

The Impact of Internet Banking Service Quality on Customers' Satisfaction: A Case study of Industrial and Commercial Bank of China in KunMing, The People's Republic of China

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Abstract: *The study investigates the relationships between each dimensions of service quality and customers' satisfaction in Chinese internet banking (reliability, responsiveness, assurance, service security, transaction efficiency, ease of use, customer support and performance). A total of 400 sets of questionnaires were collected to analyze the results. Descriptive analysis and Pearson's Correlation Coefficient were used in this research to test the hypotheses and analyze the data. The findings reveal that assurance, transaction efficiency and service security have a strong positive relationship with customers' satisfaction in internet banking. Reliability, responsiveness, ease of use, customer support and performance have a moderate positive relationship with customers' satisfaction. Fundamentally, these findings may help marketers to craft their strategy.*

Keywords: *internet banking, service quality, customer satisfaction.*

1. Introduction

Today, more and more customers prefer the high quality of service; customers compared the different level of service quality to select the best one in their mind. Normally, high quality service is their choice, because high quality of service can save money and time for them, it can make them feel happy or pleasure in service (Cronin, 1992). Therefore, more and more service providers developed their service quality to gain high customers' satisfaction. Because a high quality of service is necessary to be successful in their business (Parasuraman et al., 1988). Moreover, high customers' satisfaction can create profitability for companies. So service quality and customers' satisfaction are very important in business.

Both service quality and customers' satisfaction play important role in business (Taylor, 1994). Understanding of the relationship between service quality and customers' satisfaction can help marketers create appropriate business strategies and target customers (Zeithaml, 2002). In this research, the researcher focused on analysis the relationship between service quality and customers' satisfaction internet banking industry in Industrial and Commercial Bank of China (ICBC), the People's Republic of China. Because internet banking as a high technique business, it requires high quality of service to attract the customers, and customers' satisfaction as a key factors affects customers' purchase decision making.

The end of the twentieth century, internet banking was more and more popular in the world. Many Chinese banks build their own website and provide their own internet banking service for customers. in 2013, there were near 40 internet banks in China, the transaction volume was \$197.74 trillion, the transaction growth rate was 29.18% and the internet banking users was 0.49 billion. From 2008 to 2013, the transaction growth rate of Chinese internet banking was 395 %.(The Analysis of E-

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commercials in China, 2014). It included stated owned banks and private banks in Chinese internet banking industry. 5 largest stated owned commercial banks owned the most of internet banking market share. Industrial and Commercial Bank of China (ICBC) had the largest market share with 37.84%, the market share of China Construction Bank (CCB) was 15.26%, the market share of Agricultural Bank of China (ABC) was 12.89%, the market share of Bank of China (BOC) was 11.33%, the market share of Bank of Communication (BCM) was 8.97% (the report of Chinese internet banking in 2013).

Main functions of Chinese internet banking include online loan, online payment, online investment, online transfer account and online deposit. These effective functions can save money and time for customers, and it created high profitability for banks. So, each bank developed the security of internet banking and designed some new personal services for customers. It was a benefit for some related industry such as E-business. Chinese governments encouraged the internet banking and provided some policy to support it. For example: low tax, low interest loan and technique support. Chinese government beat the Internet crime and protected the safety of internet banking (the report of Chinese internet banking in 2013).

2. Literature Review

-Service Quality

Parasuraman (1988) defined service quality as the inconsistency between customers' expectations for the service and their perceptions of service presentation. When customers make purchasing decision for a service or a product, service quality of the service or product is a key factor to affect customers' decision making. Customers will measure service

quality by comparing expected service quality and perceived service quality. Parasuraman (1988) developed SERVQUAL models of service quality to measure how well the service level delivered matches customer expectation. This model described service quality included the relationships among the customers' expectation and their perception. Three results of this study have shown: (a) expected service is smaller than perceived service, it means quality unaccepted; (b) expected service equals perceived quality, it means quality accepted; (c) perceived quality better than expected service, it means satisfactory quality.

