

SERVICE QUALITY AND ONLINE BANKING SERVICES: ANALYZING THE INTERNATIONAL TOURISTS' SATISFACTION WITH ONLINE BANKING SERVICES IN BANGLADESH

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ABSTRACT

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking. Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. The goal of this research was to analyze the international tourists' satisfaction with online banking services in the contexts of Bangladesh. The paper explores tourists' satisfaction with efficient dimensions, responsiveness dimensions, system available dimensions, privacy dimensions, fulfillment dimensions, compensation dimensions, and contact dimensions. The data were gathered from a sample of 176 international visitors to Bangladesh by utilizing a purposive sampling method and adopting a survey method comprised of a web-based structured questionnaire. The findings of the research suggest that efficient dimensions, system availability dimensions, privacy dimensions, and fulfillment dimensions are the most essential aspects which significantly affect international tourists' satisfaction with online banking services. The study also reports that responsiveness dimensions, compensation dimensions, and contact dimensions do not play an important role in international tourists' satisfaction. It has implications for bank service marketers regarding the effective design of service marketing strategy for international tourists' satisfaction in the contexts of online banking service in Bangladesh.

KEY WORDS: Bangladesh, international tourists, online banking services, satisfaction, SERVQUAL model

1. INTRODUCTION

The evolution of modern technologies and the widespread distribution of mobile devices have facilitated the digitalization of products and services. In the banking sectors, there has been heavy investments in developing online channels of information, mobile applications and digital services (Sarel & Marmostein, 2003). The transition to online services, and particularly within the banking sector, has numerous advantages such as cost savings and improved efficiency of services (Aladwani, 2001). Online banking is a particular area in which technologies play a crucial role and can be defined as a portal, through which customers control a number of banking services associated to their accounts (Pikkarainen et al., 2004). Online services typically include automatic teller machines (ATMs), automatic payments (e.g standing orders, automatic bill payments), electronic transfers and personal computer banking (Kolodinsky et al., 2004). Online banking services are now transforming the financial services industry and have gained much popularity in the last decade (Aladwani, 2001; Bradley & Stewart, 2003; Eriksson, 2005). The quantity of online financial activities is increasing, and this has largely come as a result of the advancement of technologies, particularly technologies to generate, collect and process information about bank operations (Vasiljeva & Lukanova, 2016; Muljani & Ellitan, 2019). The evolution

of technologies has provided the opportunity to create more effective and efficient control system within individual establishments but also within the whole banking sector. In comparison to paper-based operations, online banking systems (OBS) offer instant verification and transfer which reduces the flow of expensive paperwork in the record keeping process. Moreover, the adoption of innovative technologies in banking offers opportunity for reduction of both paper and human resources.

Within the tourism system, OBS have been developed for many reasons. OBS is a system which helps international tourists to access their bank details and profile information of the products and services through an internet enabled device such as smartphones and tablets. It provides banking from anywhere, anytime and is used for transactions and payments over the Internet through a bank's website (see Devi & Revathy, 2011). Online banking is a system that enables international tourists with accessible and affordable platforms that include integrated services of online personal banking such as online checking and saving accounts, money market accounts, certificate of deposit, investment services and other related financial services (England, Neolle, Furst & Robertson, 1998; Carlson & Lang, 2001).

Widely considered as a critical factor for gaining competitive advantage, market positionality and brand equity (Sasser, Olsen & Wyckoff, 1978; Zeithaml & Bitner, 1996), service quality is conceptually defined as a 'focused evaluation that reflects the customer's perception' (Zeithaml & Bitner, 2003, p. 85) and it is primarily about how well a delivered service conforms to the expectations of customers (Ghobadian, Speller & Jones, 1994; Johnston & Clark, 2008). As Peter Drucker (1973, p. 79) argues, 'to satisfy the customer is the mission and purpose of every business' and this is particularly the case for the tourism industry. There are many models that help us to measure service quality (e.g. Grönroos, 1984; Parasuraman et al., 1985; Parasuraman et al., 1988; Dabholkar et al., 1996). The classic models are based on the service outcomes and the service process (technical quality and functional quality) as demonstrated with the Grönroos (1984) dimensional model, and tangibles, reliability, responsiveness, assurance and empathy, as demonstrated by Parasuraman, Zeithaml and Berry's (1988) with their SERVQUAL model. Both of these models, however, imply that the provision of services is primarily focused on the interaction between customers and employees and also put an emphasis on the face-to-face operations. However, as Naumov (2019) argues, the evolution of technologies has significantly changed customers' perceptions on service quality. He argues that many customers now put an emphasis on efficiency, speed of services and availability. All of those factors are particularly important in the context of online banking services which now play an integral part in the tourism industry. Understanding the key drivers for using online banking services in the tourism industry remains a neglected area within business management and tourism studies and this study seeks to address this gap.

