

The determinants of satisfaction with e-banking

Abstract

Purpose

The aim of this paper is to contribute to the field of satisfaction research from the perspective of electronic banking users; a topic of great interest to the business strategies of financial institutions. In this context, the authors analyse the main determinants of user experience with a specific institution's products.

Design/methodology/approach

A comprehensive review of the scientific literature has justified the development of a behavioural model that explains satisfaction using a set of constructs or endogenous variables. Data was collected from a self-administered web survey in the authenticated section of the electronic banking service of a prestigious financial institution.

Findings

The analysis tests the relationship between the proposed variables (accessibility, trust, ease of use and usefulness) and satisfaction with electronic banking.

Research limitations/implications

The study was limited to the data of a single financial institution. Caution should therefore be exercised in generalising the results. The research results provide a number of valuable conclusions for financial institutions.

Originality/value

This paper is a pioneer study of satisfaction with electronic banking, especially of the relationships between satisfaction and its main determinants.

Keywords

Electronic banking, Satisfaction, Determinants, Expectation disconfirmation, Banking, Customer satisfaction

Results

Goodness-of-fit indicators of the final model

Coefficient	RMSA	GFI	AGFI	CFI	NFI	Chi-square	Degrees of freedom
Model value	0.044	0.97	0.93	1.00	1.00	245,90	36
Recommended value*	≤ 0.08	≥ 0.90	≥ 0.90	≥ 0.90	≥ 0.90	-	-

* Hair et al. (1999)

Results of the SEM (LISREL v8.8 software)

