

UNIVERSITI TEKNOLOGI MARA

**FACTORS AFFECTING CUSTOMER
RETENTION OF USING INTERNET BANKING**

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**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) ISLAMIC BANKING**

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UNIVERSITI TEKNOLOGI MARA

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Thesis submitted in fulfillment
of the requirements for the degree of
**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS AND MANAGEMENT

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LETTER OF SUBMISSION

9th July 2017

Puan Zuraidah Binti Sipon
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**FACTORS AFFECTING CUSTOMER RETENTION OF USING INTERNET BANKING**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA for the subject of ISB672.

Thank you.

Yours sincerely,

.....

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AUTHOR'S DECLARATION

I declare that the work in this project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

Internet banking is becoming more popular due to convenience and flexibility that offers. Banks are forced to promote online banking services to enhance its operations with reduced cost of operations. There are many advantages of using internet banking. However, even the adoption of the internet banking services give a lots of benefits to the customers, many people are still unwilling to use it. The biggest obstacle of internet banking is the security issue. The adoption of this service will be low if customers feel that internet banking is not save and secured to us. The objective of this study is to identify the factors affecting customer retention of using internet banking and also want to identify the relationship between services quality, perceived ease of use, trust, and corporate image with the customer retention to keep using internet banking. The data were obtained by distributed 150 sets of questionnaire to the internet banking users. After all the survey is completed, the data were analyzed using Statistical Package for Social Science (SPSS). There are many test that are used in order to get the result of this study, including the frequency analysis, descriptive analysis, reliability test which is Cronbach's alpha, the correlation analysis, and also the regression analysis. The findings indicated that service quality, perceived ease of use, trust, and corporate image are the factors affecting customer retention of using internet banking. The result shows that all the independent variables which are service quality, perceived ease of use, trust, corporate image have a positive significant relationship with the customer retention of using internet banking.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

Nowadays, the use of internet technology to organizations for enhancements in their exhibitions is not something new. According to Saffu et al. (2008), there is an expansion in utilizations of online business in organizations in the previous ten years. According to Turban (2008), the advantages of e-commerce incorporate diminishment in cost, expanding business opportunities, decreasing lead time and giving a more customized administration to the consumers. In the current years, advancement technology in organization need encountered amazing progressions. The improvements and development in technology and a hard line blend of these with those majority of the information technology have achieved an enormous standpoint progress in the banking sector from the universal traditional online banking framework.

As mention by Muhtar (2005), technology advancements have brought about the making of a worldwide which is additionally one of the spurring strengths behind the improvement of internet banking. Internet banking will be getting to be all the more prominent because of its flexibility it offers. Banks are forced to promote online banking services to improve its operations for diminished expense from claiming operations. According to Pikkarainen (2004), acknowledgment of internet banking has expanded drastically in Europe and furthermore in the US since the mid-1990s.

As mentioned by Loureiro (2013), internet banking gives consumers with a set of information-related benefits, including not difficult access, responsive systems or frameworks and the good fortune for the user to control their bank accounts at any time and place. Furthermore, it also give an advatanges to customer to access customized information content and also make consumers enabled to make an investment and finance-related decisions. Moreover, it may be simpler for customers to compare services.

Jegher (2013) expressed that recent developments demonstrate that retail-funded reward programs are being coordinated under online banking. Moreover, financial technology start-ups are teaming up with banks to offer innovative online services. For last few years, internet banking may be as a common service that is provided and offered by most of the banks in Malaysia. Presently internet banking is an extremely famous type of exchange or transaction among people groups because by using internet banking, they can do their various banking activities such as transferring funds without going to the bank.

1.2 RESEARCH BACKGROUND

According to Thanh Nguyen (2004), internet banking is defined as the use of Internet and telecommunication networks to convey or deliver various banking services to clients. Clients can ask data and information and carry out most banking services. For example, account balance inquiry, inter-account transfers, and bill-payment via the internet. As indicated by SK (2007), internet banking incorporates the system that enables financial institution clients, people or organizations, get access to their accounts, execute business, or get data on financial products and services on the open or private system including the internet. Moreover, internet banking is the act of conducting financial intermediation on the internet (BM, R, & T, 2010). It is the procedure whereby the client can access, control and utilize his or her record in their account over the internet.

As stated by Al-Sajjan (2010), internet banking has made it less demanding for the banks to offer proficient services to customers and furthermore to increase the serious competitions in the industry. Prior reviews have recommended that cost and scope of services of banking sectors choose the place of a bank in the strongly aggressive banking services industry. However, they have not profoundly explored what clients consider and think about internet banking.

Most of the prior studies with respect to internet banking have concentrated on the consumer loyalty and customer's satisfaction in connection to internet banking. In such manner, it is essential to expand the current state of learning with respect to internet banking services and customers perceptions (Muhktar, 2015).

Over the world, the improvement in the internet banking has brought about the expansion of a number of the online transaction. In such manner, it has turned out to be vital for the banks to upgrade the knowledge about internet banking and customer perceptions towards it. Although numerous previous studies have assessed a similar concept and idea but customer behavior continues changing (Musiime & Ramadhan, 2011). In the external market, continuous changes have been occurring which brings about changing the customer preferences towards banking industry. So it is of importance for banks to assess and evaluate what their customers consider in the internet banking services.

The majority of the previous researcher has been conducting the study about the nature of items and services rather overlooked the details and worries of the clients with respect to internet banking. In the normal banking, the customers can communicate with the bank's workers in direct interactions. However, with these way, it is more likely that customers get rare opportunities to portray their ideas and concerns with respect to internet banking.

1.3 PROBLEM STATEMENT

There are many advantages of using internet banking. However, even the adoption of the internet banking services give a lot of benefits to the customers, many people are still unwilling to use it. According to Polasik (2009), the biggest obstacle of internet banking is the security issue. Aliyu, Younus, & Tasmin (2012) stated that the adoption of this service will be low if customers feel that internet banking is not safe and secured to use. As reported by Dissent (2011), Bank of America experiences a security breach where their website enabled the customer can see another customer bank's account. This incident particularly horrible because it is not the bank mistake, but it is because of the website itself. This case ended up harming a lot of customers. As we know, financial services of electronic commerce are continually growing and Internet banking needs the development of a sound security procedure.

According to Peterson, Balasubramanian, & Bronnenberg (1997), today there are several internet sites that shows a lot of information that makes it easy and simple to compare. For instance the interest or profit rates, fees, and also the services that offered by the bank. When providing services on the internet, a bank does not require to establish branches all over the country to reach its customers.