Zeithaml (1988) defined service quality as the customers' expectations and judgments about a service performance. The most important method of a firm to attain perceived quality is to focus on improving its' object quality. Thus, the customers perceive the related qualities of the service through their individual experiences and information attained from their environment.

Gronroos (2001) described that the main concept of service is the process. A service is a process that affects the production and whole business process: it means a consumer's total impression of the efficiency of the firm and its' services or as a chain of services in which the whole service delivery into business processes. The process of service contains three processes: pre-sales process, such as, the design, introduction and promotion of the service to customers. In-sales process which implements of service to customers; it includes skills and knowledge of sale service and employees' attitude to customers. Post-sales process with some support or evaluation for customers after the service sales: it includes maintenance service and service feedback. These deliveries of service process also consider

by customers. And each process as the key chain of service quality to influence customers' perceived service quality.

In the internet banking industry, there are various interactions in service quality between customers and internet bank. Though the concept of time is increasingly important for customers and the change of customers' life style in internet banking are developing their service quality for differentiating their service to attract customers. These internet banking competitive forces depend on their service quality as perceived by customers. Therefore, developing and keeping quality service is the key for internet banking industries even all of business and industries (Rangsan , 2013).

-Reliability

Reliability as an ability to achieve the promised service reliably and accurately, it means reliability is the capacity of service organization performs a service truthfully. And reliability is ability to provide the service on time accurately and dependably. It includes the degree of freedom, danger, risk and doubt. It also recommends the service organization performs should be based on service promise (Parasuraman et al. 1988). Zeithaml (2002) considered reliability when a company provides its' service truthfully or not. It shows a degree of reliability in customers' mind. It also shows customers' attitudes about companies' reputation.

Reliability is a key factor in service quality that can affect customers' satisfaction directly. High reliability will improve the customers' satisfaction (Parasuraman et al. 1985). Jun (2001) found that high customers' satisfaction means the customers get the service by providers promised, it is the extent of reliability of the service provide. There is a positive relationship between reliability and customers' satisfaction.

-Responsiveness

It refers to willingness to help customers and provide prompt service (Parasuraman et al., 1988). Zeithaml (2002) described responsiveness as an ability to solve customer's problems during service process. It includes the employees' skills and companies operation. High responsiveness can solve customers' problems effectively. It will save cost and time for customers and companies. High responsiveness can make customers feel that the companies have high responsibility and competence. It can improve customers' satisfaction (Jun, 2001).

- Assurance

It refers to the knowledge and consideration of employees and their ability to convey trust and confidence (Parasuraman et al., 1988). Zeithaml (2002) described assurance as an ability to protect customers. Customers need a safety environment and high assurance system in service process. Customers want companies to protect their safety because they want to save money and life during the service. Assurance was a key factor to affect customers' decision making and customers' confidence. The degree of assurance depended on companies' competence and inventory to perform the service safety.

- Transaction efficiency

Jun (2001) defined transactions efficiency is the ability of the customers to enjoy a service or product to find their desire information and transaction with minimal errors and fast. Yang (2004) described transaction efficiency as a key factor to attract customers, because high efficiency of transaction can save money and time for customers. Customers prefer fast and accurate transaction to improve their life or business to make it more convenient and comfortable.

-Ease of use

Sathye (1999) defined ease of use is extent to a product or service can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use. Jun (2001) described ease of use as an ability of a company's innovation for customers. It includes functional tools, creative design and professional management. Customers prefer a simple or convenient service. It can attract customers and expand a company's market.

In the internet banking, ease of use means the capacity of the internet bank website to use simply, it includes high web-site navigability, well-organized and understandable contents (Rangsan, 2013).

- Service security

Parasuraman (1985) defined service security is the degree from danger, risk and doubt. Johnston (1997) described service security as the basic requirement of business and service. It always is considered by customers. It can affect companies' reputation and public relationships with customers. High service security can reduce customers' worry and improve companies' image in customers' mind.

In the internet banking service means the fact that customer care or attention the formations and operations of internet banking are security and nobody can access his account. It also means the degree of customers' personal information protection. It involves financial security and confidentiality. It focuses on customers' confidence that made customer feel safe in their transactions (Rangsan, 2013).