Objectives of the study

The main aim of the current study is to analyze the international tourists' satisfaction with online banking services in Bangladesh. The paper has the following research objectives:

- To explore the level of satisfaction with online banking services in Bangladesh.
- To examine the main factors that influence international tourists' satisfaction with online services.
- To investigate the impact of efficient dimensions, responsiveness dimensions, system available dimensions, privacy dimensions, fulfillment dimensions, compensation dimensions, and contact dimensions on international tourists' satisfaction.

2. LITERATURE REVIEW

Internet or electronic banking is usually defined as a system of various online services provided to customers online (Ombati, Mangati, Nyamwange & Nyaoa, 2010). For Mukherjee and Nath (2003), internet banking includes services such as payments, account status and checking balance aimed at allowing customers to have a direct access to their financial resources. Online services have gained popularity in the last few decades due to their accessibility, availability and widespread application. Banks have also shifted a significant part of their operations online in a search for competitive advantage, differentiation and customer retention (Pikkarainen et al., 2004; Kumar, Kee & Charles, 2010). This is also the case in Bangladesh where new e-services have been introduced by a number of banks (Shamsuddoha, 2008).

In the context of e-services, service quality and satisfaction are determined by the consumers' overall evaluation and judgement of the provided online services (Santos, 2003). There is a great number of frameworks and theories that explain the factors, however, that drive these judgements. For Ganguli and Roy (2011) there are four dimensions of service quality, namely, customer service, security, information quality and ease of technologies. For them, reliability

and ease of use are the key factors that dominate consumers' evaluation of services. According to Singh and Kaur (2011), we can expand the dimensions into seven, namely, responsiveness, responsibility, tangibles, competence, reliability, innovation and positive feedback. Karim and Mahmud (2018) argue that banking and the banking sector in general, is a particularly important industry in Bangladesh where customer satisfaction greatly depends on the human interactions and face to face services. However, they also note that internet banking is increasingly popular and there is a need to study customer satisfaction with online services.

In our research, we address this call for further studies and explore customer satisfaction by examining efficiency, responsiveness, system availability, privacy, fulfillment, compensation, and contact dimensions and explore if they affect international tourists' satisfaction with online banking services.

2.1. Efficiency

Efficiency in its broader definition is often considered as a core administrative value for both public and private organizations and has a long history. Early theorists such as Gulic and Urwick (1937) argue that efficiency is the study of the relationship between production inputs and outputs whereas more contemporary studies (e.g. Rutgers & van der Meer, 2010) suggest that efficiency should be explored from a number of different perspectives. For instance, Andrews and Entwistle (2012) introduce a model based on 'four faces of public service efficiency', namely productive efficiency, allocative efficiency, distributive efficiency and dynamic efficiency. Their study suggests that efficiency is not homogeneous, and it is subject to various considerations. For Gupta and Bansal (2012), service efficiency has a positive influence on customers and thus contributes to an improved level of guest satisfaction. Within the context of internet banking, efficiency is the ability of the customers to get to the web site, find the desired product/service and the required information with a minimum effort. Efficiency is determined by the accuracy of bank statements, on-time performance services, service delivery and service provisions (Yeung et al., 2002).

