design and speed. Thirdly, the security, due to the continuing evolution of internet hacking techniques, customers are still concerned with the safety of financial transactions over the internet. To satisfy and secure their customers, online banking managers must keep a close eye on information content and security. Finally, easy of using online banking service appeared to be influential factor in online banking customer satisfaction for customers. It is, therefore, desirable for online banking managers to provide more customer support services to their new customers.

Internet banking use of modern financial technology, vigorously carry out online transactions, online payment and inventory operations, expand business scope and increase revenue, the use of online banking for businesses and residents fund balance inquiries, account transfers, third-party support, notifications, and other basic banking business services, but also the use of the Internet as a marketing channel, cross-sell products and services such as deposit products, consumer credit, insurance, stock trading, fund custody and other advanced services, and constantly upgrading and widening the field of space technology innovation. Internet banking business innovation will drive the development of the financial market network. With online banking business in depth, the urgent need foreign exchange market, gold market, capital markets, money markets, insurance markets and financial derivatives markets network rapid development; conversely, network development in these markets can also enhance and facilitate networking further development of the bank. Internet banking globalization, the international development trend evident. With economic globalization and international development finance to accelerate the pace of the world banking industry to actively use mergers and acquisitions to expand overseas, to take "playing out, please come in" in many ways, a variety of ways to expand the business, occupy the world market. At present, China's overseas bank branches up to more than 600, the introduction of more than 200 foreign financial institutions. After the financial crisis, the profitability of the banking sector in terms of damage to the economic recovery to seize the initiative, cost savings is undoubtedly the key to the future financial management. And in order to "reduce the counter pressure to reduce operating costs," said a online banking, commercial banking business as the development of new distribution methods, banking business has become an important part. Accelerate the process of online banking and e-commerce is the bank's strategic choices. Financial website's "2009 electronic banking and risk management forum and awards

ceremony", industry experts agree that, for the banks, only good use online banking to attract customers, helping consumers to solve practical problems, succeed in the new territory of the war will seize the opportunity to create a win-win situation.

### 5.3 Limitation of the study:

Although this study provides meaningful implications, it has some limitations. First, this study did not analyze the national culture of China. Differences in national culture can affect consumers's behavior in using online banking services. In particular, China has strong collectivism and a high long-term orientation and we can-not, therefore, be absolutely sure that the same results apply to other countries. In order to assure the results, the study should be conducted in other countries. Second, this study could not control income and occupation variables that can affect the results. Because most respondents were reluctant to complete this information in the survey or not really information, we could not analyze the effects of these parameters. Therefore, future research should test the influence and effect of these additional details.

### 5.4 Suggestions for the further research:

Influence individual satisfaction with online banking there are many factors, far more than five factors proposed in this study. However, due to limitations of time and effort, not on the more influential factors are discussed. In future studies, other factors can increase research on online banking use Satisfaction.

#### Recommendations for online banking marketing:

China's banking system development and marketing aspect to consider the needs of different groups of target customers, targeted to develop policies to enhance the customer's intention to use online banking. According to the conclusions from our market segmentation, advertising, information policy, influencing factors and website design proposes the following four areas:

(1) Banks should be in the marketing segment, according to the different customer groups adopt different marketing strategies. If the customer into the student population and social service groups is a subdivision. According to the characteristic differences between different groups, the implementation of appropriate advertising strategies for different promotions. In addition, the choice of the customer, can be strong computer skills and economic foundations of good customer as a prime target for online banking customers. This is because the computer self-efficacy on the intention to use the influence of different groups are very significant, while the economic foundation of good customer can purchase PC dedicated access to the Internet to solve the problem.

(2) In the advertising strategy should pay attention to advertising content and advertising channels to two aspects. First in the advertising content for different groups to produce different ads, such as those for social-service groups to be in advertising trustworthiness of electronic channels, the bank guarantee for the interests of customers and the ease of use of online banking as the main promotional content. But no

matter which group should be to emphasize the online banking system stability, electronic channels of data transmission security -based, prominent online banking electronic channels are trusted. This is because of the trust in electronic channels for each intended use online banking customer base effects are greatest . Secondly, in the ad content should increase investment banking , online loan customers are now rarely used online banking functions of publicity, increase the range of customers to use online banking . In the advertising channel selection, put your ad content and advertising channels to adapt.

( 3 ) Bank online banking customers should develop interest in maintaining structural guarantee . This study used online banking influence factors found in the online bank , through some system of contract to protect the interests of bank customers helps increase customer trust. For example , the bank could be developed on rational use of customers' personal information , financial information systems and regulations , establish a clear protective measures to prevent online banking fraud , to avoid property damage or lower customer loss amount.