- Performance

Gronroos (2001) defined performance as the accomplishment of complete the task by accuracy, low cost, and high speed. Performance indicates how well the

services provided to customers (Jun, 2001). It is defined as customers' judgment about a brand's fault free and long physical operation and flawlessness in the product's physical (Dubrovski, 2001).

-Customer satisfaction

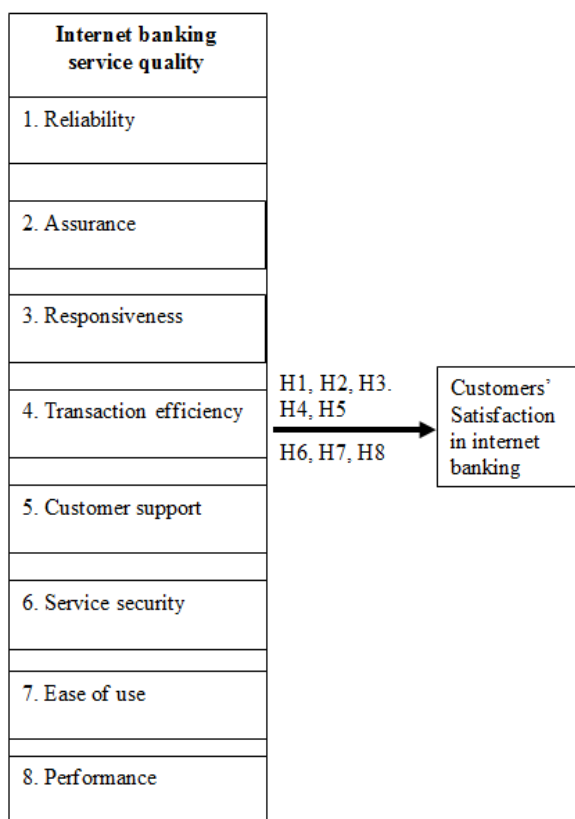
Oliver (1980) defined satisfaction as a person's sense of pleasure or disappointment resulting from comparing a product's perceived performance or consequence in their expectations. There are three results: firstly, performance short of expectation, the customer was dissatisfied. Secondly, performance matches the expectation, the customer was satisfied. Thirdly, performance exceeds expectation, the customer is highly satisfied or delighted.

Churchill (1982) defined satisfaction as an emotional post-consumption response that may occur as a result of comparing expected and actual performance. Satisfied customers are more likely to return to those who have assisted them, and dissatisfied customers are more likely to go elsewhere next time.

Oliver (1981) defined the customer satisfaction as a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillment, includes levels of under or over fulfillment. Moreover, customers' satisfaction is considered to be one of the most important competitive factors and will be the best indicator of a company's profit ability. In addition, customers' satisfaction will drive company to improve their reputation and image, to reduce customer turnover, and to increase attention to customer needs. Such actions will help company create barriers to switching, and improve business relationships with their customers.

3. Conceptual Framework and Methodology

In this research, the conceptual framework is developed by the concepts and models from the previous studies which are Rahman (2011), Aghdaie and Fahani (2012), Rangsang and Titida (2013).



Source: Created by the author for this study.

Figure 1: Conceptual Framework

This study seeks to find the relationship between the eight variables (reliability, responsiveness, assurance, service security, transaction efficiency, ease of use, customer support and performance) and customers' satisfaction in internet banking. The following eight hypotheses were developed:

H1₀: There is no significant relationship between reliability and customers' satisfaction in internet banking.

H2₀: There is no significant relationship between responsiveness and customers' satisfaction in internet banking.

H3₀: There is no significant relationship between assurance and customers' satisfaction in internet banking.

H4₀: There is no significant relationship between transactions efficiency and customers' satisfaction in internet banking.

H5₀: There is no significant relationship between customer support and customers' satisfaction in internet banking.

H6₀: There is no significant relationship between service security and customers' satisfaction in internet banking.

H7₀: There is no significant relationship between ease of use and customers' satisfaction in internet banking.

H8₀: There is no significant relationship between performance and customers' satisfaction in internet banking.