In tourism, efficiency is important from a tourist perspective and measures the level of trust within both public and private sectors. As Gupta and Bansal (2012) claim, efficiency is very important for guest satisfaction and critical for destination choices, an argument consistent with Kamrani (2016). For Nguyen and Leblance (2001), a good level of efficiency is amongst the most significant indicators for service quality, particularly within the public sector. For Zeithaml and Bitner (2003) service providers put great attention to how efficiently their services are delivered and this is a key for avoiding customer complaints and keeping their service promise. In our research we define efficiency as the ability to get online and access the website, desired online services and get to the information needed with a minimum effort. In our study, we explore efficiency in terms of ease of access, performance, efficient card services and level of complexity required to operate with the software.

H1: Efficiency has a positive impact on international tourists' satisfaction.

2.2. Responsiveness

Responsiveness is considered as one of the most important dimensions of guest satisfaction and it is traditionally defined from a service quality perspective as the willingness to serve customers and provide a prompt, quick and efficient service (Parasuraman et al., 1988). In the context of tourism and hospitality services for example, responsiveness refers to the enthusiasm of the staff to serve their customers and assist with their needs, as per the SERVQUAL model (Parasuraman et al., 1985). Responsiveness is critical for measuring the quality of public services within the tourism industry and significantly influences the overall guest satisfaction. However, this is again quite specific to the service-based industries and particularly the service encounter. In the context of digital services, responsiveness is measured by how responsive a particular system is, and to what extent it provides a prompt response to the customer request, as is the case with the room booking systems (Parvin et al., 2014). This is also the case with the online banking sector where responsiveness primarily refers to the speed and availability of digital services (see for example, Karim and Chowdhury, 2014). In our study, we explore responsiveness in terms of how online banking services provide information to their customers and the extent to which the services 'respond' promptly and timely to the customer enquiries.

H2: Responsiveness has a positive impact on international tourists' satisfaction.

2.3. System

According to Kumbhar (2011), system availability is essential in online services and in particular, the availability of a range of digital services available for customers. For him, an up-to-date and constantly working system has a crucial impact on customer satisfaction with online services. He also highlights the importance of having a good and working web page and point out some other crucial factors which have an important role to play from a customer perspective such as efficiency of the online platform, data protection, accessibility and security of transactions. Zeithaml, Parasuraman and Malhotra (2002) provide us with a conceptual framework of how customer measure service quality through web sites and argue that there are five critical factors: information availability and content, ease of use or usability, privacy, graphics (design) and fulfillment. They argue that the first two factors are crucially important, particularly for finding information online and purchasing goods and services online. For them, customers are goal-oriented and conscious about the time spent online. Therefore, system availability is arguably the most essential factor. This is consistent with Szymanski and Hise (2000) and their 'e-satisfaction' model. For them, site design and convenience are regarded as key factors for customer satisfaction with online services. In our study, we consider system availability as a set of functions and we primarily explore availability (up and running) of the online banking services, convenience of using digital services, time efficiency (the time and effort it takes to access and use online banking services).

H3: System availability has a positive impact on international tourists' satisfaction.

2.4. Privacy

Privacy and security are amongst the most significant considerations that dominate the world of Internet, e-commerce and online services. For Culnan and Armstrong (1999), they are also key evaluative criteria for customer satisfaction. Privacy concerns data protection and information sharing, including the distribution of information to third parties whereas security primarily refers to the risk of fraud and financial losses such as illegal credit card transactions (Friedman, Kahn, & Howe, 2000). Both privacy and security are essential in the context of international tourists as they usually rely on online banking services for bookings, purchases of goods and services or securing hotel rooms. Online transactions include sharing data and as such, the ability of the banking services to guarantee and protect personal information is an important factor for ensuring customer satisfaction. In their research, Ahmad and Zu'bi (2011) explored the perceptions of international tourists with online services in Jordan. It has been established that the variables which include privacy, accessibility, design, convenience, content and security appear to have major influence on the international tourists' satisfaction. Of these variables, three variables, namely, privacy, content and security, had the most critical impacts on international tourists' satisfaction.

In our research, we consider privacy and security together and explore the notion of perceptions of tourist about the security of transactions, data protection and fraud prevention.

H4: Privacy and security have a positive impact on international tourists' satisfaction.