Moreover, the internet also will give impact to the bank and its customers because it will increases the distance between them since the customer cannot see or speak to the bank staffs. The contact and interaction between the bank and the customer will become more impersonal, which might make give effect to customer's trust and also it directly will make customers switch to another bank.

The importance of retaining customer's loyalty comes into core interest. At the point when a customer has "entered the bank", the process of retentions starts. Satisfaction with one service encounter won't be sufficient (Mittal and Lassar, 1998; Grönroos, 2000), it requires a deeper feeling of responsibility and trust for the customer to build up a sense of loyalty and conduct a loyal behaviour. According to ~oz-Leiva & 'ndez (2010), when a relation is established, it is easier for the customer to believe the bank and feel committed to it, which gives the conditions for loyalty to develop. Keeping its customers is fundamental for the bank because it is costly to attract new customers (Reichheld & Schefter, 2000). The objective should be to increase the customer share, for example, the number of services used by each customer, not a number of customers. Thus, this problem triggered us to conduct this survey on factors affecting customer retention of using internet banking.

1.4 RESEARCH QUESTION

There would a several questions in this study that need been create in regards the problem statement in this study. The research questions in this study are classified into two categories, which are the main research question and specific research question. These research questions have been developed based on the variable that are use in this research and it might be answered through the research objective.

1.4.1 Main Research Question:

What are the factors affecting customer retention of using internet banking?

1.4.2 Specific Research Question:

- i)** Is there any relationship between services quality and customer retention of using internet banking?
- ii)** Is there any relationship between perceived ease of use and customer retention of using internet banking?
- iii)** Is there any relationship between trust and customer retention of using internet banking?
- iv)** Is there any relationship between corporate image and customer retention of using internet banking?

1.5 RESEARCH OBJECTIVES

Basically, there are few objectives that need to be attained in this study based on the previous problem statement. The research objective of this study have been created from the stated research questions and it were divided into two categories which are the main research objective and also specific research objective. Both research objectives must have a relationship between each other in order to achieve the aim of this study and also to get the result of this study.

1.5.1 Main Research Objective:

To identify the factors affecting customer retention of using internet banking.

1.5.2 Specific Research Objective:

- i)** To identify the relationship between services quality and customer retention of using internet banking
- ii)** To identify the relationship between perceived ease of use and customer retention of using internet banking
- iii)** To identify the relationship between trust and customer retention of using internet banking
- iv)** To identify the relationship between corporate image and customer retention of using internet banking

1.6 SIGNIFICANCE OF THE STUDY

Everywhere throughout the world, the internet has been utilized enormously by the general population on a few grounds which extend from individual purposes to the business objectives. The improvement in technology and innovation has helped the customers to seek the cost and time effective methods of transferring cash and paying bills. In this regard, the advancement in internet banking is brilliant.

Numerous previous studies have concentrated on the courses through internet banking impacts consumer and customer's satisfaction. In addition, prior reviews have additionally assessed the view of customers towards internet banking but in discrete form. Extremely uncommon studies have been directed to conduct the studies about the customer's retention regarding internet banking. In this sense, this particular studies is significant as it will coordinate diverse components from previous research.

Furthermore, this research has integrated distinctive variables from past research to study customer retention of using the internet banking environment among Malaysian consumers. It is useful and helpful to both experts and academics in the fields of relationship marketing. It also useful in order to comprehend the consumer perspectives in the terms of internet banking services. What's more, this will consider as the improvement in internet banking provider's strategies to attract potential customers and retain existing customer of using internet banking services.

Besides, by the understanding of what is the most required among consumers in internet banking environment will give the management an idea of developing effective strategies to ensure financial institutions or bank to remain competitive in order to retain their customer of using internet banking.

1.7 SCOPE OF THE STUDY

In this study, it focuses only on the factors affecting customer retention of using internet banking. Moreover, the approach taken in this study is simply quantitative. Other than that, the study was conducted and examined in the large area which is all the users of internet banking. This research have an objective to investigate the factors that affect customer retention of using internet banking. The data and information will be gathered by using questionnaires. The determination of 150 samples from the users of internet banking are sufficient to represent the population. In addition, the data will tested and examined by using SPSS software to get the finding of the research.

1.8 LIMITATION OF STUDY

The limitation of this study is difficulty in acquiring the data and information. All the data and information that were used in this research is obtained from primary data and also secondary data. It is hard to obtain the information through the questionnaire in the primary data since there are some of the respondents are reluctant to spend their time to look at and understand the answer the questionnaires that have been distributed to them. Some respondent also answers the questionnaire not sincere where they will answer without reading the question properly. For examples, the are some respondents who are too busy to read and understand the questions properly and they just answer the questionnaire only for the sake of completing the survey quickly. Thus, there is no guarantee that the data and information collected is pure and reliable.

Moreover, unavailability to required published documents since the information is difficult to find out. It is because of the restricted resources. Some data and information for the literature review originate from a similar writer or author despite the fact that it already extracts from other related points and topics. Be that as it may, utilizing different sources may give a superior comprehension of the topic to us in this study.

Besides, the researcher has a lack of experience and efficiency to prepare the report on the research procedure also can be one of the factors that may affect the progress of this study. Furthermore, it's an absolutely new experience for the researcher to complete this research within the due date given. Time constraint was also one of the factors that shortened the scope of the study.

1.9 DEFINITION OF TERM

1.9.1 Internet Banking

Internet banking is a combination of banking with information technology. The internet has become a relatively new medium of delivering, conveying or distributing internet services. Banks can deliver and provide customer services and other core services such as balance inquiry, remittances, and funds transfer through the internet rather than by physically going to the bank branches or premises (Cheung & Lee, 2006).

1.9.2 Services Quality

According to zeithaml (1987), service quality is customer perception towards overall excellent and efficiency. In the context of offline and online services, services quality has received considerable attention within the literature. Normally, service quality has been recognized as consumer comparison between service expectation and service performance (Parasuraman, 1985)

1.9.3 Perceived Ease Of Use

As supported by Mansour, Eljelly, & Abdullah (2014), perceived ease of use can be refers to the situation when an individual feels that it would be less effort and easy to use a particular system According to some researcher, perceived ease of use is the extent to which an individual believes that using a particular system would improve their job performance. They defined perceived ease of use as the person's perception that using the new technology will increase or improve their performance. Gerrard & Cunningham (2003) highlight that the perceived ease of use depends on the banking services offered such as inquiry bank balances, applying for a loan or financing, paying bills, transferring money local and also abroad, and obtaining information on mutual funds.