( 4 ) Banking sites should be designed to highlight the system 's ease of use and security. First, the design of user-friendly interface , making online banking operation simple and quick as possible , to avoid the possibility of customer misuse . Second, in a prominent position to make a pair of online banking security and privacy commitments to increase customer confidence and satisfaction .

Affect individual intentions to use online banking there are many factors, far more than the five factors proposed in this study. However, due to limitations of time and effort, not on the more influential factors are discussed. In future studies, other factors can increase research on online banking use intentions. Satisfaction is a complex concept, influence customer satisfaction by many factors, this study is only based on environmental characteristics of China's online banking to study the possible five factors on the impact of online banking customers, to other possible factors affecting more discussion. Future studies further attention other factors affect satisfaction. This study did not bank customers will be divided into several categories, in future studies may be considered for bank customers a more detailed division, for example based on industry, age, status, etc. using market segmentation.

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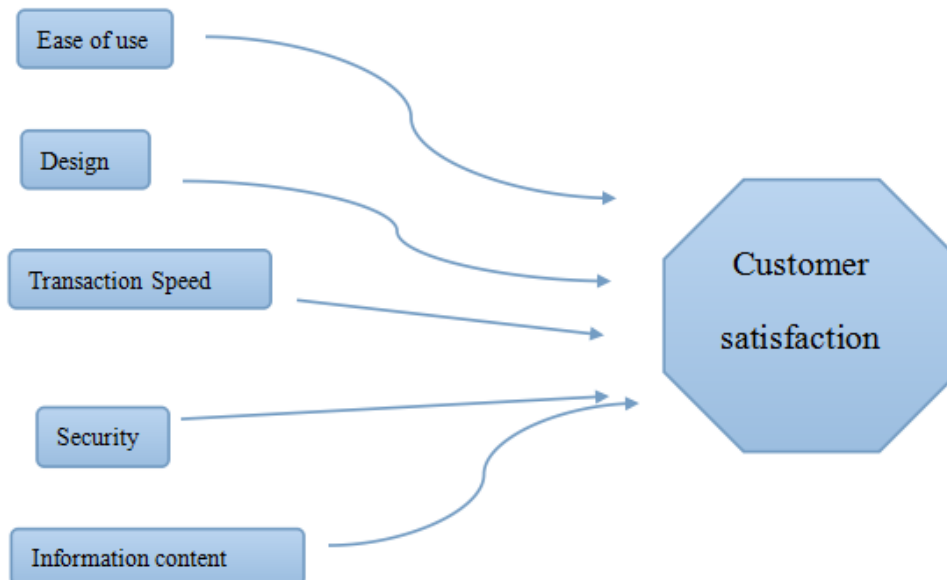
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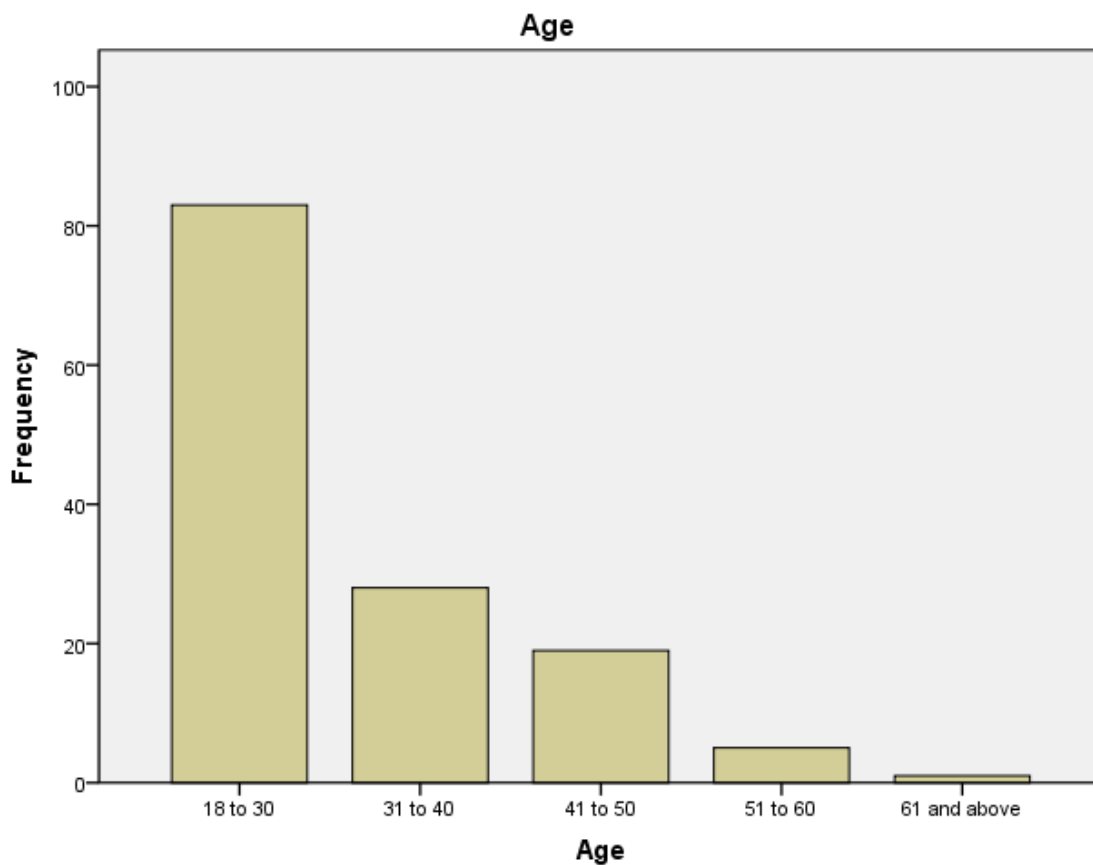