In this study, the target respondents are the persons who have experience in internet banking; descriptive method and survey technique were used.

The sample size can be specified by population estimated variance Zikmund (2003), a total of 400 respondents as the sampling, 400 self-administrated questionnaires were distributed in KunMing, the People's Republic of China. And a total of 400 self-administrated questionnaires were collected in this study.

Questionnaires was split into 4 parts: part one was screen questions which ensure the respondents who have the experience in internet banking, part two factors influencing customers' satisfaction in internet banking (reliability, responsiveness, assurance, service security, transaction efficiency, ease of use, customer support and performance), part three focused on dependent variable (customers' satisfaction in internet banking), part four was personal information (gender, nationality, monthly

income, age, usage and occupation). The questions in part 1 and 4 were designed with category scale. The questions in part 2 and 3 were designed with five-point Likert scales which are: 1= strongly disagree, 2 = disagree, 3 = moderate, 4 = agree, and 5 = strongly agree.

The researcher used the SPSS program to analyze and explain the data. A Person Correlation was used as a statistical test to examine the factors.

4. Results and Discussion

The results show that the major respondents of internet banking are male (215 respondents, 53.8%), their age are between 21 to 30 years (232 respondents, 58%), their occupation are business owner (191 respondents, 47.8%), their nationality are Chinese (325 respondents, 81.3%), their monthly income are from \$1000 or less (140 respondents, 35%) and \$1001-\$2000 (128 respondents, 32%), they often use online payment service in internet banking (192 respondents, 48%).

Hypot hesis	Significance (2-tailed test)	Correlation Coefficient	Result
H1 _o	0.000	0.660	Rejected
H2 _o	0.000	0.554	Rejected
H3 _o	0.000	0.702	Rejected
H4 _o	0.000	0.731	Rejected
H5 _o	0.000	0.485	Rejected
H6 _o	0.000	0.721	Rejected
H7 _o	0.000	0.647	Rejected
H8 _o	0.000	0.687	Rejected

Table 1 : Summary of Hypothesis Testing Results

As can be seen from Table 1 above, the testing result of H1_o show a significant value is 0.000 which is less than 0.01 (0.000<0.01), it means that the null hypothesis (H1_o) is rejected. It can be concluded that there is a significant relationship between reliability and customers' satisfaction in internet banking. Parasuraman et al. (1988) found the similar result that reliability is a key factor in service quality that can affect customers' satisfaction; high reliability will improve customers' satisfaction. The Correlation Coefficient is 0.660, which means there is a moderate positive correlation between reliability and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (reliability and customers' satisfaction) move in same direction and reliability has a moderate effect on customers' satisfaction in internet banking.

The testing result of H2_o indicate significant value is 0.000 which is less than 0.01 (0.000<0.01), it means that the null hypothesis (H2_o) is rejected. It can be concluded that there is a significant relationship between responsiveness and customers' satisfaction in internet banking. The Correlation Coefficient is 0.554, which means there is a moderated positive correlation between responsiveness and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (responsiveness and customers' satisfaction) move in same direction and responsiveness has a moderate effect on customers' satisfaction in internet banking. The similar result was proved that most of customers want the service can be delivered or completed fast. They are satisfied with fast service. High customers' satisfaction will be affected by high responsiveness (Taylor and Cronin, 1992).

The significant value of H_{3_0} is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{3_0}) is rejected. It can be concluded that there is a significant relationship between assurance and customers' satisfaction in internet banking. The Correlation Coefficient is 0.702, which means there is a strong positive correlation between assurance and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (assurance and customers' satisfaction) move in same direction and assurance has a strong effect on customers' satisfaction in internet banking. The similar result was proved that high assurance service can reduce customers worry and improve their trust and customers' satisfactions (Cronin, 2000).

H_{4_0} has a significant value is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{4_0}) is rejected. It can be concluded that there is a significant relationship between transactions efficiency and customers' satisfaction in internet banking. The Correlation Coefficient is 0.731, which means there is a strong positive correlation between transactions efficiency and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (transactions efficiency and customers' satisfaction) move in same direction and transactions efficiency has a strong effect on customers' satisfaction in internet banking. The similar result was proved that transaction efficiency reflects how fast and accurate service delivery for customers, it can save customers time and money which improves customers' satisfactions (Gronroos, 2001).

