

E-Service Quality of Online Banking and its Influence on Customer Satisfaction: The Case of Bank Islam Malaysia Berhad (BIMB)

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Currently, customers are highly supportive in adopting technological innovations, particularly during this pandemic of Covid-19, as they will have a higher belief and dependency in many online transactions. Online banking is one of them. Online banking is a type of financial intermediation that allows individuals to do transactions via internet. Online banking also refers to businesses that uses technology to deliver competitive services to consumers via online. Many business research stated that technology advances are one of the most effective strategies to improve service quality and to meet customer demands and satisfactions. Besides that, using e-commerce that related to the online banking facilities is a vital strategy nowadays by many retailers in developed or developing countries. It enables customers to conduct their transactions without having to leave their homes or workplaces, thus lessen the efforts, and make customer feel convenient to experience the purchase of online product or services. In addition, online banking can also help consumers to manage their finances more efficiently. This will lead to the fulfilment of satisfying the consumers, and to strive in the business. However, are all online banking which developed by many banks fulfilling the service quality requirements? Therefore, the objective of this study is to investigate the factors that influencing customer satisfaction with online banking of Bank Islam Malaysia Berhad (BIMB). Using E-SERVQUAL (privacy & security, reliability, responsiveness, site organization, and efficiency) this study used quantitative approach as 100 set of questionnaires were distributed and were analyzed using SPSS software.

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