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**ONLINE SERVICES OF COMMERCIAL BANKS TOWARDS  
CUSTOMER LOYALTY IN BANGLADESH**

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***Abstract***

It has become a common phenomenon in these days; a lot of Bangladeshi people are relying on using online banking services and it has gained much credibility. For capturing market, focusing and attracting the potential clients and keeping prevailing clients, there are many initiatives are being taken by many financial and banking organizations. As the electronic banking customers heavily rely on internet base banking services that influence the banking policy makers to take more electronic banking services promoting initiative for current and potential customers in competitive banking market in Bangladesh. There is no significant research oriented work has not been yet, in Bangladesh though clients reliance and customer confident in online services are integrated part of internet banking. The statistical evidence may play an identical implication for retaining customer's trust on electronic banking services in Bangladesh. A total of 250 respondents have been chosen from different government-owned and public banks following convenient sampling technique. While exploratory analysis has been used to fit the right items for each construct, structural modeling technique has been applied to assess the relationship between and among the constructs. From this revision it is observed that online services in the commercial banking sectors in Bangladesh have an impact towards loyalty of the customers. The research findings will be useful to the commercial banks of Bangladesh. Clients, bankers, managers, researchers, academicians will definitely be benefited from the present study.

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**Keywords:** Commercial online banks, website design, trust, habit, assurance, reputation.



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## 1. Introduction

Online banking administers a client's deposited money by means of a protected site which includes the utilization of the Internet as a remote conveyance channel? Banks offer Internet banking in two principle ways - either by physical workplaces or by "virtual," or "branchless," online banking. A severer is a core component of entire e-banking service mechanism and for installing such valuable source of information a legalized place is essential. With the help of e-service facilities like online banking activities a customer can utilizes their time properly that means it is very much time saving ways to use ATM or any other facilitates methods through this time which they can save with help of technology advancement of banking sectors clients can easily use their saved time for another purposes (Furst et al., 2000). According to Daniel (1999), using a E-banking services a client can able to get much more information to do their regular activities for their day to day banking purposes which are more reliable and also effective for customers that allows the customers to get a viable supplement of traditional banking using the resourceful online banking eservices. Subsequently, the customers are saving ample amount of time instant of going a physical presence in any particular branches of a bank. In addition, online banking allows a user to get access in their portal on 24 hours a day 7 days in a week in any established online banking services. In present days, time has become more important issues than anything else so that customers always try to find the ways how they can save their valuable time. As they can use their precious time doing some other valuable work, therefore they find online banking much more reliable and convenient.

## 2. Problem Statement

Providing a decent service quality is a noteworthy issue for all business particularly to bank industry. Consumer satisfaction and faithfulness may decide the achievement or come up short of a business. In present situation companies need to be taken bolder move in competitive e-banking market to fulfill their targeted clients bar. In any case, couple of associations seem to win with respect to making e-loyalty, and little is contemplated the frameworks required in making customer faithfulness on the web (Ribbink et al., 2004). For online connectivity having a computer and internet connection much more costly comparing to complete a traditional banking transaction and also evident that in some cases customer fail to retain their patience (Reichheld & Schefer, 2000). In a fast growing commercial market maintaining the ability to build customer trust considered as a vital gain in the entire competitive industry (Lin & Wang, 2006).

## 3. Research Questions

The research questions paintings on an assumption that coordination talents and balance are an overall performance precondition to the customer loyalty of online commercial banks. We advised that higher individuals have better evolved coordination and stability. **In these studies it changed into investigated whether the progress of online commercial banking services?** We therefore described the research question as to whether or not the development of online commercial banking services in Bangladesh.

#### **4. Purpose of the Study**

The essential goal of this examination is to research the level of clients' reliability to web banking site in Bangladesh. Taking after the investigation inquiries to be replied in this article, there are many objectives of the study have been focused such as literature review, analyzing the quality of banking services, evaluating the features that matters to customer's loyalty towards online banking services which directly make a link to evaluate the impact variables that lead the interest of perceiving internet banking services and last one is to determine if there exists any relationship between measuring services and loyalty of customers online banking system in Bangladesh.