2.5. Fulfillment

Fulfillment deliberates as an important forecaster of international tourists' satisfaction (Kumbhar, 2011). Fulfillment is about guest satisfaction and service promise, having the product and delivering the product in promised time (Zethaml et al., 2002). Product quality and features are typically the most influential factors on the purchasing decisions of customers (Hossain and Khan, 2018). Kumbhar (2011) empirically investigated the perceptions of service quality and guest satisfaction of international tourists related to the Internet banking service in the tourism industry in India. Analyzing data gathered from 190 respondents, the study reports that responsiveness, problem solving and contact variables differ for public and private tourism sectors whereas efficiency, system availability, convenience and access, and security are shared among both sectors. A strong brand brings quality assurance, leads to a greater sense of loyalty among customers and leads to greater consumer choice as well (Khan, Hakeem & Naumov, 2018)

H5: Fulfillment has a positive impact on international tourists' satisfaction.

2.6. Compensation

According to the Zethaml et al. (2002), compensation involves receiving money back, for example as a part of the service recovery process. For Tharanikaran et al. (2017), the financial ability to compensate has direct influence on guest satisfaction. According to Fečíková (2004), customer satisfaction with compensation is a feeling which results from a process of evaluating what was received against the expected, the purchase decision itself and or the fulfillment of needs/wants.

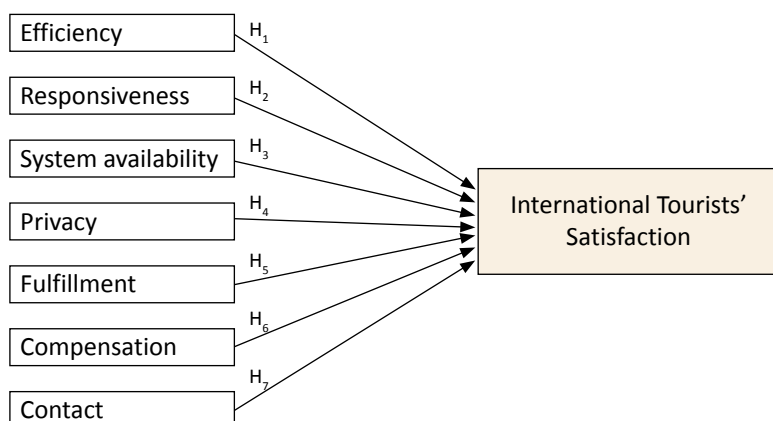
H6: Compensation and contact have a positive impact on international tourists' satisfaction.

2.7. Contact

Contact dimension have positive influence towards international tourists' satisfaction because contacting agents regarding problems is a highly expected service for international tourists' (Tharanikaran et al., 2017). Wilson (2008) states that contact dimensions are a focused the evaluation which reflects the perception of satisfaction of international tourists. According to Schiffman and Karun (2004), international tourists' satisfaction is defined as the individual's perception of the performance of the products or services in relation to his or her expectations. Ravichandran et al. (2010) found out that responsiveness is the only dimension of service having positive impact on customer satisfaction.

H7: Contact dimensions have a positive impact on international tourists' satisfaction.

Figure 1. Conceptual model



3. METHODOLOGY AND RESULTS

3.1. Measurement instruments

The scale items for measuring the international tourists' satisfaction with online banking service were adopted from Zeithaml et al. (2002), Nguyen and Leblance (2001), Friedman et al. (2000), Ganguli and Roy (2011) and Hossain et al. (2020), where the items were found reliable and valid. Table 1 displays the latent constructs and their observed variables.

Table 1. Measurement instruments

Constructs	Measured variables	Sources
Efficiency	The Bank requires lot of effort	Friedman, Kahn & Howe, (2000), Nguyen & Leblance (2001), Zeithaml, Parasuraman & Malhotra (2002), Ganguli & Roy (2011), Hossain et al. (2020)
	Perform the fast time	
	Card operating is very simple	
	It is easy to do	
	Banking system is clear and understandable	
Responsiveness	Online bank keeps to inform	
	Prompt service	
	Resolve online banking	
System availability	Available and convenience	
	All the time	
	Near to my places	
	Saves time	
Privacy	Feel safe	
	Trust online banking	
	Secure in online banking	
	Secret pin number	
Fulfillment	Keeps its promises	
	Modern technology	
	Quick transaction	
Compensation	Provides compensation	
	Recovery possible	
Contact	Balance transfers	
	Detailed information	
	E-mail within 24 hours	
International tourists satisfaction	Intent to pay the online banking	
	Decide to do the transactions	
	Satisfied with online banking service	