**APPENDIXES:****APPENDIX A: DESCRIPTIVE****A) RESEARCH FRAMEWORK****1 STATISTICS OF RESPONDENTS**

		Statistics					
		Gender	Age	Education	Income	Position	Experience
N	Valid	136	136	136	136	136	136
	Missing	14	14	14	14	14	14

**2 AGE**

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 30	83	55.3	61.0	61.0
	31 to 40	28	18.7	20.6	81.6
	41 to 50	19	12.7	14.0	95.6
	51 to 60	5	3.3	3.7	99.3
	61 and above	1	.7	.7	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

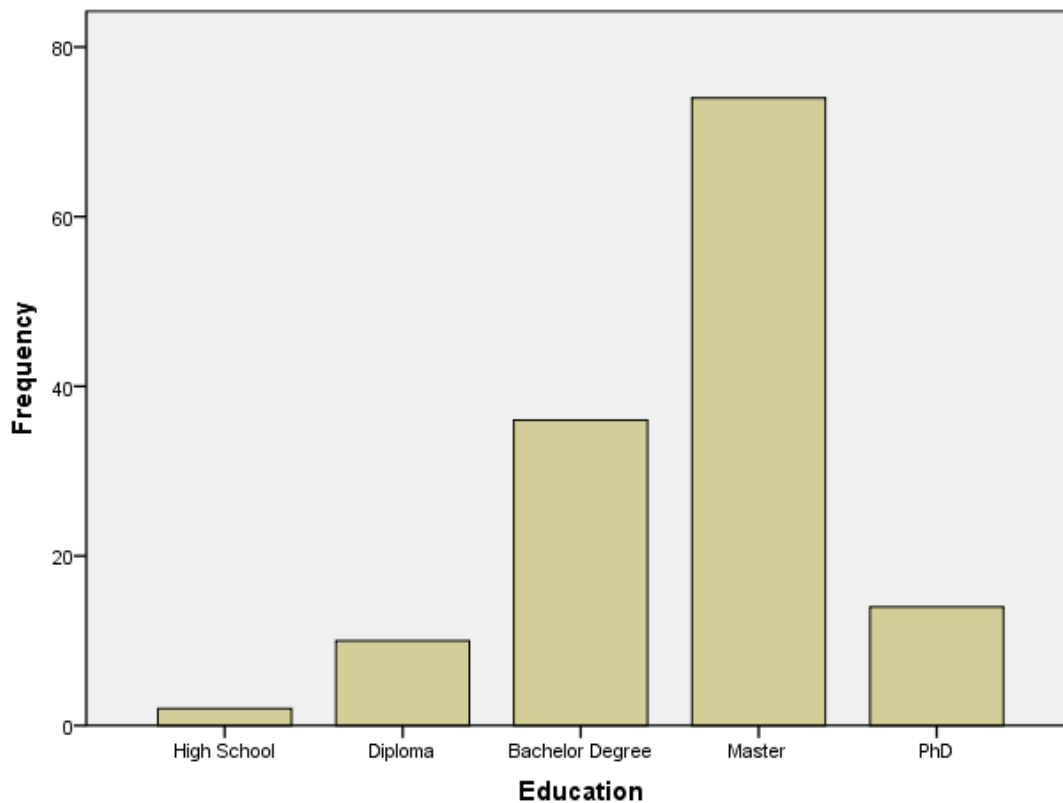


### 3 EDUCATION

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	2	1.3	1.5	1.5

	Diploma	10	6.7	7.4	8.8
	Bachelor Degree	36	24.0	26.5	35.3
	Master	74	49.3	54.4	89.7
	PhD	14	9.3	10.3	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		