#### **5. Literature Review and Hypotheses**

Customer satisfaction continues to draw the consideration of investigators and experts in disciplines such as psychology, technology, pharmaceutical and social science. In this research it is not so amazing because of there are lot of work on this particular subject having been already done like the association of clients of satisfaction and customer reliability (Christodoulides & Michaelidou, 2011; Cronin & Taylor, 2014; Dong, Ding, Grewal & Zhao, 2011). The theory of consumer satisfaction created by Oliver (1980) suggests that between of people expectation and getting on the basis of their demand when same or equal then it makes them satisfied in their performance area. There are various theories with respect to the fulfilment and administration display. Fulfilment happens when an item or administration is superior to anticipate. When all is said in done, fulfilment is the sentiment happiness or frustration achieved from observing on a products or services that a customers was expected on the basis of their demand. The customers may not get positive concern what they expected if there have some gaps between those it may create dissatisfaction. Various theoretical hypotheses have been used to clarify the connection amongst disconfirmation and fulfilment (Oliver, 2010). It can be the opposite for the customers when they can able to fulfill their expectation on what they desired; it is the reasons of satisfaction. Hoyer and MacInnis (2010) expressed that fulfillment can be related with sentiments of acknowledgment, bliss, help, energy and joy. Numerous hypotheses have been utilized to comprehend the procedure through which clients shape fulfillment judgment.

##### **5.1. E-service quality**

Quality of e-benefit is considered widely to consolidate all times of a customer's associations with a Web Site - how much a site supports profitable and intense shopping, purchasing, and transport (Parasuraman et al. 1988). Santos (2003) battles that e-benefit quality is a general customer's assessment and judgment of e-benefit movement in the virtual business focus. Online services are applauded by both retail customers and corporate clients because of its simplified accessibility to the e- banking services through internet which is much more convenient and hassle free comparing to the traditional banking services (Santos, 2003). Despite of having enormous potentiality of electronic banking services, but the questions is still remain how the significance of the services will be evaluated (Kenova & Jonasson, 2006). To measure the quality of services it is essential to formulate a certain standardized measuring criteria which will reflect quality of electronic services. Both the global and regional e- banking market

development is essential for measuring the standard of quality in e-service (Mekovec et al., 2007). Many research have been conducted on various field of service quality of online banking

## **5.2. Trust**

Studies have been conducted in the later, showed that trust has been formulated depending on various variables and researchers puzzle to give a particular shape of trans formulating issues (McKnight et al., 2002). It has been evidence from the previous studies, dealing with convictions against different gathering honesty generosity is essential to be trusted (Gefen, 2000). Small proportion of research has been conducted on the field of trust related issues of using online banking services (Doney & Cannon, 1997). There are researchers at present who are working on the concept of e-banking services and trust issues which are strongly integrated with various function of e-banking.

## **5.3. Habit**

Previous researchers' findings of past habitability attitudes have been rechecked by the (Chaudhuri, 1999). In his findings, most present habitual activity influence to commit action to more exclusively, comfortably and honestly and this tendency can lead a person to commit further similar kinds of activities. It is undeniable that the behavioral attitude stills a core source of measuring peoples' habitual actions. Finally, as per Gefen (2003), proceeded with utilize or expectation is not the same as propensity. Propensity is the thing that one normally does; it is a behavioral feeling in the present, though planned utilizes shows the particular behavioral expectation alluding to future exercises. At the point when propensity is solid, individuals depend considerably more on propensity than they do on outer data and on decision techniques. Along these lines, inclination alluded as a behavioral slant in the present that what one typically does and it prompts to the continuation of a comparative sort of direct has been gotten in this examination.

## **5.4. Reputation**

Reputation may be considered as a particular quality, for instance, relationship with investors (Herbig & Milewicz, 1993). Other than that, reputation may likewise be considered from a broader point of view pertaining it with the believability of the association. For this situation, reputation would be the result of the correlation between what the organization guarantees and what it in the end satisfies. In this manner, the reputation picture may pick up as an aftereffect of how genuine the organization is and the amount it looks after its surroundings. Besides, perceived reputation might be viewed as an outcome of the communications of business with its surroundings. This arrangement of cooperation's between the organization and its clients will be a wellspring of data which empowers clients to acknowledge all the more profoundly the nature of the offer (Yoon, 1993). Herbig & Milewicz (1993) have characterized reputation as an estimation of the consistency after some time of a characteristic of a substance. An association can along these lines have various reputations (one on every property, for example, value, item quality, imaginativeness, administration quality) or a worldwide reputation.