3.2. Scaling technique and questionnaire development

To stimulate responses, a five-point Likert scale was employed in the study. Respondents have marked the point that best represents how they would characterize the object being appraised. On a five-point Likert scale ranging from strongly disagree to strongly agree, respondents are asked to rate their level of agreement or disagreement. A pretest of 25 respondents was conducted prior to the finalization of the questionnaire.

In questionnaire all of the questions are closed-ended. Closed-ended questions are to analyze, similar to other answers,

and allow the respondent and interviewer to save time. However, because the study created an English version of the research questionnaire, it is easier for the study to omit open questions because non-English speakers may have difficulty with translating and interpreting them. Indeed, closed-ended questions make it easier for academics to code and evaluate data.

3.3. Sampling technique and sample size

Non-probability sampling was utilized since it is less expensive and takes less time to create a sampling frame. Among the several methods of non-probability sampling, the purposive sampling technique has been employed because it is easily accessible, convenient and produces relatively cheap costs. It is significant for the study to be able to acquire a sample of 176 respondents and gathered from international visitors to Bangladesh by utilizing a purposive sampling method and adopting a survey method comprised of a web-based structured questionnaire.

3.4. Data collection and analysis

The research collected data from 176 international tourists using a personal interview survey approach and a standardized questionnaire with five-point Likert scales. Data was gathered from international tourists who have already visited in Bangladesh through the personal survey methods and the data was encoded in SPSS 25.0 program for analysis. It was investigated using descriptive statistics, and multiple regression analysis.

3.5. Results and discussions

Table 2. The demographic profile of international tourists

Categories	Frequency	Percent
Age		
Below 30	13	7.4
31-40	21	11.9
41-50	137	77.8
50 above	5	2.9
Gender types		
Male	133	75.6
Female	43	24.4
Education qualification		
Lower/no qualification	20	11.3
Certificate/diploma	6	3.4
Graduate (e.g. BA)	31	17.6
Post-graduate (e.g. MBA)	119	67.7
Occupation status		
Service industries	135	76.8

Business	14	7.9
Students	20	11.4
Others	7	3.9
Origin		
American	63	35.8
Asian	110	62.5
Australian	2	1.13
European	1	0.6

Table 2 represents the frequency and percentage on demographic profile of international tourists. Majority of international tourists are male (75.6%), while females only constitute 24.4%. It appears that international tourists are mostly in the age category of 41-50 and percentage is 77.8. These people tend to have been more concerned about entertainment and the visit other nation-states like Bangladesh. With regards to educational qualification, most of the international tourists have a post-graduate qualification (67.7%). With regards to occupation status, most of the international tourists work in the service industries (76.8%), Most of the international tourists come from other Asian countries (62.5%).

Table 3. Descriptive statistics analysis

	Mean	Std. Deviation	Rank (Mean)
1. Efficiency			
Require lot of effort	3.7955	1.08137	4
Perform the fast time	3.6307	.99998	5
Card operating is very simple	4.0114	1.10577	3
It is easy to do	4.3011	1.03934	1
Banking system is clear and understandable	4.0571	1.02674	2
2. Responsiveness			
Online bank keeps to inform	3.8239	1.16996	1
Prompt service	3.8068	1.01258	2
Resolve online banking	3.2330	1.22696	3
3. System availability			
Available and convenience	3.9545	.96106	2
All the time	3.7500	1.16374	4
Near to my places	3.9148	1.06830	3
Saves time	4.1932	1.02937	1
4. Privacy			
Feel safe	3.8920	1.03358	3
Trust online banking	3.9205	.93469	2

Secure in online banking	3.7955	1.01598	4
Secret pin number	4.0511	1.14278	1
5. Fulfillment			
Keeps its promises	3.7443	.92426	3
Modern technology	4.0227	.97368	2
Quick transaction	4.1534	.98229	1
6. Compensation			
Provides compensation	2.5114	1.16613	1
Recovery possible	2.3920	1.18068	2
7. Contact			
Balance transfers	2.4261	1.25366	3
Detailed information	3.4034	1.18166	2
E-mail within 24 hours	3.9773	1.12099	1