The testing result of H_{5_0} show a significant value is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{5_0}) is rejected. It can be concluded that there is a significant

relationship between customer support and customers' satisfaction in internet banking. The Correlation Coefficient is 0.485, which means there is a moderate positive correlation between customer support and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (customer support and customers' satisfaction) move in same direction and customer support has a moderate effect on customers' satisfaction in internet banking. Rangsan (2013) proved that service support can improve good relationships between companies and customers, it makes customers trust in a right service choice and satisfied with the service.

The significant value of H_{6_0} is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{6_0}) is rejected. It can be concluded that there is a significant relationship between service security and customers' satisfaction in internet banking. The Correlation Coefficient is 0.721, which means there is a strong positive correlation between service security and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (service security and customers' satisfaction) move in same direction and service security has a strong effect on customers' satisfaction in internet banking. The similar result was proved that customers need a protection of personal information and transaction record. They often consider the service security as the important factor (Jun, 2001).

H_{7_0} has a significant value is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{7_0}) is rejected. It can be concluded that there is a significant relationship between ease of use and customers' satisfaction in internet banking. Sathye (1999) found similar that ease of use is a key factor that influences

customers' satisfaction. It has a positive relationship between ease of use and customers' satisfaction. The Correlation Coefficient is 0.647, which means there is a moderate positive correlation between ease of use and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (ease of use and customers' satisfaction) move in same direction and ease of use has a moderate effect on customers' satisfaction in internet banking. Jun (2001) proved the similar result that customers' purposes are service that makes their life and work more convenient, they usually want to use the service with ease of use.

The testing result of H_{8_0} show a significant value is 0.000 which is less than 0.01 ($0.000 < 0.01$), it means that the null hypothesis (H_{8_0}) is rejected. It can be concluded that there is a significant relationship between performance and customers' satisfaction in internet banking. The Correlation Coefficient is 0.687, which means there is a moderate positive correlation between performance and customers' satisfaction in internet banking. From these findings, it can be inferred that the two variables (performance and customers' satisfaction) move in same direction and performance has a moderate effect on customers' satisfaction in internet banking. Cronin (2000) proved that high performance can meet customers' requirement and make customers trust the service can help them.

5. Conclusions

The objective of this research was to find the relationship between several dimensions of service quality and customers' satisfaction in ICBC internet banking. The dimensions of service quality included reliability, transactions efficiency, customer support, service security, ease of use and performance. The researcher used survey technique to collect

the data from May 25th to June 18th, 2014 in KunMing, the People's Republic of China. The descriptive method and Person's Correlation Analysis were used in this research.

- *Reliability*

The study shows that there is a significant relationship between reliability and customers' satisfaction in ICBC internet banking. And reliability has a moderate correlation with customers' satisfaction. Parasuraman *et al.* (1994) found the similar result that reliability is a key factor in service quality that can affect customers' satisfaction directly. High reliability will improve the customers' satisfaction. It has a positive relationship between reliability and customers' satisfaction. The mean value of reliability is 3.9324, it means customers are satisfied with reliability in ICBC internet banking and the result shows ICBC can provides a dependable and professional service fast and accurately for customers. And study shows that customers focus on the level of reliability, high reliability makes customers to trust the quality of the service, and it will improve customers' satisfaction. Surprenant (1982) proved if the reliability is high customers can trust or use it, and customers will have confidence and can be satisfied with the service. And Zeithaml (2002) found the similar result that customers' service selections depend on the level of reliability, high reliability makes customers trust the quality of the service. It will improve customer satisfactions.