### **5.5. Customer loyalty**

Many researchers have found that there is a noticeable acceptance imbedded in using e-transaction services and it has been shown in the finding of (Lynch et al., 2001). Devotion towards customers considered as a prime responsibility to promote a particular product or services for future sustainability. Having the possibility of shifting attitudes of purchasing because of strong influence of situational and marketing factors people develop an attitude to revert the previous preferred products or same-brand related perching (Oliver, 1999). In addition, the above mentioned perception can be applicable for online loyalty factors as well. This illustrate that loyalty is integrated booth punching habit and behavioral attitudes. Products or services purchasing decisions are formulated through based of loyalty concept (Ribbink et al., 2004).

### **5.6. Service quality and customer loyalty**

Zahorik and Rust (1992) considered, perceived value has an strong influential effect to formulate customers trust which will developed noticeable level of measureable ability in any situational circumstance for formulating clients loyalty. An observation came from, Zahorik and Rust (1992) superiority of perceived products and services a decisive issue of making decision for any particular purchase which has been treated as a positive phenomenon. The study also reveals that there are two types of attitudes and there is a perpetual influence on products buying decision on the base of quality of products and entire products features of quality make a positive correlation on making a buying decision. So it is evident that there is a strong relationship between products quality and customers' loyalty. As Zeithaml et al. (1996) stated that high level of relationship in between service quality and customer loyalty specifies a positive impact on particular customer behavior. It is also supported by the (Anderson & Sullivan, 1993) that high level of service quality makes positive purchasing perseverance (e.g. customer loyalty). On the other hand, negative purchasing attitudes are formulated form low quality service. As a result of the above discussion, the present study proposes the following hypotheses:

**H1:** *Website design has a constructive relation with customer loyalty*

**H2:** *Assurance has an effect towards customer loyalty*

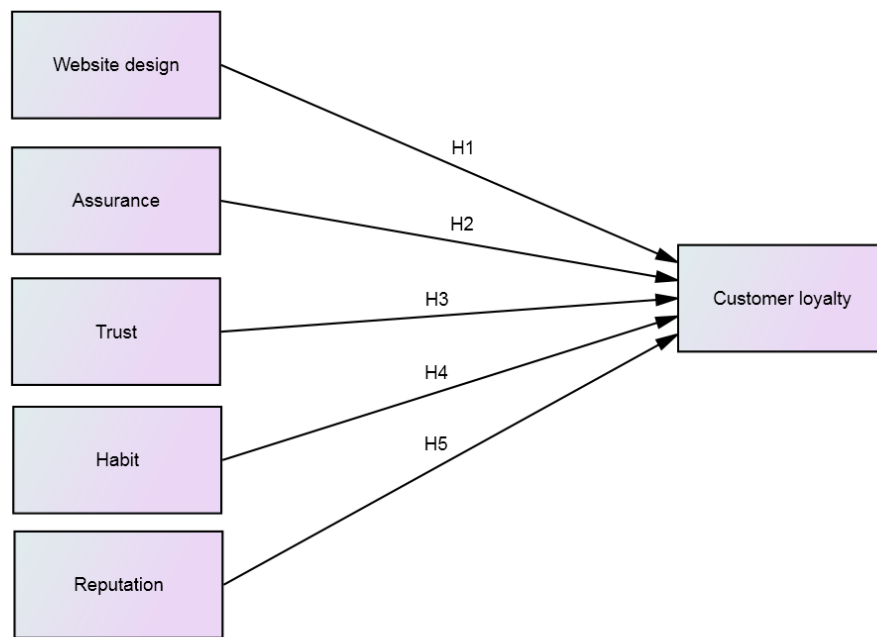
**H3:** *Trust has a constructive relation with customer loyalty*

**H4:** *Habit has a productive impact on customer loyalty*

**H5:** *Reputation has a direct effect on customer loyalty*

### **5.7. Research Framework**

Above mention flow chart has been illustrated on the base of various previous research works.



**Figure 01.** Research Framework

## 6. Research Methods

### 6.1. Research Sample

Structured survey was created to acquire the reactions from web banking clients about their sentiments on different research factors. An aggregate number of 250 online banking clients (test estimate) have been randomly chosen from various public and private commercial banks in Bangladesh. The analysts established the survey which comprises of fundamentally two sections, 1) Respondent's demographic data and 2) Factors identified with consumer satisfaction and loyalty. 26 related questionnaires were taken as autonomous factors and general client loyalty as the needy variable. At that point the information was gathered through overview by utilizing that survey.