1.9.4 Trust

According to Alsamydai, Yuosif, & Khasawneh (2012), trust is a feeling of security, based on the belief that one party's behavior is conducted by favorable intentions towards the best interest of the other. It also is a capability of a business to keep its promises. Another researcher defines trust as the willingness to rely on an interchange partner in whom one has confidence. Ease of use also can be referred as the individual's perception or judgemental that using a certain system is effortless or simply easy to work (Mansour, Eljelly, & Abdullah, 2014).

1.9.5 Corporate Image

Some researcher mention that corporate image as "perception of quality associated with the brand's name". The corporate image also can be referred to company's reputation. The image mention is what the public or individual is supposed to see when the organization is stated (Alsamydai, Yuosif, & Khasawneh, 2012).

1.9.6 Customer Retention

Customer retention can be referred as customer loyalty. Definition of customer retention as “a deeply held commitment to repurchase or stay use a preferred product or service consistently in the future, despite situational influences or marketing efforts having the potential to cause switching behavior” (Alsamydai, Yuosif, & Khasawneh, 2012). Loyalty can be referred as a commitment or “resistance to change”. In this meaning, loyalty is only exposed when the pressure in the environment bring an opportunity to change someone behavior. When a customer is loyal, they will likewise ended up tolerant towards flaws. For examples, the customer will stay with a bank for a long time and will use what are the services provided by them because of a personal need rather than a promotion or campaign.

1.10 SUMMARY

In conclusion, this chapter covered the element of the problem statement to help in identifying objective and research question in this research. The independent variables in this study is to measure the customer retention towards internet banking are services quality, perceived ease of use, trust and corporate image. Furthermore, it also helps and gives ideas to the bank to improve their service and also give an information about the product to retain the customer perception in the context of knowledge, feeling and loyalty to use. From the information above, the researcher had summarized the factors that affect customer retention of using internet banking. The research studies also highlight the research background and also the significant of the relationship between those variables and the factor that affect people of using internet banking. The following step is the problem statement, research questions, and research objective. In this chapter, the scope of the study and its limitation also were mention. Lastly, the significance of this research is for the purpose of better understanding of the customer can be influenced by the selected variables.

CHAPTER TWO LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is about the literature review of past research and clear meaning of the study. Thus, this chapter is important to give more information and a better understanding to the researcher especially which is related to the internet banking, services quality, perceived ease of use, trust, corporate image and also customer retention. In this chapter, it will discuss the relationship between the dependent variable and the independent variables based on previous research.

There are many previous research that conducts the study related to this topic. The study concluded that different factors influence customer's attitude towards each of these technologies and offer an explanation of the varying degrees of acceptance found among consumers. For example in Malaysia, according to Khalil and Pearson (2007), they found that trust is a significant factor that affects customer's attitudes toward internet banking in Malaysia.

Actually, there are many benefits of internet banking. However, in spite of all these advantages of internet banking, many people still prefer to access their account and conduct their banking transactions at the bank and this is something which they had been doing for years. So, apart from security views, there are numerous factors and barriers that making people remains and still prefer the traditional way for their banking transactions.

2.2 LITERATURE REVIEW ON INTERNET BANKING

According to (Arayesh, 2015), internet banking is an internet portal through which customers can use various types of banking services ranging from bill payments to making investments. Internet banking incorporates the system that empowers financial institution customers, individuals or organizations, access to their accounts, execute business, or get information on financial products and services on a public or private system including the internet (SK, 2007). In any case, the acceptance of customers towards internet banking plays an important role in indicating the success or failure of this service.

Internet banking service is a banking service that allows customers to get access and perform their financial transactions on their bank accounts from their PCs or other electronic facilities with an internet connection. Some researchers are predicted that 87% of banks would offer internet banking in 2003 to fulfill consumer's needs and attested that internet banking has favorable circumstances for banks to remain competitive, to save costs, to upgrade mass customization, marketing and communication activities, and to keep up and retain consumers. (Musiime & Ramadhan, 2011).

The development of internet banking is also because it gives lots of benefits for both the provider and the customer as well. According to some researcher, from the bank's perspective, these are mainly related to cost savings and internet banking also will be one of the more efficient and cheapest delivery channels (Pikkarainen, 2004). The advantages of the internet banking for the end users are various as well and include mainly convenience of the service where the time saved and globally accessible service. It also lower cost of transaction and more recurrent monitoring of accounts among others (Francisco Lie 'bana-Cabanillas, 2013).

The significance of electronic based banking products is improving step by step. It is undoubted that electronic based banking provides for moderately low risk, high return and low-cost advantages. One might say that there are number reviews addressing the effect of the performance based on the profitability of banks which offer electronic banking products. These studies can be categorized into two groups as indicated by the level of development of the countries. These are some of the exploratory research made by previous researcher view that managing the electronic and internet banking applications that effect bank's performance (Akhisar, Tunay, & Tunaya, 2015).

Previously in developing countries, the absence of electronic banking infrastructure block effects of the expected cost-effectiveness and profitability. Over a few countries, it is not available strong effects on the profitability of electronic banking activities because of inadequate information technology infrastructure of the branch and ATM network are limited. The case is additionally genuine for online banking activities.

2.3 LITERATURE REVIEW ON SERVICE QUALITY

Service quality has different meanings and concepts in term of every people. Service quality is an important tool to measure customer satisfaction. It has turned into an issue that organizations have focused up with e-services that empower electronic communication, such as data and information gathering, transaction processing and data interchange between online sellers and customers across time and space.

As stated by Ariffa, Yuna, Zakuana, & Jusoha (2012), there are only a few people that can define what actually the meaning of quality and almost everyone and every organization thinks that they have the quality in their services. Service quality can be defined as the difference between customer expectations of services and perceived service.

Service quality has been defined as a global judgment, or attitude, relating to the superiority of the service whereby superiority is the gap in which practical service higher than consumer expectation (Parasuraman, 1985). In online environments, service quality can be defined as the degree to which a website encourages efficient and effective shopping, purchasing, and delivery of product and services (Zeithaml, 1988).

According to Santos (2003), service quality also to measure of how well a services encounters compatibility with customer expectation. E-service quality in terms of overall customer judgments and evaluations regarding the excellence and the quality of e-service delivery in the virtual marketplace (Ariffa, Yuna, Zakuana, & Jusoha, 2012).

2.4 LITERATURE REVIEW ON PERCEIVED EASE OF USE

Perceived ease of use can be defined as the extent to which an individual feels that it would be effortless and easy to use a particular system. From another view, some researchers see perceived ease of use as the user's perception or impression of the level of easiness and effectiveness to use the system. As per Eastin (2002), convenience was the most grounded contributing variable in exploring the usage of internet banking (Boateng, Adam, Okoe, & Anning-Dorson, 2016).