- *Responsiveness*

The study shows that there is a significant relationship between responsiveness and customers' satisfaction in ICBC internet banking. And responsiveness has a moderate correlation with customers' satisfaction. Parasuraman *et al.* (1994) found the similar result that responsiveness is a key factors in service quality can

influence customers' satisfaction directly also. High responsiveness will improve the customer satisfaction. It has a positive relationship between reliability and customers' satisfaction. The mean value of responsiveness is 3.6643, it means customers are satisfied with responsiveness of ICBC internet banking and the result shows ICBC has a high ability to solve the problems fast and professional when customers face the service problems. And the study shows when customers face some problems, they desire support and help. If the service providers can help customers to solve the problems fast and accurately, it will improve customers' satisfaction. The similar result was proved that most of customers want the service can be delivered or completed fast. They are satisfied with fast service. High customers' satisfaction will be affected by high responsiveness (Taylor and Cronin, 1992).

- *Assurance*

The study shows that there is a significant relationship between assurance and customers' satisfaction in ICBC internet banking. And assurance has a strong correlation with customers' satisfaction. Parasuraman *et al.* (1994) found the similar result that assurance is a key factor in service quality that can influence customers' satisfaction directly. High assurance will improve the customers' satisfaction. It has a positive relationship between assurance and customers' satisfaction. The mean value of assurance is 4.1323, it means customers are satisfy with assurance of ICBC internet banking and the result shows ICBC own advanced computer system to protect customers' safety of life and money well. High assurance protection of customers' life and money will improve customers' satisfaction. Carpenter (2005) proved the similar result that customers select a service consider the safety first, they are satisfied with a high assurance service.

And it was proved that high assurance service can reduce customers worry and improve their trust and customers' satisfactions (Cronin, 2000).

- *Transaction efficiency*

The study shows that there is a significant relationship between transaction efficiency and customers' satisfaction in ICBC internet banking. And transaction efficiency has a strong correlation with customers' satisfaction. Johnston (1995) found the similar result that transaction efficiency is an important point that influences customers' satisfaction, There is a positive relationship between transaction efficiency and customers' satisfaction. The mean value of transactions efficiency is 4.2834, it means customers are satisfied with transaction efficiency of ICBC internet banking and the result shows ICBC can offer useful tools and clear guidelines to improve the efficiency. And high transaction efficiency makes customers to feel more confident and more convenient. Liu (2003) proved that customers are satisfied with service influenced by high transaction efficiency, because transaction efficiency can create more value for companies, it reduces opportunity cost and resources cost. The similar result was proved that transaction efficiency reflects how fast and accurate service delivery for customers, it can save customers time and money which improves customers' satisfactions (Gronroos, 2001).

- *Service security*

The study shows that there is a significant relationship between service security and customers' satisfaction in ICBC internet banking. And service security has a strong correlation with customers' satisfaction. Lin (2003) found the similar result that high service security will improve the customers' satisfaction. It has a positive relationship between service security and customers' satisfaction. The mean value of

service security is 3.7423, it means customers are satisfied with service security of ICBC internet banking and the result shows ICBC can offer customers a safe business environment and high privacy protection. High service security can reduce customers' risk and improve their confidence. Jun proved similar result that high service security reflects a company has a high competence to protect customers' life and money. It leads customers trust and enjoys service in a safety environment. It was proved that customers need a protection of personal information and transaction record. They often consider the service security as the important factor (Mou, 2003).

- *Ease of use*

The study shows that there is a significant relationship between ease of use and customers' satisfaction in ICBC internet banking. And ease of use has a moderate correlation with customers' satisfaction. Sathye (1999) found similar that ease of use is a key factor that influences customers' satisfaction. It has a positive relationship between ease of use and customers' satisfaction. The mean value of ease of use is 3.9943, it means customers were satisfied with ease of use of ICBC internet banking and the result shows ICBC can offer useful tools to help customers operate easily on website. Customer hope the service can makes their life and work more convenient, they want to use the easy service that can improve their satisfactions. Jun (2001) proved the similar result that customers' purposes are service that makes their life and work more convenient, they usually want to use the service with ease of use.

- *Performance*

The study shows that there is a significant relationship between performance and customers' satisfaction in ICBC internet banking. And performance has a moderate correlation with customers' satisfaction.