The mean and standard deviation scores were used to analyze all of the aspects. The factors were ranked according to their calculated mean values. As shown in Table 3, efficiency dimensions (It is easy to do) received the highest mean score (M= 4.3011), while compensation dimensions (Recovery possible) received the lowest mean score (M= 2.3920). All aspects generated moderate mean scores. It was recommended that among the all aspects had no larger variation.

Table 4. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.570a	.325	.297	.78526

Table 4 presents that the value of correlation coefficient, $R=0.570$ recommends that there is moderate positive correlation between international tourists' satisfaction on online banking services and efficient, responsiveness, system available, privacy, fulfillment, compensation, contact dimensions. Nevertheless, only 32.5% (R-square values of 0.325) variation in international tourists' satisfaction on online banking services are accounted because of independent variable (efficient, responsiveness, system available, privacy, fulfillment, compensation, contact dimensions). The adjusted R square is 0.297, indicating that the seven aspects can significantly account for 29.7% variance in international tourists' satisfaction on online banking services. This implies that there is an impact of other aspects to the international tourists' satisfaction of online banking services.

Table 5. ANOVA

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	49.946	7	7.135	11.571	.000 ^a
Residual	103.594	168	.617		
Total	153.540	175			

Table 5 demonstrates that regression analysis is performed to identify the relationship between efficient, responsiveness, system available, privacy, fulfillment, compensation and contact dimensions within international tourists' satisfaction on

online banking services. The F-statistics produced ($F = 11.571$) is significant at 1 per cent level ($\text{Sig. } F < 0.01$), thus confirming the fitness for the model.

Table 6. Coefficients analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.143	.502		-.284	.777
	Efficient Dimensions	.249	.111	.175	2.241	.026
	Responsiveness Dimensions	-.153	.096	-.119	-1.595	.113
	System Available Dimensions	.233	.116	.178	2.008	.046
	Privacy Dimensions	.299	.087	.246	3.427	.001
	Fulfillment Dimensions	.231	.113	.166	2.039	.043
	Compensation Dimension	.016	.059	.017	.265	.792
	Contact Dimension	.144	.077	.126	1.881	.062

Our analysis indicates that efficient dimensions are important aspects, which significantly affect international tourists' satisfaction with online banking services ($\beta_1 = 0.175$; $t\text{-value} = 2.241$; $p < 0.05$). Therefore, we conclude that H1 should be accepted and there is significant relation between efficient dimensions and international tourists' satisfaction on online banking services. System availability dimensions are also important ($\beta_3 = 0.178$; $t\text{-value} = 2.008$; $p < 0.05$) and H3 is also accepted. Therefore, there is significant relation between system available dimensions and international tourists' satisfaction on online banking services. H4 designates privacy dimensions as the vital aspects, which significantly affect international tourists' satisfaction on online banking services ($\beta_4 = 0.246$; $t\text{-value} = 3.427$; $p < 0.05$). H4 is also accepted and thus, privacy dimensions are significantly influence international tourists' satisfaction on online banking services.

Next, H5 indicates that fulfillment dimensions are also critical aspects, which significantly affect international tourists' satisfaction on online banking services ($\beta_5 = 0.166$; $t\text{-value} = 2.039$; $p < 0.05$). H5 is therefore also accepted. As a result, there is significant relation between fulfillment dimensions and international tourists' satisfaction on online banking.

Our findings also suggest that responsiveness dimensions negatively and insignificantly affect international tourists' satisfaction on online banking services ($\beta_2 = -0.119$; $t\text{-value} = -1.595$; $p > 0.05$). H2 is not accepted. Therefore, responsiveness dimensions do not influence international tourists' satisfaction on online banking services. Similarly, compensation dimensions unimportantly influence international tourists' satisfaction on online banking services ($\beta_6 = 0.17$; $t\text{-value} = 0.265$; $p > 0.05$). H6 is not supported. So, compensation dimensions have no effects on international tourists' satisfaction with online banking services. Lastly, contact dimensions positively and insignificantly influence international tourists' satisfaction on online banking services ($\beta_7 = 0.126$; $t\text{-value} = 1.881$; $p > 0.05$). H7 is also not supported. Thus, we can conclude that contact dimensions do not influence international tourists' satisfaction with online banking services.