There are another study conducted by Ong et al. (2014) in Malaysia inferred that convenience was the strongest independent variable among customers who stay in urban communities. Individuals who live in the big cities were excessively busy and they don't have enough time to spend in bank offices or branches to directly conduct their financial transactions. This study revealed that as long as utilization of the internet banking can make their lives easier. Nowadays, many people especially individuals who live in the towns can't escape from the fast-paced life. Living in the fast pace of modern life needs us to do everything as fast and efficiently as we can. On the off chance that we neglect to stay aware of such lifestyles, we will fall back immediately compared to others. (Mahiswaran Selvanathan, 2016).

In addition, most of the internet banking adopters considered internet banking as convenient, easy to use and more suitable for individuals who are technology illiterate particularly the senior citizens.

2.5 LITERATURE REVIEW ON TRUST

Trust is important in order to build a relationship between customer and service provider (Gilbert and Gao, 2005). Trust can be defined as a readiness to depend on a trade collaborator in whom one has assurance. Trust has been recognized as an important element for those financial related internet banking services. Besides, the empirical study supports that costumers make numerous online decisions almost solely on the basis of trust (Eriksson & Nilsson, 2007).

For Internet banking, trust assumes as critical part for the acceptance and use, which has been upheld by both research and empirical studies, particularly in developing countries (Benamati and Serva, 2007). Trust building is vital for internet banking adoption where privacy and security concern are the two significant variables for trust building, which has been brought up as the top two factors impacting the user.

Privacy is defined as the capacity to control and manage information about oneself (Belanger, Hiller and Smith, 2002). Security is defined as the ability to protect against potential threats. From the consumers point of view, security is the ability to protect consumers data and information from information fraud or cyber fraud. Customers may have doubts about the trust and ability of the internet banking privacy policies (Gerrard and Cunningham, 2003). Privacy is an essential measurement that may influence customer's retention to keep using the internet banking systems (Szoppinski, 2016)

2.6 LITERATURE REVIEW ON CORPORATE IMAGE

Corporate image and brand reputations are both determinants of customer loyalty or customer retention. According to Methlie and Nysveen (1999), the researcher talks about how a bank can build a good brand image. This can be made through trademarks or mottos that distinguish the organizations, and diverse marketing actions that focus on concepts like price, products and services, and communication.

Similar findings are done by Lewis and Soureli (2006), who underline the significance of image and recommend that communication, relationship marketing, and rewards shall all be concepts in focus to create a great image. In addition, Methlie and Nysveen (1999) discuss the effect of the corporate image. The corporate image plays important roles to help the customer when deciding what to buy. If the brand is well known, the customer will use it as an alternative when want to purchase it, without having to collect information about the product. It is same in the context of the bank. If the bank is well-known, normally customer will accept and use all the product and services that offered by the well-known banks. So, the corporate image may affect the customer retention to use the internet banking that are offered by the banks.

2.7 LITERATURE REVIEW ON CUSTOMERS RETENTION

Customer retention is an important thing to the organizations because most of the organization that are success is depending on the loyalty of their customers. According to Kotler (2010), the effort to retain customer is less expensive rather than to attract new customer. Barnes and Howlett (2004) says the bank customers are no longer inspired by the core products of a bank. What's more, it will make a customer switch to another bank.

Abratt and Russell (1999) stress the significance of building relationships with the customers while Verona and Prandelli (2002) underlines affiliation and trust when building a competitive advantage. According to Levesque and McDougall (1996), many organizations are trying to keep their customers stay, since “deregulation has made an environment that allows consumers extensive decision in fulfilling their financial needs.”

Loyalty is exist when customers are willing yo continue the product and service provided by the organization. Thus, it is essential for bank management to be precisely considering the variables that might increase customer loyalty and retention. There are minimal empirical researches that examine the reasons result in customer loyalty and retention.

2.8 THEORETICAL/ RESEARCH FRAMEWORK

The framework for this research is about to determine the factors that affect customer retention to use internet banking, which is to measure the factor of services quality, perceived ease of use, trust and also the corporate image. The figure below shows the research framework of this study that relates to the factors affecting customer retention of using internet banking:

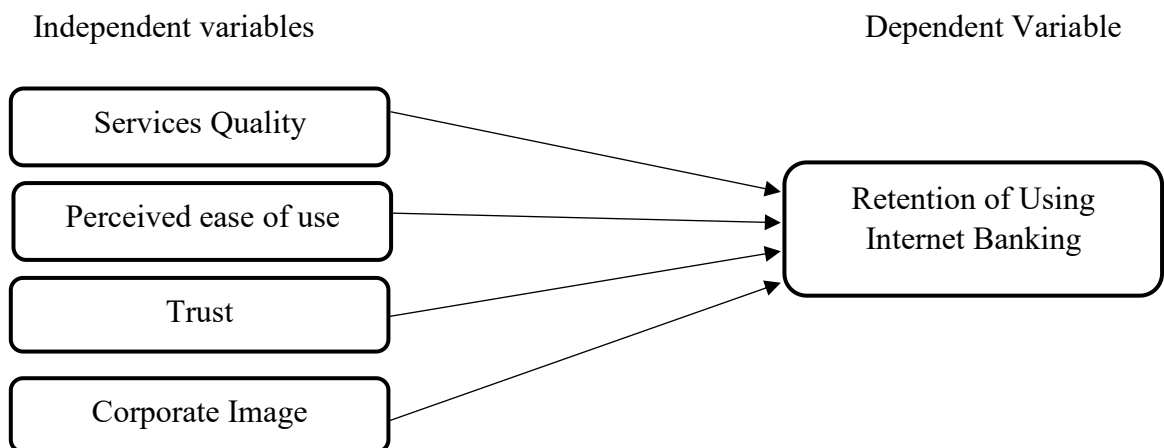


Figure 2.1 Research Framework

2.9 SUMMARY

Starting with those part of literature review, it demonstrates that all the independent variables might influence the dependent variable where all the independent variables have a significant relationship with the dependent variables. This chapter has tried to review all available and accessible literature from the past studies and the finding on the topic. This can be assuming that all those variables are having significant or non-significant towards customer retention of using internet banking. However, it still cannot conclude that there is a outcome from this study because it might be other results may occur in this research paper. This paper also will recognized the factor that most affected the customer retention to use internet banking. Therefore, in the following chapter, this paper will turn out a few hypotheses that might be useful and advantageous in this research.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This section will provide for the data and information regarding the method of this research and also about the type of the data that will make utilized within this study. This study likewise will cover the research design, sampling design and the also the measurement that will be conducted by the researcher. Likewise, cross-sectional reviews will use in this study. It implies that the information are gathered just once, possibly in an period for times alternately of days or weeks or month. keeping in mind the end goal to answer an exploration question that distribute by the researcher to the respondent. In addition, it is a strategy to discover the connection between the dependent variable which are services quality perceived ease of use, trust, and corporate image. This must in line with the objective of this research that is to identify the factors affecting customer retention of using internet banking. Besides, this chapter will focus on the sampling of the research, the data collection, and the types of variable that will use in this study, research design, hypothesis statement, and lastly also research methodology. It introduces the procedures in carrying out the research.