Johnston (1997) found similar result that performance is a key factor in service quality that will affect customers' satisfaction. It has a positive relationship between performance and customers' satisfaction. The mean value of performance is 4.0323, it means customers are satisfied with performance of ICBC internet banking and the result shows ICBC can offer professional and high quality service to meet customers' demand. High performance can improve customers' trust. Cronin (2000) proved that high performance can meet customers' requirement and make customers trust the service can help them.

- *Customer support*

The study shows that there is a significant relationship between customer support and customers' satisfaction in ICBC internet banking. And customer support has a moderate correlation with customers' satisfaction. Johnston's (1997) found the similar result that high customers support will improve the high customers' satisfaction. It has a positive relationship between customer support and customers' satisfaction. The mean value of customer support is 3.8545, it means customers are satisfied with customer support of ICBC internet banking and the result shows ICBC can offer enough support to help customers complete the service. High service support can improve good relationships between companies and customers, and it can improve customers' satisfaction. Rangsan (2013) proved that service support can improve good relationships between companies and customers; it makes customers trust in a right service choice and satisfied with the service.

- *Customers' satisfaction*

The study shows that mean value of customer satisfaction is 3.7936, it means customers are satisfied with ICBC internet banking and the result shows customers

feel the service quality of ICBC internet banking is high and better than other banks, they will keep using ICBC internet banking. The customers' satisfaction is influenced by reliability, assurance, responsiveness, transactions efficiency, customer support, service security, ease of use, and performance.

6. Recommendations

The result of hypothesis 1 shows there is a significant relationship between reliability and customers' satisfaction in ICBC internet banking. And reliability has a moderate positive correlation with customers' satisfaction, its' mean value is 3.9324. There are 4 dimensions in reliability. Firstly, the internet banking service of ICBC can be delivered and completed accurately (mean value is 4.1329), therefore, ICBC should develop hi-technology system to provide an accurate and fast service for customers. Secondly, ICBC provides its' internet banking service with professionalism (mean value is 3.9507), therefore, ICBC should train professional staffs and input advanced computer equipment to provide professional service. Thirdly, ICBC provides its' internet banking service as same as it promised (mean value is 3.8832), therefore, ICBC should keep providing the promised service and develop it to meet customers' demand. Fourthly, ICBC provides its' internet banking service with dependability (mean value is 3.7628), therefore, ICBC should improve the quality of service and brand image makes customer trust company.

The result of hypothesis 2 shows there is a significant relationship between responsiveness and customers' satisfaction in ICBC internet banking. And responsiveness has a moderate positive correlation with customers' satisfaction, its' mean value is 3.6643. There are 4 dimensions in responsiveness. Firstly,

ICBC can deliver and complete service fast, as soon as possible (mean value is 4.1459), therefore, ICBC should improve the ability that solves problems for customers quickly and accurately, for example build a professional delivery team and advanced computer system. Secondly, ICBC can respond quickly to customers' needs (the mean value is 3.8762), therefore, ICBC should improve staffs' communication skills, and it can make customers feel friendly. Thirdly, ICBC has sufficient capacity to respond to service mistake (mean value is 3.3723), therefore, ICBC should improve the strategy management to reduce the errors and mistakes. Fourthly, ICBC is capable to quick response to emergency situations (mean value is 3.2628). Therefore, ICBC should plan some situations for emergency conditions.

The result of hypothesis 3 and hypothesis 6 shows there is a significant relationship between assurance and customers' satisfaction in ICBC internet banking. And there is a significant relationship between service security and customers' satisfaction in ICBC internet banking. Both assurance and service security have a strong positive correlation with customers' satisfaction. Therefore, assurance and service security as the important factors influence customers' satisfaction. ICBC should improve the quality of assurance and service security. Firstly, develop the key technology of computer system and the key equipment in security to improve defense capability. Secondly, improve the operation system of security management and improve the safety control and supervision to strengthen the security of internet banking. Thirdly, defense various virus intrusions in the process of operation. Fourthly, check the data records to treat the threats in internet banking security timely. Finally, develop the quality of the software application to improve the safety degree of automation management system;

it can reduce the impact of human factors on system security.