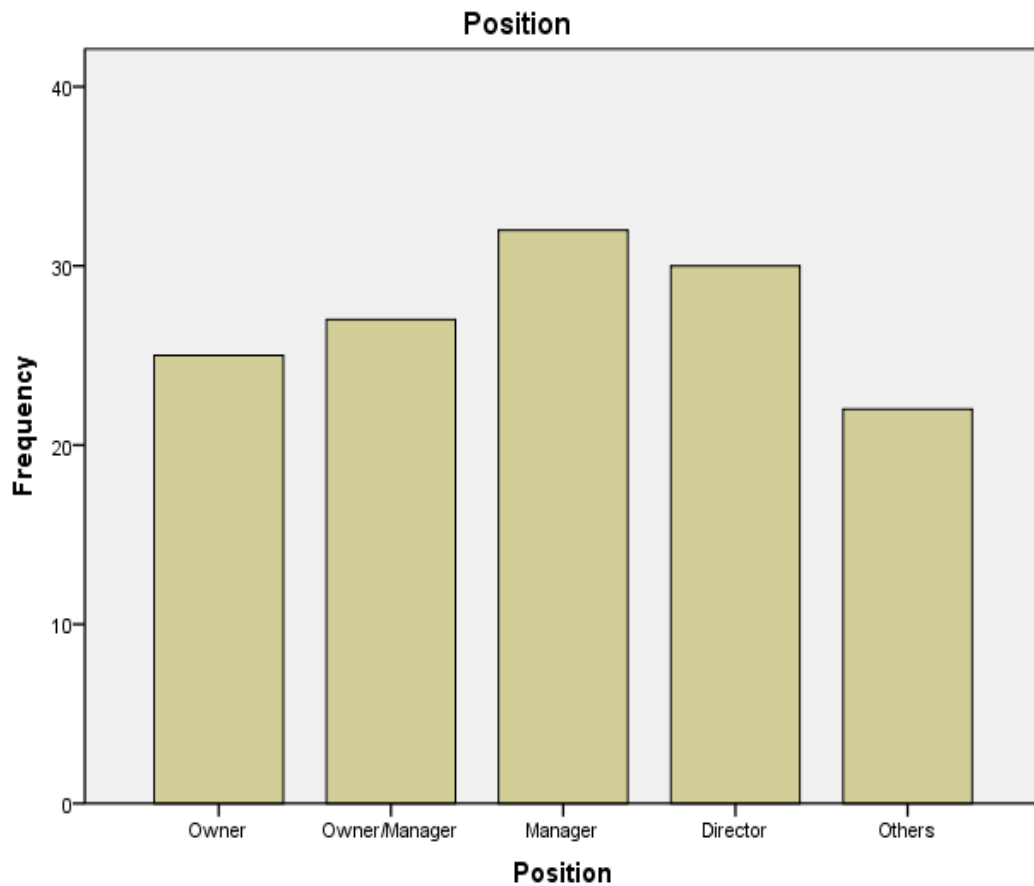
Education



#### 4 POSITION

Position					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Owner	25	16.7	18.4	18.4
	Owner/Manager	27	18.0	19.9	38.2
	Manager	32	21.3	23.5	61.8
	Director	30	20.0	22.1	83.8
	Others	22	14.7	16.2	100.0
	Total	136	90.7	100.0	

