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越南網路銀行的服務品質  
與消費者滿意度之關聯性研究

Service quality and Customer satisfaction of  
Internet Banking service in Vietnam

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A B S T R A C T

This paper aims to investigate the relationship between service quality dimensions, customer satisfaction, customer loyalty and positive word-of-mouth in Internet Banking service in Vietnam. Six service quality dimensions including efficiency, reliability, fulfillment, privacy, perceived ease of use and perceived usefulness were selected and examined in order to have a better understanding about the relationship between service quality dimensions and customer satisfaction towards Internet Banking service. This study also considered the influence of customer satisfaction on customer loyalty and positive word-of-mouth. Questionnaires were distributed to the respondents by convenience sampling method. The data collection was conducted from Internet Banking users and analyzed by Statistical Package for Social Science (SPSS) version 16 and Analysis of Moment Structures (AMOS) version 20. The result shows a significant positive relationship between customer satisfaction and three service quality dimensions including fulfillment, perceived ease of use and perceived usefulness. This study also reveals a significant positive influence of customer satisfaction on customer loyalty as well as positive word-of-mouth. In addition, the overall satisfaction is significantly different between domestic and foreign commercial banks in Vietnam and higher for the foreign commercial banks. The theoretical and managerial implications of this study are discussed. The limitations of this study as well as recommendations for future research also have been made.

**Keywords** Service quality, customer satisfaction, customer loyalty, positive word-of-mouth, Internet Banking

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