3.2 SAMPLING

In sampling design, there are two classes that can be separated that is probability and non-probability sampling. This study will use non-probability sampling design. As indicated by Umar Sekaran, (2013), non-probability sampling means the respondent has zero chance of being chosen as a sample. What's more, the researcher will utilize convenience sampling because of the fact that the sample of the data will be gathered from any individual who is accessible and willing to answer the surveys.

In this research, only 150 questionnaires will distribute to respondents that comprise the users from of internet banking. This is because the researcher will use Tabachnick & Fidell (2007) method in determining the sample size of this study. Following are the calculation of this method.

$$\begin{aligned} N &> 50 + 8k \\ k &= 4 \text{ (independent variables)} \\ N &> 50 + 8(4) \\ N &> 82 \end{aligned}$$

Hence, the sample size must more than 82 respondent. This is on account of the time frame of this research which is just four months and it leads to an inadequate measure of time for the researcher to gather the information. Besides, the information will gather during available time.

3.3 DATA COLLECTION

So as should obtain the data, there is two procedures of data collection and information gathering that need been applied. In this research, primary data have been utilized by researcher and the data is collected particularly for a purpose to address the research objective of this study. There would numerous approach to extract the primary data. For instance, the interviews, observation, and also questionnaires. The instruments that are used to collect the data in this research is questionnaires. This tool has been used to achieve the objective of this research which is to identify the factors affecting customer retention of using internet banking. The data are obtained from the respondents that answer and respond to the questionnaire and the data will be testing and evaluating by using statistical software or SPSS.

The multiple choice question and scale technique have been using in structuring question in this questionnaire. The multiple-choice question will allow the respondent to make a choice and select any one from the answer that is given. In addition, the scale questionnaires are provided to respondents with a scale that has a number from strongly disagree to strongly agree. The questionnaires were classified into 3 parts which are Part A (demographic), Part B (independent variables which are services quality, perceived ease of use, trust and corporate image) and Part C (the dependent variable which is customer retention of using internet banking).

For the secondary data, all the information that had been done by another researcher previously with the different of purpose and objective are helpful in this study. The information will be obtained from the journal, articles, and website. Most of the information of this research has been taken from journals. The particulars journals were collected from the electronic library such as Google scholar, Emerald group and so on. By using previous research, the past study by other researcher can be collected and use as references to guide and help the researcher.

3.4 VARIABLES

They are many types of the variable which are dependent variables, independent variables, moderating variables, and intervening variables. However, in this research, only two types of the variable have been used which are dependent and independent variables. The dependent variable is the main interest in the study. The dependent variable in this study is customer retention of using internet banking. However, independent variables is something that can give an impact to the dependent variable whether it is a positive or negative impact. As we know, the independent variable in this research are services quality, perceived ease of use, trust and also corporate image.

3.5 RESEARCH DESIGN

As we look into research have been carried by Umar Sekaran, (2013), it will be a draft for the methodology of collection, measurement and analysis of the data which is totally completed based on the study's research questions. The keys planning to gather and analyze the particular strategy and methodology that will be used is research design. It includes the purpose of the study, types of investigation, study setting, unit of analysis and also time horizon.

The purpose of the study in this study is hypothesis testing or causal research. This research wants to identify what are the cause or factors that can affect customer retention towards internet banking. The type of the investigation in this study is correlation relationship which indicated the dependent and independent variables simultaneously. It means, whether the slight change in one variables, will affect another variables or not. This type will help researcher to know the effect of independent variables which are service quality, perceived ease of use, trust, and corporate image towards customer retention to used internet banking.

The study setting in this research is non-contrived because it was conducted in natural environment. This study is based on the primary data and is collected through questionnaire from 150 users of internet banking. The unit of analysis is individual since we are interested in individual users of internet banking and we would like to find out their perspectives on the factors affecting customer retention of using internet banking.

Besides, the time horizon in this study is single cross sectional design which means the data will be gathered and collect only once where only one sample of respondents will be drawn from the target population. Minimal interference is the extent of researcher interference since this study are to be conducted in the natural environment of user of internet banking where we, the research team interfere minimally with the normal flow of work.

3.6 HYPOTHESIS STATEMENT

In this section, there are two hypotheses that can be constructed based on the research objective. Firstly, there is a null hypothesis (H_0) and this hypothesis is set up to be rejected in order to support an alternate hypothesis which is (H_1). Thus, the alternate hypothesis (H_1) is the contra of the null hypothesis. The following hypothesis is developed in this study:

3.6.1 Services Quality

H_0 : There is no significant relationship between services quality with customer retention of using internet banking

H_1 : There is a significant relationship between services quality with customer retention of using internet banking

3.6.2 Perceived Ease Of Use

H_0 : There is no significant relationship between perceived ease of use with customer retention of using internet banking

H_1 : There is a significant relationship between perceived ease of use with customer retention of using internet banking

3.6.3 Trust

H_0 : There is no significant relationship between trust with customer retention of using internet banking

H_1 : There is a significant relationship between trust with customer retention of using internet banking

3.6.4 Corporate Image

H₀: There is no significant relationship between corporate image with customer retention of using internet banking

H₁: There is a significant relationship between corporate image with customer retention of using internet banking

3.7 RESEARCH METHODOLOGY

Regarding the operation of the study and the best approach to gather the primary data, quantitative research methods are used in this study. The methodology that is used in this study to run the data obtained from the questionnaire is Statistical Package for Social Science (SPSS). By using SPSS, it will help the researcher in term of getting the data clearing and make an evaluation about the data's logical inconsistency. Besides, in order to make the research report more accessibility and also more available, the researcher must take into consideration the relevant statistical analysis procedure in the proposed hypothesis.

By using SPSS, there are many test that can be used in order to get the result of the study, including the frequency analysis, descriptive analysis, reliability test which is cronbach's alpha, the correlation analysis, and also the regression analysis. According to Umar Sekaran, 2013, frequencies will allow the researcher as eeffectively to figure the percentage and cumulative percentage of their occurrence by referring to the amount of time various subcategories of specific phenomena occur. The frequency analysis will demonstrate all the number of occurrences, and it also show the measure of central tendency.