Missing	System	14	9.3		
Total		150	100.0		



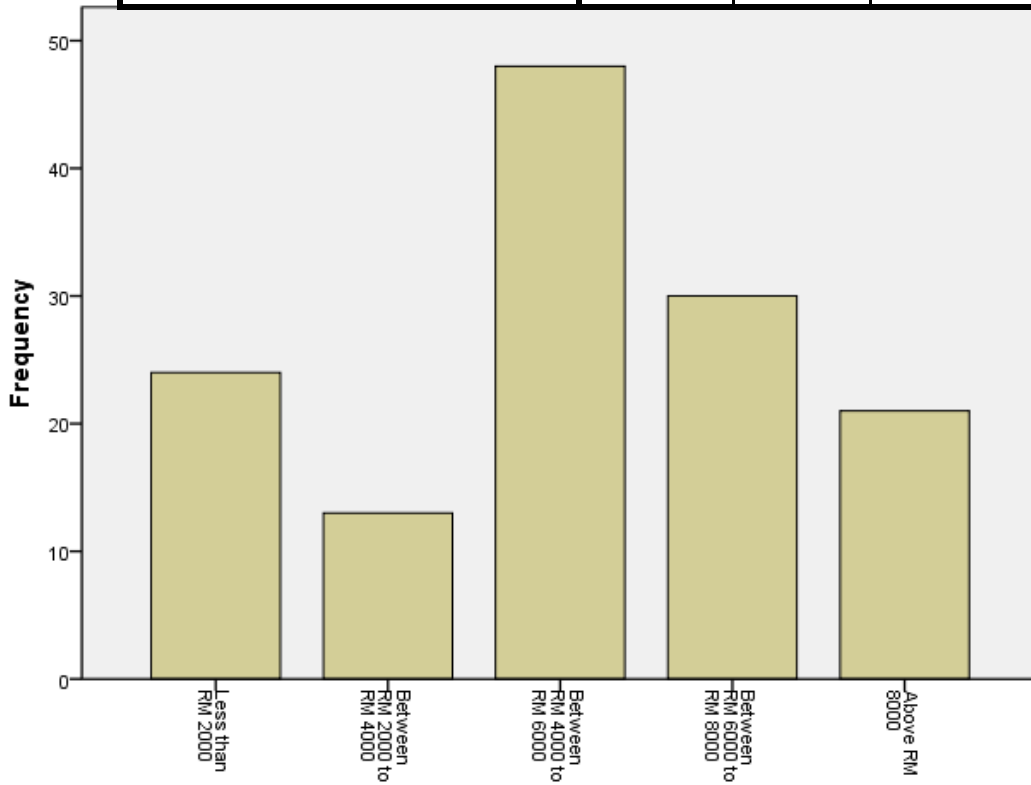
5 INCOME



Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM 2000	24	16.0	17.6	17.6
	Between RM 2000 to RM 4000	13	8.7	9.6	27.2
	Between RM 4000 to RM 6000	48	32.0	35.3	62.5
	Between RM 6000 to RM 8000	30	20.0	22.1	84.6
	Above RM 8000	21	14.0	15.4	100.0
	Total	136	90.7	100.0	