The result of hypothesis 4 shows there is a significant relationship between transaction efficiency and customers' satisfaction in ICBC internet banking. And transaction efficiency has a strong positive correlation with customers' satisfaction, its' mean value is 4.2834. There are 4 dimensions in transaction efficiency. Firstly, you can complete the service fast and accurately by ICBC internet banking (mean value is 4.4502), therefore, ICBC should improve the staff's skills and develop the computer system to ensure the operation is accurate and without mistakes. Secondly, ICBC provides some function tools and design help you complete the service (mean value is 4.4113), therefore, ICBC should create some useful tools to improve the transaction efficiency, for example the hi-technology calculator, customers' transaction record and the data analysis. Thirdly, ICBC provides high efficiency internet banking (mean value is 4.3159), therefore, ICBC should improve the website designing and provide detail introduction of each services. Fourthly, ICBC provides clear guidelines of the service for you (mean value is 3.9562), therefore, ICBC should provide the detail guidelines and information in different language to support customers.

The result of hypothesis 5 shows there is a significant relationship between customer support and customers' satisfaction in ICBC internet banking. And customer support has a moderate positive correlation with customers' satisfaction, its' mean value is 3.8545. There are 4 dimensions in customer support. Firstly, ICBC provides detail and clear information about some complex and special technical knowledge of service for you (mean value is 4.1351), therefore, ICBC should improve the pre-purchase support, it includes service introduction and promotion for customers,

building the consultation platform to receive customers' questions and provide the guideline and professional suggestions for them. Secondly, ICBC provides detail information and guidelines to help customers' operation (mean value is 3.9562), therefore, ICBC should provide the detail guidelines and information in different language to support customers. Thirdly, ICBC provides efficiency customer service to solve problem for customers (mean value is 3.6832), therefore, ICBC should train professional staffs to have the willingness help customers, it can make customers feel friendly and confident with company. Fourthly, ICBC provides enough service for customers (mean value is 3.6435), therefore, ICBC should create more new service and keep developing it depend on customers' demand.

The result of hypothesis 7 shows there is a significant relationship between ease of use and customers' satisfaction in ICBC internet banking. And ease of use has a moderate positive correlation with customers' satisfaction, its' mean value is 3.9943. There are 4 dimensions in ease of use. Firstly, you can use the useful tools of ICBC website easily (mean value is 4.2552), therefore, ICBC should improve the design of website to specify a detail tools for customers. Secondly, you can operate easily on ICBC website (mean value is 4.2461), therefore, ICBC should provide some support for customers, for example different language guidelines and the teaching videos. Thirdly, ICBC can provides clear service content help customers find their desire service easily (mean value is 3.8932), therefore, ICBC should classify the service and provide a detail service content to help customers can find their desire service easily. Fourthly, you can find useful information easily on ICBC website (mean value is 3.5827), Therefore, ICBC should do a research of customers' behavior a bout

using website, and ICBC depend on the result to design a good website to help customer can use it easily.

The result of hypothesis 8 show there is a significant relationship between performance and customers' satisfaction in ICBC internet banking. And performance has a moderate positive correlation with customers' satisfaction, its' mean value is 4.0324. Therefore, ICBC should continue to develop and innovate new service and products to meet the customers' demand. Firstly, except providing traditional services, ICBC should cooperate with the famous company which in the industry of science and technology, it can help ICBC to design a long life cycle and high technology quality service or product for customers. Secondly, ICBC should develop the employees' skill and train professional employees, for example training professional employees who have both of high IT technology and financial technology and good language skills. Thirdly, develop the online customer relationship management system to observe and analysis customers' consume behaviors. Finally, provide personalization service for customers, it can meet different customers' demand.

7. Suggestions for future research

Firstly, this research was conducted only in KunMing, the People's Republic of China. The results can not cover another area. In the future, researcher suggests to extent the research areas, the research will be more accurate. Secondly, the research object is Industrial and Commercial Bank of China (ICBC) only. The results can not cover the whole internet banking industry in China. In the future, researcher suggests select more internet banks to research. Finally, the researcher were only 8 factors which impact on customers' satisfaction. In the future, there will be more new factors that can influence customers'

satisfaction in internet banking. Therefore, the researcher suggests to add more in the future study.

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