Next is reliability analysis where the researcher use reliability analysis to test the reliability of each of the independent variables and dependent variable of the study. This also to test the reliability of the questionnaire that have been ask to the respondent. In other hand, Cronbach's alpha will use to indicate and to show how great the items in a set are positively correlated to one another or not. For example, when Cronbach's alpha approach to 1, the higher the internal consistency reliability. The value of the Cronbach's alpha must be more than 0.6 to be acceptable. If the value of Cronbach's alpha is less than 0.6, its indicated poor strength of associations.

The researcher also will use the Pearson Correlation analysis in light of it will show the strength of the correlation among variables that will be uses in this research. When the value of correlation coefficient (r) shows higher value, its better. This is due to the fact that the higher r value indicates the strength of the linear correlation. The interpretation of Pearson Correlation Value can be different according to the value of r.

To analyze the relationship between the dependent variable and independent variable, the researcher will use regression as one of the methods. So, the researcher will use multiple regression. On those the values under 0.05, the model have a significant relationship. But assuming the value is more than 0.05, it indicates that there is no relationship between the dependent variable and the independent variable. The multiple regression model that will be used in this study is written as $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$, where Y is the customer retention to use internet banking, X1 is services quality, X2 indicates perceived ease of use, X3 refers to trust and X4 refers to corporate image.

The researcher will utilized the coefficient of determination (R²) to know the connection between independent variables and the dependent variables. Toward that point, it also to test the how well the independent variable impact the regression model. By doing multiple regression analysis, the value of the coefficient of determination might be calculated.

3.8 SUMMARY

In conclusion, this part provide a clear view about the research methodology use in this research. The researcher will have the ability to more comprehend the diverse parts relevant to designing a research study and to get the result This data in this research will be collected from conducting a survey questionnaire and will be distributed to respondents which is the users of internet banking. All the data that are obtained through the questionnaire will be run by using Statistical Package for Social Science (SPSS).

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.1 INTRODUCTION

This part in this study describe the findings data analysis that will be examined. The objective of this study is to determine the relationship between the variable and also to identify the factors that affect customer retention of using internet banking which are service quality, perceived ease of use, trust, and corporate image. The analysis that are obtained were present the frequency distribution analysis, descriptive analysis, reliability analysis, correlation analysis and also regression analysis. All the data analysis is done by using software program which is statistical package for social science (SPSS). This software can carry out various test and the result obtained from this will be used to answer the research question and objectives of this study. In addition, the method that has been used are descriptive analysis where it used frequency analysis to analyze demographic data and also to analyze the mean and standard deviation of the data. Besides, reliability test of cronbach's alpha also have been used to measure the reliability of the question and the Pearson correlation was used to measure the relationship between the variable. Lastly the multiple regression analysis was used to identify factors that can influence the dependent variable. Hence, the final result of all the tests conducted will be analyze and will be presented in this chapter.

4.2 FREQUENCY DISTRIBUTION

150 sets of questionnaire which consist of 3 sections with 27 question has been distributed to the respondent which is the internet banking users. In this part, the demographic profile of the respondent such as gender, marital status, age, religion, race, are you a banking user and how many years have you been using the internet banking will be analyzed. A profile of the respondent is presented in Table 4.1 below.

Table 4.1 Demographic Profile of the Respondent

CATEGORIES		FREQUENCY	PERCENT (%)
GENDER	Male	67	44.7
	Female	83	55.3
MARITAL STATUS	Single	67	44.7
	Married	76	50.7
	Divorced	7	4.7
AGE	Below 20	23	15.3
	21 – 30	76	50.7
	31 – 40	30	20.0
	Above 41	21	14.0
RELIGION	Islam	129	86.0
	Hinduism	5	3.3
	Buddhist	12	8.0
	Christianity	4	2.7
RACE	Malay	129	86.0
	Indian	5	3.3
	Chinese	16	10.7
BANGKING USER	Yes	150	100.0
	No	0	0.0
YEARS USED INTERNET BANKING	Less than 1 year	39	26.0
	1 - 2 years	50	33.3
	More than 3 years	61	40.7

Table 4.1 shows that the questionnaire were distributed between male and female. About 44.7% (N=67) were male, and the rest about 55.3% (N=83) were female. This shows that most of the respondents that participated in answering the questionnaire were female compared to male respondents.

In term of marital status, about 44.7% or 67 respondent were single, 50.7% which is 76 respondent were married and the rest about 4.7% or 7 of respondent were divorced. This shows that most of the respondents that participated in answering the questionnaire were single and married rather than divorced.

Beside that, based on the statistics obtained for age, the age ranging from below 20 shows the percentage of 15.3% (N=23). The age range of 21 - 30 were the highest percentage of 50.7% (N=76), followed by the age range of 31 - 40 which is 20.0% (N=30), and the lowest percentage is 14.0% (N=21) which is for age range 41 and above.

From the table, it indicated that most of the respondent were muslim which their religion is Islam with a total of 86.0% (N=129) compared Hinduism, Buddhist, and Christianity which only have a percentage of 3.3% (N=5), 8.0% (N=12) and 2.7% (N=4) respectively.

As for the race, Malay respondents contributed the highest percentage of 86.0% which is 129 out of 150 respondents. Next is Chinese respondents which is 10.7% (N=16) followed by Indian respondents which is 3.3% (N=5).

Besides, all the questionnaire were distributed to all the banking users. Thus, 100.0% of total respondent were banking users. Lastly, in term of the years have they used internet banking, most of them are used the internet banking more than 3 years which is 40.7% (N=61) followed by 33.3% (N=50) for the users of 1-2 years and the rest are 26.0% (N=39).

4.3 DESCRIPTIVE ANALYSIS

There are two stages involved in this process of descriptive analysis. First, each of the item for independent variables which are service quality, perceived ease of use, trust, and corporate image and also of the dependents variables of customer retention were calculated. Second, means and standard deviations of each variable were calculated for each of the five variables. Results of means and standard deviations for each of the variables are shown in table 4.2 below.

Table 4.2 Descriptive Analysis

Variables	Mean	Standard Deviation
Services Quality	4.113	0.527
Perceived Ease of Use	4.118	0.559
Trust	3.738	0.704
Corporate Image	4.012	0.547
Customer Retention	3.980	0.613

Table 4.2 shows the descriptive statistic for all variable. Based on the table, it might see that the mean value for the customer retention is 3.980. However, the highest mean value of the independent variables is perceived ease of use which is 4.118. Next, followed by variable service quality with the mean value of 4.113. The mean for corporate image is 4.012 and trust indicated the lowest mean value with the value is only 3.738 Table 4.2 also shows the standard deviation of each variables. The standard deviation is used to measures how concentrated the score around the mean points of a distribution are. The result of standard deviation of each variables which are service quality, perceived ease of use, trust, corporate image and customer retention are 0.527, 0.559, 0.704, 0.547 and 0.613 respectively. While, standard deviation recorded for service quality, perceived ease of use, trust, corporate image and customer retention were considered small at 0.527,0.559,0.704,0.547 and 0.613 respectively.