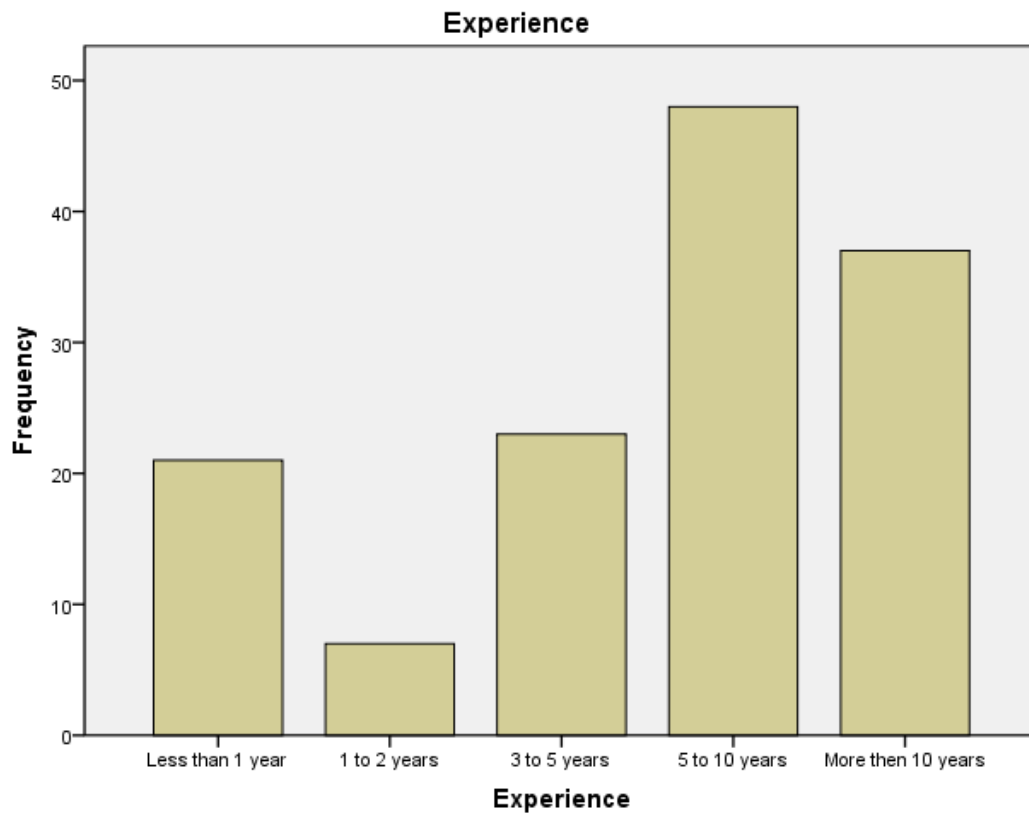


Missing	System	14	9.3		
Total		150	100.0		



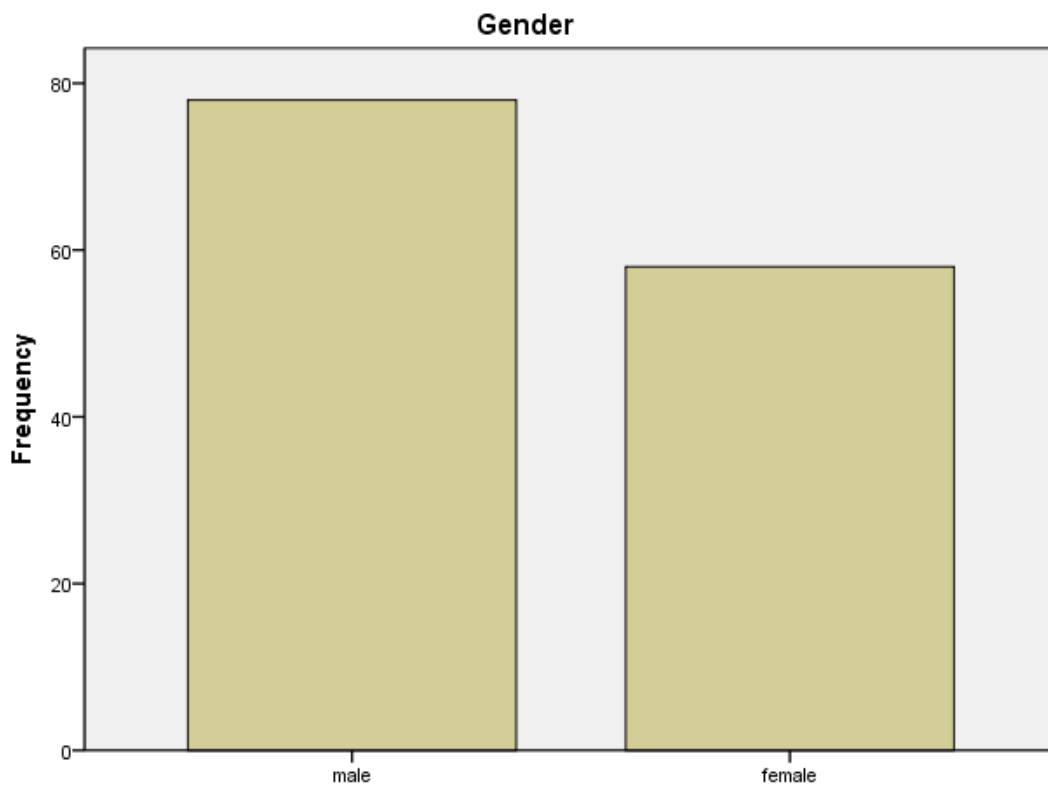
6 EXPERIENCE

Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	21	14.0	15.4	15.4
	1 to 2 years	7	4.7	5.1	20.6
	3 to 5 years	23	15.3	16.9	37.5
	5 to 10 years	48	32.0	35.3	72.8
	More than 10 years	37	24.7	27.2	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		



## 7 GENDER

		<b>Gender</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	78	52.0	57.4	57.4
	female	58	38.7	42.6	100.0
	Total	136	90.7	100.0	
Missing	System	14	9.3		
Total		150	100.0		



## APPENDIX B: REGRESSION ANALYSIS

### A) CORRELATION TEST

		avg_Easy	avg_Design	avg_speed	avg_Security	avg_Information
avg_Easy	Pearson Correlation	1	.681**	.673**	.735**	.353**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	136	136	136	136	136
avg_Design	Pearson Correlation	.681**	1	.740**	.838**	.486**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	136	136	136	136	136
avg_speed	Pearson Correlation	.673**	.740**	1	.683**	.448**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	136	136	136	136	136
avg_Security	Pearson Correlation	.735**	.838**	.683**	1	.559**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	136	136	136	136	136
avg_Information	Pearson Correlation	.353**	.486**	.448**	.559**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	136	136	136	136	136

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Correlation is significant at the 0.01 level (2-tailed).

