PREFACE

Banks have been rendering yeomen services since long, but internet and other information technologies have offered innovative ways of rendering such services. Use of internet banking has transformed the preferences and expectations of the users. New opportunities offered by internet banking have raised managerial issues and challenges. The present study is an attempt to identify the factors contributing to the satisfaction of internet banking customers and the perceived quality of services rendered by internet banking services.

Chapter - I introduces the theme and conceptual framework of customer satisfaction and internet banking. Various concepts models like Feedback system model, Kano’s customer satisfaction model and gap model by Zeithmal et al. have also been carefully examined. Factors contributing to customer satisfaction, quality of services and issues related to customer satisfaction and internet banking have been highlighted.

Chapter - II undertakes critical appraisal of existing literature. The chapter has been systematically presented in three subunits, a) Customer Satisfaction, b) Information Technology Enabled Services (ITES) and internet Banking & c) Service Quality & SERVQUAL (Service Quality Index).

Chapter - III describes the research methodology adopted for the present study. The research objectives and research hypotheses have been highlighted in this chapter. Statistical techniques used for data analysis and presentation have been explained.

Chapter - IV is devoted towards presentation, analysis and interpretation of data. The data has been presented in the form of tables and figures so as to derive meaningful information out of it.

Chapter - V presents the conclusions and recommendations of the present study. The recommendations have been outlined for both, banks as well as the users of internet banking services. Managerial implications and avenues for further research have also been elaborated.