### 6.2. Data collection

This part first presents the research design, conceptual model and hypotheses to be tested. Then the examination strategy including the survey plan and estimation of the exploration factors (including website design, assurance, trust, habit, reputation and customer loyalty), inspecting and information investigation techniques are portrayed. The investigation grasped in this examination is a realistic report where the investigation is endeavored to depict the reactions to request of the segments in choosing customer reliability towards web managing an account website in Bangladesh and, which of the components expect the most basic part to finish customer dedication. Cross-sectional examination was driven by means of survey study to take a depiction of the population at a point in time as the examination is concentrating on in view of existing banking client and not concentrating on the effect of prior and then afterward a client getting to be web banking client.

### 6.3 Analysis

For the information accumulation reason, self-administration was performed the respondents were requested to use a 5-point Likert scale from 1 to 5 where while 1 demonstrated solid disagreement 5 meant solid agreement with a statement. The questionnaires included 7 areas, the initial 6 segments were committed to each of the factors and the last segment comprised the respondents' statistic attributes. The survey was produced by adjusting previous reviews they were altered so that to suit the current needs. It was done with a specific end goal to affirm the legitimacy issues (Zainudin, 2012). After the essential information required were accumulated, they were broke down through SPSS and SEM. Descriptive analysis was done comprised of several statistical tests, particularly, percentage, frequency, mean and standard deviation. Afterwards, SPSS was also used to run EFA. Finally, the conceptual model of the current study along with the hypotheses were verified thorough SEM.

## 7. Findings

### 7.1. Exploratory factor analysis (EFA)

Hair et al. (2009) have demonstrated that it is essential to standard figure examination, as it helps investigators in social event the data amassed from a specific blueprint of information. Regardless, before continuing with EFA, two tests, to be specific, Kaiser– Meyer– Olkin (KMO) and Bartlett's Trial of Sphericity, ought to be attested for checking the factorability of information (Pallant, 2007). Tabachnick, Fidell, and Osterlind (2001) have displayed that the estimation of the basic test (KMO) ranges from 0 to 1, and for a genuine examination it is central to have no not as much as an estimation of 0.6, and for the last indicated (Bartlett's Trial of Sphericity) it is essential to achieve a fundamental p respect ( $p < .05$ ). In the wake of running both of these specific tests through SPSS, it was watched that the delayed consequences of both fell inside the commendable range, demonstrating that the pro can run EFA. The inevitable results of the tests are showed up underneath in Table 3. From EFA, 26 things have been settled and each something are acknowledged to be fundamental as they grasps how to stack with a respect more basic than 0.50, and any stacking over this respect is accepted to be inside and out that truly matters essential by (Hair et al., 2009). A higher change is explained when five areas are held. Cronbach's alpha has moreover been settled for every something of the five components. It can be seen that everything under each of the segments are solid as they all have outmaneuvered the base estimation of .60 proposed by Babin, and Anderson (2010).

**Table 01.** Kaiser-Meyer-Olkin (KMO) & Barlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		<b>.913</b>
Bartlett's Test of Sphericity	Approx. Chi-Square	<b>4582.862</b>
	Df	
	Sig.	<b>.000</b>

The estimations of the going with Table 2 exhibit the alliance of the things to a factor. All around, the factor is the basic partiality to a thing for a social occasion. The higher stacking (factor) demonstrates the more grounded association of a thing to a specific factor. The discoveries of this examination demonstrate that each of the five measurements (website design, assurance, trust, habit and reputation) was

homogeneously stacked to the diverse elements. That implies each of the things that stacked into five unique factors, all has demonstrated as altogether identified with the client loyalty.

**Table 02.** Result of Exploratory Factor Analysis (EFA)

Component					
	Item 1	Item 2	Item 3	Item 4	Item 5
<b>Website Design (WD)</b>					
WD1	.754				
WD2	.803				
WD3	.866				
WD4	.756				
WD5	.852				
WD6	.792				
<b>Assurance (AS)</b>					
AS1		.728			
AS2		.671			
AS3		.563			
AS4		.783			
AS5		.643			
AS6		.539			
<b>TRUST (TR)</b>					
TR1			.856		
TR2			.926		
TR3			.846		
TR4			.746		
<b>HABIT (HT)</b>					
HT1				.810	
HT2				.958	
HT3				.895	
HT4				.741	
HT5				.836	
<b>REPUTATION (RT)</b>					
RT1					.956
RT2					.862
RT3					.659
RT4					.822
RT5					.906

Extraction method: principle components analysis.