Correlation is

### B) RELIABILITY TEST

Reliability Statistics	
Cronbach's Alpha	N of Items
.892	5

## C) STEPWISE MODEL

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.748 <sup>a</sup>	.560	.557	.44886	.560	13	1	134	.000

a. Predictors: (Constant), avg\_Easy

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.722 <sup>a</sup>	.521	.518	.46800	.521	146.032	1	134	.000

a. Predictors: (Constant), avg\_Design

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.761 <sup>a</sup>	.579	.575	.43921	.579	183.943	1	134	.000

a. Predictors: (Constant), avg\_speed

Model	R	R Square	Adjusted R Square	Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.755 <sup>a</sup>	.570	.567	.44358	.570	177.712	1	134	.000

a. Predictors: (Constant), avg\_Security

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.672 <sup>a</sup>	.451	.447	.50118	.451	110.180	1	134	.000

a. Predictors: (Constant), avg\_Information

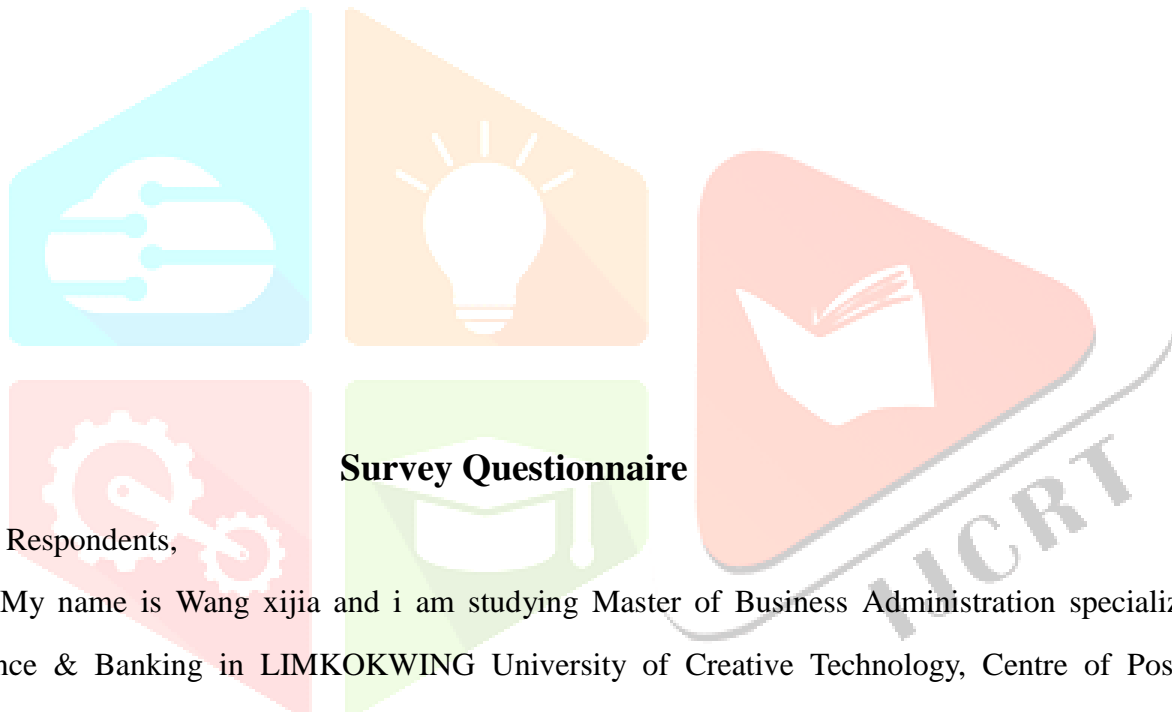
## D) COEFFICIENT MODEL

Coefficients <sup>a</sup>									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	-.481	.192		-2.513	.013			
	avg_Easy	.304	.053	.353	5.704	.000	.748	.447	.222
	avg_Design	.040	.079	.040	.504	.615	.722	.044	.020
	avg_speed	.287	.062	.289	4.635	.000	.761	.377	.180
	avg_Security	.061	.083	.061	.740	.461	.755	.065	.029
	avg_Information	.429	.056	.364	7.625	.000	.672	.556	.297
a. Dependent Variable: avg_CS									

## MULTIPLE REGRESSION

Model Summary					
Mo	R	R	Adjusted	Std. Error	Change Statistics

del		Squar e	R Square	of the Estimate	R Square Change	F Chang e	df1	df2	Sig. F Change
1	.896 <sup>a</sup>	.803	.796	.30465	.803	106.16 7	5	130	.000
a. Predictors: (Constant), avg_Information, avg_Easy, avg_speed, avg_Design, avg_Security									



Dear Respondents,

My name is Wang xijia and i am studying Master of Business Administration specialization with Finance & Banking in LIMKOKWING University of Creative Technology, Centre of Post Graduate Studies, and Located at Kuala Lumpur, Malaysia.

The main purpose of this questionnaire is to get the data's for my research conducting on Antecedents of customer satisfaction with online banking in China. In relation to this, the emphasis of this study will focus on the importance of online banking in today's world. It will also give a brief literature review on the effective usage of online banking.

Your participation in this study is very important. This questionnaire is confidential and your personal details will be used only for academic purpose only.

If your have any questions concerning the research study, please feel free to contact me.

Thank you for your participation and cooperation in this survey.