4.4 RELIABILITY ANALYSIS

Reliability is measure and testing by the consistency and stability. Realibility means the ability to measure the accuracy and consistency of the result. The most commonly used to measure the reliability of variables is Cronbach's Alpha, stated by (Sekaran, U., & Bougie, R. , 2010). The value of 0.60 or less normally indicates poor internal consistency reliability. If the Cronbach's Alpha is more than 0.60, it means the variables was acceptable. The result for Cronbach's alpha test are shown in the Table 4.3 below.

Table 4.3 Cronbach's Alpha

Variables	Number of item	Cronbach's alpha
Services Quality	4	0.687
Perceived Ease of Use	4	0.655
Trust	4	0.774
Corporate Image	4	0.608
Customer Retention	4	0.810

As we can see at the Table 4.3 above, it shows that the result for the reliability analysis in this research. Based on the this, the value of the cronbach's alpha for the variable service quality is 0.687 which is more than 0.6. Thus, the question is clear to the respondent. Next, the variable perceived ease of use have a value 0.655 and it also more than 0.6. So, this question in this variable also acceptable. The variable trust shows the value which is 0.774. Then, the value for corporate image is 0.608. This show that this variable also acceptable. Besides, as for the dependent variable, the value for customer retention of Cronbach's alpha is 0.881 which indicates the highest value among other variables.

4.5 CORRELATION ANALYSIS

Correlation analysis was conducted to examine the relationship between variables independent variables on the dependent variable. It actually indicates whether the independent variable can affect the dependent variable. Correlation analysis also is used to measure the relationship strength between the dependent and independent variables. Correlation coefficient shows the direction, strength and significance of the relationship between the variables. A positive correlation shows that a slight increase in the first variable would correspond to a slight increase in the second variables. However, negative correlation indicates an inverse relationship whereas one variable increases, the second variables will decrease. Based on Guilford's Law, the strength of relationship can be indicated as table 4.4 and table 4.5 shows the 2 tailed Pearson Correlation Analyses between all variable of the study, which are service quality, perceived ease of use, trust, and corporate image and also customer retention representatively.

Table 4.4 Correlation Strength Based on Guilford's Law

R	Strength of relationship
< 0.20	Almost negligible relationship
0.20 – 0.40	Low correlation; definite but small relationship
0.40 – 0.70	Moderate correlation; substantial relationship
0.70 – 0.90	High correlation; marked relationship
> 0.90	Very high correlation; very dependable relationship

Table 4.5 Pearson's Correlation Matrix

		Service quality	Perceived ease of use	Trust	Corporate image	Customer retention
Service Quality	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	150				
Perceived ease of use	Pearson Correlation	.517**	1			
	Sig. (2-tailed)	.000				
	N	150	150			
Trust	Pearson Correlation	.381**	.450**	1		
	Sig. (2-tailed)	.000	.000			
	N	150	150	150		
Corporate image	Pearson Correlation	.429**	.333**	.602**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	150	150	150	150	
Customer retention	Pearson Correlation	.549**	.566**	.670**	.610**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.5 shows the correlation between all the variables which are service quality, perceived ease of use, trust, corporate image and also customer retention. According to the table, all the variables are significant at the 0.01 level (2-tailed). Therefore, all independent variables is related and have a significant relationship to the factors that affect customer retention of using internet banking.

Firstly, there is a positively moderate correlation between service quality and perceived ease of use which is ($p=0.517$). Also, the relationship between these variables is significant which is based on the p value 0.01. While, there is low correlation between service quality and trust which is ($p=0.381$). However, it is having a significant relationship which is based on p value 0.01. There is a positively moderate correlation between perceived ease of use and trust which is ($p=0.450$) and this variable also has a significant relationship which is based on p value 0.01.

Besides, service quality and corporate image have a positively moderate correlation ($p=0.429$). The relationship between these two variables is significant as p value is 0.01. However, there is a low correlation between perceived ease of use and corporate image. But, these variables have a significant relationship since p value is 0.01. Moreover, there is a positively moderate correlation between trust and corporate image which is ($p=0.602$) and this variable has a significant relationship which is p value is 0.01.

In addition, the result shows that there is a positively moderate correlation between service quality and customer retention which is ($p=0.549$) and there is a significant relationship between these variables. The variable perceived ease of use also has a positively moderate correlation ($p=0.566$) with the customer retention and these variables also have a significant relationship based on p value 0.01. Next, there is also a positively moderate correlation between trust and customer retention which is ($p=0.670$). These variables also have a significant relationship since p value is 0.01. Lastly, the correlation between corporate image and customer retention also has a positively moderate correlation which is ($p=0.610$). These two variables also have a significant relationship which is based on p value 0.01. So, according to the result, most of the variables have a positively moderate correlation between other variables and all the variables have a significant relationship since all p value is 0.01.

4.6 REGRESSION ANALYSIS

Regression analysis was conducted to measure how many percent dependent variables can be explain by the independent variable. This analysis also is a method of analysis for assessing the strength of the relationship between independent variables. For continue this study, a model has been used as dependents variables which is customer retention. Table 4.6 shows the multiple regression analysis between independent variables, service quality, perceived ease of use, trust, corporate image and dependent variables, customer retention.

Table 4.6: Regression Analysis Table

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.200	.304		-.657	.512
Service Quality	.227	.074	.195	3.066	.003
Perceived Ease of use	.251	.070	.229	3.600	.000
Trust	.302	.060	.347	5.075	.000
Corporate Image	.271	.075	.242	3.606	.000
F value	58.142				
Sig	.000				
Adjusted R Square	.605				
R Square	.616				

a. Dependent Variable: customer retention

Based on table 4.6, R square of 0.605 indicate the percentage variance in the dependent variable which is customer retention that is explained by the variation in the independent variables. The value of 0.605 shows that there is only 60.5% the independent variables which are service quality, perceived ease of use, trust and corporate image have been explaining the dependent variable, customer retention. Others 39.5% of the variance in the dependent variable is not explain by the independent variable which are not included in the study. In other words, there are other independent variables which are not included in this study explained the dependent variables and could further strengthen the regression equation. Besides that, the F value is 58.142 is significant at p-value of 0.000. When significant value is lower than 0.05, it shows that there is as relationship between independent and dependent variables. Thus, the model is fit.

