DETERMINING EFFECT OF WEBSITE USABILITY AND SATISFACTION ON LOYALTY AND POSITIVE WORD-OF-MOUTH: MALAYSIA INTERNET BANKING

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ABSTRACT

In Malaysia, Internet Banking has been evaluated in many ways, often in the aspect of adoption and implementation. In this paper, we review Internet Banking from the competitive environment and consumer perspectives with the purpose to develop an understanding of the effect of website usability, customer satisfaction on loyalty and positive word-of-mouth (WOM).

It was found that website usability and customer satisfaction enhances customer loyalty and word-of-mouth in the Malaysia Internet Banking. It was also discovered that customer satisfaction mediates the relationship between website usability and customer loyalty as well as between website usability and WOM, and that customer loyalty mediates the relationship between customer satisfaction and WOM.

Results confirm findings of earlier studies of Internet Banking consumers in terms of the website satisfaction and their loyalty. The study sheds light on consumers' intention to positive WOM which suggests new insights to Malaysian banks on Internet customer relationship management and WOM communication.
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# TABLE OF CONTENTS

ABSTRACT .......................................................................................................................... i

ACKNOWLEDGEMENT .................................................................................................... ii

LIST OF FIGURES .......................................................................................................... v

LIST OF TABLES .............................................................................................................. vi

LIST OF ABBREVIATIONS .............................................................................................. viii

CHAPTER 1 INTRODUCTION .......................................................................................... 1

1.1 Problem Statement .................................................................................................. 1

1.2 Research Question .................................................................................................. 3

1.3 Research Objective ............................................................................................... 5

1.4 Organization of Research Report .......................................................................... 5

1.5 Chapter Summary ................................................................................................. 7

CHAPTER 2 LITERATURE REVIEW ............................................................................ 8

2.1 Internet Banking .................................................................................................... 8

2.2 Internet Banking in Malaysia ............................................................................... 13

2.3 Challenges of Internet Banking in Malaysia ....................................................... 16

2.4 Previous Studies .................................................................................................... 19

2.5 Theoretical Background ........................................................................................ 24

2.5.1 Customer Satisfaction .................................................................................... 24

2.5.2 Outcome of Satisfaction - Loyalty ................................................................. 25

2.5.3 Outcome of Satisfaction – Word-of-mouth (WOM) ...................................... 29

2.5.4 Antecedents of Satisfaction – Website Usability ........................................... 31

2.6 Chapter Summary ................................................................................................. 34

CHAPTER 3 RESEARCH METHODOLOGY ................................................................ 35

3.1 Research Design .................................................................................................... 35

3.2 Research Framework ............................................................................................ 35

3.3 Questionnaire Design and Construct Measurement .............................................. 38
LIST OF FIGURES

FIGURE 2.1: PRIMARY RETAIL BANKING CHANNEL 2007 ........................................... 9

FIGURE 2.2: CUSTOMER ENGAGEMENT IN WOM ................................................ 18

FIGURE 3.1: THEORETICAL FRAMEWORK DETERMINING EFFECT OF WEBSITE
USABILITY AND CUSTOMER SATISFACTION ON LOYALTY AND POSITIVE WORD-
of-mouth: MALAYSIA INTERNET BANKING. .......................................................... 38

FIGURE 3.2: SURVEY INSTRUMENTS – QUESTIONNAIRES ..................................... 41
**LIST OF TABLES**

**Table 2.1:** Banks Offering Internet Banking Services in Malaysia .......... 14

**Table 2.2:** Unique visitors for Internet Banking websites in Malaysia in June 2009 .................................................................................................................. 15

**Table 2.3:** Internet Banking Subscribers in Malaysia .................................. 16

**Table 2.4:** Potential influences on consumer adoption of Internet Banking ................................................................................................................. 19

**Table 3.1:** Measurements of Research Variables ........................................... 39

**Table 3.2:** Sample Frame ............................................................................. 42

**Table 4.1:** Profiles of the Sample .................................................................. 48

**Table 4.2:** Descriptive Data and Assessing Normality ................................... 50

**Table 4.3:** Means, Standard Deviations, Reliabilities and Correlations . 52

**Table 4.4:** Pearson Correlations for Variables ............................................. 52

**Table 4.5:** Regression Coefficients and Collinearity .................................... 53

**Table 4.6:** Regression Model Summary for Independents Variables ......... 54

**Table 4.7:** Regression ANOVA for Research Variables ............................... 54

**Table 4.8:** Stepwise Regression Variables Entered/Removed ..................... 55

**Table 4.9:** Stepwise Regression Model Summary ........................................ 55

**Table 4.10:** Stepwise Regression ANOVA for Research Variables ............ 56

**Table 4.11:** Stepwise Regression Coefficients for Research Variables . 56

**Table 4.12:** Stepwise Regression Model Summary of Usability and Satisfaction on WOM ................................................................. 57

**Table 4.13:** Regression ANOVA of Usability and Satisfaction on WOM ... 57

**Table 4.14:** Stepwise Regression Model Summary of Usability and Satisfaction on Loyalty ................................................................. 57

**Table 4.15:** Regression ANOVA of Usability and Satisfaction on Loyalty ................................................................................................................. 58
TABLE 4.16: COMPARISON OF SAMPLE SIZE TO NUMBER OF INTERNET BANKING USERS IN MALAYSIA

58
**LIST OF ABBREVIATIONS**

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WOM</td>
<td>Word-of-mouth</td>
</tr>
<tr>
<td>PWOM</td>
<td>Positive word-of-mouth</td>
</tr>
<tr>
<td>NWOM</td>
<td>Negative word-of-mouth</td>
</tr>
<tr>
<td>HCI</td>
<td>Human-computer interaction</td>
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