### 7.2. Evaluation of the Structural Equation Model

The aftereffect of the model revealed that the model is sufficient as it finished the required qualities for each of the records as takes after: root mean square error approximation (RMSEA) = .074, comparative fit list (CFI) = .906. Normed  $\chi^2 = 2.273$  (Figure 2).

### 7.3. Hypothesis testing

As showed up in Table 5, it can be watched that all the five theory ways were gigantic at p esteem  $<.05$ . Web composition of the business banks in Bangladesh has an immense effect result on client



reliability on business online banks, showing that the H1standardized relapse weight = .263, standard blunder = .063, basic proportion = 2.137, level of noteworthiness for relapse weight = noteworthy at .000. H2 of the audit has similarly been recognized, demonstrating that confirmation of the internet managing an account framework in Bangladesh has a gigantic valuable result on assurance propelled client dedication on the business web based saving money framework in Bangladesh as the institutionalized relapse weight = .365, standard mistake = .065, basic proportion = 4.022, and level of noteworthiness for relapse weight = .002. H3 of this examination has additionally a tremendous effect that implies push towards business banks client devotion in Bangladesh was similarly ends as the institutionalized relapse weight = .245, standard mistake = .084, basic proportion = 2.916, and level of essentialness for relapse weight = .004. In this way, propensity for the clients workplaces are exceedingly considered by the Bangladeshi online based clients to choice their exchange essentially online based saving money framework in Bangladesh business; banks. H4 is moreover recognized as the institutionalized relapse weight = .296, standard blunder = .102, basic proportion = 2.901, and level of noteworthiness for relapse weight = .003. Thusly, notoriety is significantly broad to take choice the establishments for Bangladeshi online business keeping money clients. H5 of this audit is similarly recognized as the institutionalized relapse weight = .336, standard mistake = .142, basic proportion = 2.366, and level of centrality for relapse weight = .000. In this way, valuable ones effects are play a significantly more fundamental part for the web based saving money utilizing client to pick the right one bank framework in Bangladeshi web based banking system.

**Table 03.** Fitness Assessment of the Structural Model.

Name of category	Required value	Obtained Value	Comments
Absolute fit	RMSEA ≤ 0.08	0.074	The required value is attained
Incremental fit	CFI ≥ 0.90	0.906	The required value is attained
Parsimonious fit	$\chi^2/df \leq 3$	2.273	The required value is attained

Source: Byrne (2010); Hair, Black, Babin, and Anderson (2010); Kline (2011); Haque et al. (2013); Zainudin (2012).

Note. RMSEA = root mean square error approximation; GFI = goodness-of-fit index; CFI = comparative fit index.

#### 7.4. Validity Testing

Close by the gauge display, the audit needs to consider the general estimation model to test the legitimacy of the examination. To certify create legitimacy of the audit, it requires assessing joined, discriminant, and confronting legitimacy. Most of the component loadings for every factor (more than .70), ordinary chi-square esteem (AVE; more than .50), and develop legitimacy (more than .50) exhibit the joined legitimacy, while discriminant legitimacy is asserted with the positive difference among AVE and squared connection ( $r^2$ ) of the constructs. AVE is seen bigger that squared different relationship and give the indication of elegance of each factor. Moreover, scholastic help of research arranged work gives the essential perception of factors.