4. CONCLUSION

This research has been undertaken with a purpose to analyze the international tourists' satisfaction with online banking services in Bangladesh. This study adopted quantitative analysis of possible aspects that may affect international tourists' satisfaction with online banking services. The paper analyzes whether efficient dimensions, responsiveness dimensions, system available dimensions, privacy dimensions, fulfillment dimensions, compensation dimension, and contact dimension affect international tourists' satisfaction with online banking services. The findings suggest that different aspects are important tools to stimulate international tourists' satisfaction with online banking services. From the results of regression analysis, this paper has discovered that efficient dimensions, system availability dimensions, privacy dimensions and fulfillment dimensions are the essential aspects, which significantly affect international tourists' satisfaction on online banking services in Bangladesh. The study has also found that responsiveness dimensions, compensation dimensions, and contact dimensions do not affect international tourists' satisfaction with online banking services in Bangladesh.

Since the study makes use of a theoretical model to outline the factors that influence international tourists' satisfaction with online banking services in Bangladesh, this study's findings contribute something of value to the larger body of previous research. In a similar vein, this paper will raise awareness among banking sectors, particularly among managers,

who can obtain a broad range of ideas on how international tourist satisfactions are dependent on the banking system, as well as on government and non-government sectors, international tourists, bank employees, academicians, politicians, and stakeholders. Those who are interested in conducting additional research in this particular topic will benefit from the enlightenment and value that this study brings to the theoretical field. This is the primary study that analyzes major aspects that determine the level of satisfaction experienced by overseas tourists using Bangladesh's online banking services. It involves the application of pragmatic evidence.

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KVALITETA USLUGA I USLUGE INTERNETSKOG BANKARSTVA: ANALIZA ZADOVOLJSTVA MEĐUNARODNIH TURISTA USLUGAMA INTERNETSKOG BANKARSTVA U BANGLADEŠU

SAŽETAK

Internetsko bankarstvo omogućava korisniku provođenje financijskih transakcija putem Interneta. Internetsko bankarstvo naziva se i online bankarstvom ili web bankarstvom. Internetsko bankarstvo omogućava korisnicima gotovo svaku uslugu koja je tradicionalno dostupna u lokalnoj podružnici, uključujući depozite, transakcije i internetsko plaćanje računa. Cilj ovog istraživanja bio je analizirati zadovoljstvo međunarodnih turista uslugama internetskog bankarstva u Bangladešu. Rad istražuje zadovoljstvo turista dimenzijama učinkovitosti, dimenzijama odziva, dimenzijama dostupnosti sustava, dimenzijama privatnosti, dimenzijama ispunjenja, dimenzijama kompenzacije i dimenzijama kontakta. Podaci su prikupljeni na uzorku od 176 međunarodnih posjetitelja Bangladeša korištenjem metode namjernog uzorkovanja i prilagodbom metode ankete koja se sastoji od strukturiranog upitnika temeljenog na webu. Rezultati istraživanja sugeriraju da su dimenzije učinkovitosti, dimenzije dostupnosti sustava, dimenzije privatnosti i dimenzije ispunjenja najvažniji aspekti koji značajno utječu na zadovoljstvo međunarodnih turista uslugama internetskog bankarstva. Studija također navodi da dimenzije odziva, dimenzije kompenzacije i dimenzije kontakta ne igraju važnu ulogu u zadovoljstvu međunarodnih turista. To ima implikacije za marketinške stručnjake bankovnih usluga u pogledu učinkovitog dizajna strategije marketinga usluga za zadovoljstvo međunarodnih turista u kontekstu usluga internetskog bankarstva u Bangladešu.

KLJUČNE RIJEČI: Bangladeš, međunarodni turisti, usluge internetskog bankarstva, zadovoljstvo, SERVQUAL model