Name: Wang xijia

Email: [xijia77@163.com](mailto:xijia77@163.com)

Contact NO: 008613811833348

## Part 1 Demographic information

(Please indicate your choice, by ticking the correct box)

### 1. Gender(性别):

Male  Female

### 2. Respondent's Age:(年龄)

a. 18-29 years  b. 30-39 years  c. 40-49 years  d. 50 or above 50 years

### 3. Level of Education: (学历)

a. Diploma  b. Bachelor's Degree  c. Masters  d. Professional  e. Others   
(大专) (本科) (研究生) (专业人员) (其它)

### 4. How many years of work experience do you have?

(请问你有几年的工作经验?)

a. 1-4 years  b. 5-9 years  c. 10-14 years  d. 15-19 years

### 5. What is your position in the job?

(请问您在工作中的能力水平?)

a. Junior level  b. Senior level  c. Top management  d. others   
(初级) (中级) (高级管理者) (其它)

### 6. In which department you work?

(您在哪个部门工作?)

a. Finance  b. Accounts  c. Administration  d. Sales  e. Marketing   
(财务部门) (会计部门) (行政部门) (销售部门) (市场部门)

### 7. In which area is you employee?

(您从事的工作属于哪个范畴?)

a. Public sector  b. Private sector  c. Others



(国营部门)                      (私营部门)                      (其它)

### 8.What is your monthly income?

- A Less than RM 2000
- B Between RM 2000 to RM 4000
- C Between RM 4000 to RM 6000
- D Between RM 6000 to RM 8000
- E Above RM 8000

### 9.Are you satisfied with the online banking performance in China?

(请问您对中国的银行的网上银行服务满意么? )

- A. Satisfied[    ]      b.Not satisfied[    ]      c.Makes no difference[    ]  
 (满意)                      (不满意)                      (不清楚)

### Part B: Questionnaire items

Please read the following instructions before you start.

For each statement,there are 5 choices--Strongly disagree; Disagree; Neutral; Agree; Strongly Agree; you can only choose one.

Please indicate your choice by ticking any box.

#### A Ease of use (adapted from yoon and kim(2009)study)

1. This online banking application has easy navigation  
(在线银行的应用程序轻松导航人们使用网上银行)
2. This online banking application has easy transaction processing  
(网上银行的交易的应用程序很容易让人会使用)
3. More easy to using online banking to let more people to use.  
(更容易使用网上银行交易就会让更多人接受它)

#### B Design (adapted from Aladwani and Palvia (2002) and Yoon and kim (2009)studies)

- 1.This online banking application has a neat and tidy web design  
(网上银行有一个干净的网页设计)
- 2..The online banking application has a web design which is ease to use.  
( 网上银行的网页设计具备简单, 使用方便等优点)
- 3.The online banking application has an attractive web design.  
(网上银行的网页设计具有吸引力)

**C Security (adapted from Suh and Han(2003)and yoon and kim (2009)studies)**

1. The security devices of this online banking application properly transfer the data this is sent by me (在线银行的安全设备会正确的传送我发出的数据)
2. The security devices of this online banking application protect the data that is sent by me.( 在线银行的安全设备会保护我传送的数据)
3. The security devices of this online banking application do not permit changes to data that are sent by me. (在线银行的安全设备会阻止我传送不同的数据)
4. Due to security devices,this online banking application does not deny the facts of the data sent by me. (由于安全设备, 在线银行不会发送我否认传送的数据)

**D Speed (adapted from Aladwani and Palvia(2002) and Yoon and Kim (2009)studies)**

1. The connection speed of this online banking application is fast. (在线银行的连接速度很快)
2. The transaction processing speed in this online banking application is fast. (网上银行的事务处理速度快)
3. The page loading speed of this online banking application is fast. (网上银行的页面加载速度快)

**E Information content (adapted from and Aladwani and Palvia (2002) and Yoon and Kim(2009) studies)**

- 1 The information content of this online banking application is useful. (网上银行的应用程序的信息内容是有用的)
- 2 This online banking application provides relevant information content. (网上银行的应用程序提供了相关的信息内容)
- 3 This online banking application provides current information content. (网上银行会提供当前的信息内容)
- 4 The information content of this online banking application is easily understood. (信息在网上银行的应用是容易让人理解的)

**F Customer satisfaction (adapted from Rod,Ashill, Shao,Carruthers (2009) studies)**

- 1 I am satisfied with the transaction processing in the online banking application (我满意网上银行事务处理的应用)
- 2 I am satisfied with the services provided by this online banking application. (我对网上银行所提供的应用程序的服务满意)
- 3 On the whole I am satisfied with this online banking application. (整体来说, 我对网上银行的应用程序满意)