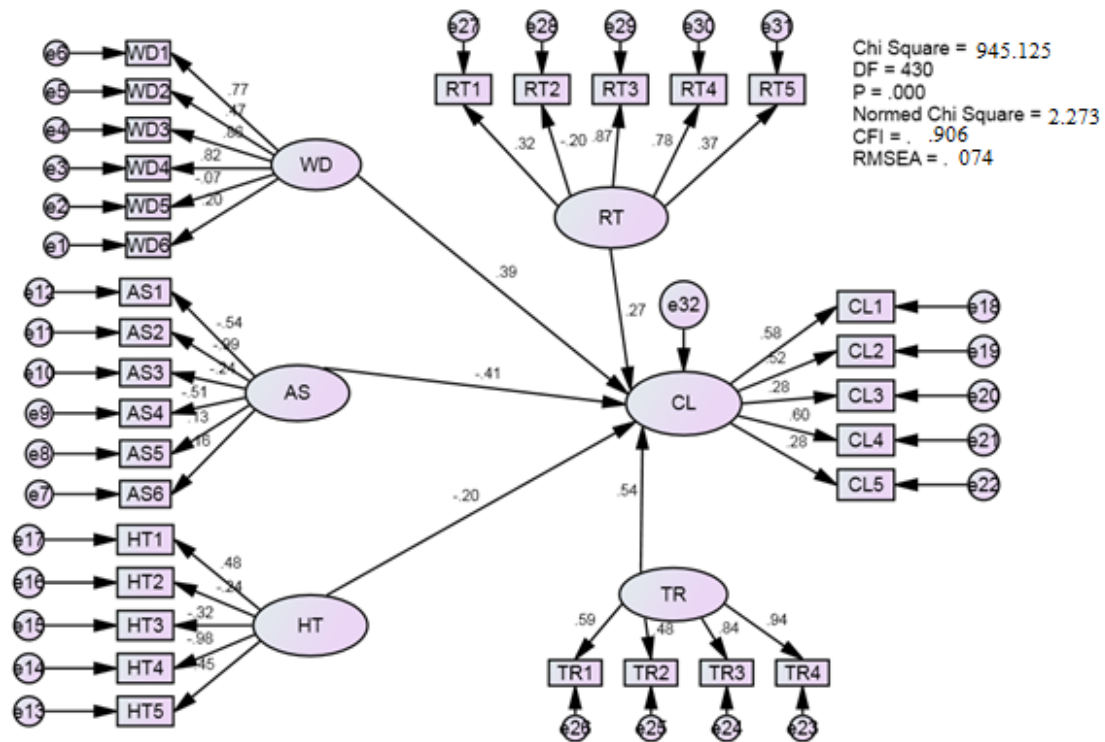


Figure 02. Full-fledged model of measuring online services in commercial bank in Bangladesh

Table 04. Validity Testing

Construct	Cronbach's $\alpha$	CR	AVE
Website Design	.872	4.157	0.678
Assurance	.825	5.421	0.445
Trust	.762	5.845	0.554
Habit	.863	4.689	0.685
Reputation	.921	5.154	0.435

Table 05. Result of hypothesis testing

Structural path	Estimate	SE	CR	P
Customer Loyalty ← Website Design	.263	.122	2.137	***
Customer Loyalty ← Assurance	.365	.093	4.022	.002
Customer Loyalty ← Trust	.245	.084	2.916	.004
Customer Loyalty ← Habit	.296	.102	2.901	.013
Customer Loyalty ← Reputation	.336	.142	2.366	***

## 8. Conclusion

This study was undertaken to examine and understand the consumers' loyalty in selecting the online based commercial banks in Bangladesh to become loyal to the concern banking services. As a general notion, consumers' loyalty widely varies in accordance with the influencing or the measuring factors like website design, assurance, trust, habit and reputation, etc. In addition, from the service providers' perspective; the companies have realized that there is an immense e-banking market in Bangladesh. Therefore, every e-service provider, provide variety of offers to make their services more unique and reliable for their potential customers in a competitive banking market. It has been evident from different

contemporary research that online commercial banking services in Bangladesh are more popular now than ever before. Money has been invested by the companies not only for updating online based services or network expansion but also offering different kinds of direct and indirect products or standard services to their potential new customers and for holding the remaining customers as well. Apps development, website designing, online customer care, this are one of the most important factors of overall online e-banking services mechanism. According to our study, it has been evident that trust assurance and reliability and reputation are one of the major decisive factors to gain customer faith on e-banking services in Bangladesh among many online commercial banking services. The findings of this study can help banking sectors especially the banking which is operating online basis services in their operation and strategic plan of marketing as well as to measure the factors which is most important to loyal customer to their services. The points that are discussed above under the category of website design, trust assurance, habit and reputation used and developed in the survey scale of this study can be considered reliable indicators of customers service of measuring the important factors and can be a training guideline for banking sectors organizations in Bangladesh. In addition, banking sectors should train their employees to be sensitive to the special needs and wants of customers. Therefore, this research recommends that providers enhance their all of the factors which are using to be satisfied and loyal of the customers of the online banking all are equally important.

The present study has considered just few measuring factors of online commercial banking services criteria such as website design, trust assurance, habit and last one reputation although there may be many more important components of online commercial banks in Bangladesh. On the other hand, past researchers considered too many measuring factors of banks, only some indicators of those have been considered in this study. Therefore, future research on the linkages of the remaining components that address more broadly will contribute towards a greater understanding of what actually are the reasons behind of the various choice criteria. Similarly, future research needs to be done on the overall measuring factors become loyal to understand it better.

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