According to the table 4.5, the p value for each tests the null hypothesis. A lower p value which is less than 0.05 indicated that the null hypothesis will be rejected. Thus, based on the result, the result for service quality variable is 0.003 which is below than 0.05 significant level. Thus, the null hypothesis can be rejected. Therefore, it can concluded that there is a significant relationship between service quality and customer retention. The result for perceived ease of use variable is 0.000 which is below than 0.05 significant level. Therefore, there is a significant relationship between perceived ease of use and customer retention. The result for Trust variable also 0.000 which is below than 0.05 significant level. Hence, there is a significant relationship between trust and customer retention. Lastly, the result for corporate image variable is 0.000 which is also below than 0.05 significant level. Therefore, there is a significant relationship between corporate image and customer retention. In conclusion, all the independent variables have a positively related with the dependent variable.

There are values of regression equation function for predicting the customer retention from the independent variable which are service quality, perceived ease of use, trust, and corporate image. The equation for multiple linear regression for this research as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon, \text{ where}$$

Y = Customer retention to use internet banking,

B = Regression coefficient (beta value)

X1 = Services quality

X2 = Perceived ease of use

X3 = Trust

X4 = corporate image

ϵ = Error term

$$\text{Therefore, } Y = 0.227X_1 + 0.251X_2 + 0.302X_3 + 0.271X_4$$

Firstly, for each one-unit increase in service quality, customer retention will increase by 0.227 units with holding other independent variable constant. Next, for each one-unit increase in perceived ease of use, customer retention will increase by 0.251 units with holding other independent variable constant. Besides, for each one-unit increase in trust, customer retention will increase by 0.302 units with holding other independent variable constant. Lastly, for each one-unit increase in corporate image, customer retention will increase by 0.227 units with holding other independent variable constant.

4.7 DISCUSSION ON ANALYSIS AND RESULTS

Based on the result, it is observe that all the variables give impact to the customer retention to keep using internet banking. The positive correlation indicates that the higher the service quality, the higher the customer retention to keep using internet banking. This revealed that customer will look at to the service quality provided by bank whether they satisfied or not with the bank service before retain to use internet banking. It means if the service by bank is poor, the customer can stop using the internet banking services. Thus, this study proved that service quality is important to the bank to retain their customer of using internet banking.

Besides, as perceived ease of use also have a significant relationship with the customer retention, this is clearly shows that internet banking is convenience to the customers. Most of the respondent agreed that internet banking is easy to use and convenience. So, this indicates that the perceived ease of use of the internet banking give a positive impact to the customer to stay loyal to use internet banking.

The positive result for the variables trust also show that the trustworthiness is important to the bank to retain their customer of using internet banking services. The security and privacy of the information also will affect the trust of the customers towards bank. So, this is important to the bank to have a customer's trust so that they can retain their existing customer.

Lastly, since corporate image also give a positive correlation, it is essential to the bank to improve their reputation. The customer tend to use the service that are provided by well-known bank rather than the bank that have bad reputation. Thus, this variables have a significant relationship with the customer retention to keep using internet banking.

4.8 SUMMARY

All the results from this study have been shown clearly in this chapter. After completing this chapter, the researcher are able to explain the procedures and data collection method that had been used to gather and analyze factors that affect customer retention to keep using internet banking. Data analysis is done by using software program that is statistical package for social sciences (SPSS). Based on the results obtained, it shows that there is a positively moderate correlation between service quality, perceived ease of use, trust, and corporate image with the customer retention. Besides, this result also showed that all the independent variables which are service quality, perceived ease of use, trust and corporate image have a positive relationship with the factors that affect customer retention to keep using internet banking. The results obtained from this chapter will give a clear view for the researcher to make conclusion and recommendations.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

The result of the research about factors affecting customer retention of using internet banking will be discussed in this chapter. These section are representing the discussion, conclusion and the also the recommendation of the study. Concerning illustration for what we need been seen done four past sections including of chapter one, two, three and four, finally, conclusion and suggestion to those investigation could be made. After going through all the process and procedures which consist of gathering and analyzing the data and all the evidence, hopefully this study might give at least a little benefit to future researcher. The data collected started from the survey that are distributed to the respondent and the data wat analyse by using Statistical Package for Social Science System (SPSS) software. This software enables researchers to carry out various analyses. The outcomes and result obtained will be used later to address this research questions and objectives. Service quality, perceived ease of use, trust, corporate image seems as major factors that affect customer retention to keep using internet banking. In this chapter, the finding is summarized and also will be discuss to make a conclusion of finding and several recommendations. This will help future researcher who want to carry out additional research related to this topic.

5.2 CONCLUSION

During the process of analyzing the factors that affect customer retention to keep using internet banking, and the variables which are service quality, perceived ease of use, trust, corporate image, and customer retention have been focusing to be study. Those chosen variable has been choose randomly after researcher doing the literature review related to this study. All of the answered questionnaire has been transform into data and it also has been analyzed using SPSS software. By using correlation analysis, all of the independent variables has positively moderate correlation with dependent variable.

The purpose of this study is to identify the factors affecting customer retention of using internet banking and to identify the relationship between service quality, perceived ease of use, trust, and service quality with the customer retention. As for dependent variable and independent variables in this study, it was using 5% significant level of relationship between dependent. Based on the result obtained in this research, all the variables which are service quality, perceived ease of use, trust and corporate image have a significant relationship with the dependent variable which is customer retention. There is other study conducted by (Eriksson M. , 2008) found that corporate image also have a significant relationship with the customer retention. However, trust and service quality have no relationship with the customer retention.

The data from the survey have been analyzed through descriptive analysis techniques. Through this, it was found that most of the respondents retain to use internet banking because the service quality, easy to use, have a trust on that and also the corporate image of the bank. Based on the result of this study, it was found that service quality will affect the customer retention to keep using internet banking. It means if the internet banking service that are provided by the bank is good, the customer will keep using the internet banking.

The survey results revealed that most of the respondents agreed that the internet banking is easy and convenient for them. But, some respondents was not agree that internet banking is convenience for them. However, most of them agree with it. Thus, It has been concluded that these respondents might not have enough knowledge to use the internet that creates difficulty for them to use internet banking. It was also found that most of the respondents have a trust on internet banking while transferring money through internet. In addition, trust and reliability in internet banking were also perceived by most of the respondents and it also one of the factors that make them retain with the internet banking.

The results of the survey also revealed by most of the respondents that banks need to have a good corporate image and brand reputation. It means if the bank is well known and have a good reputation, they will use their services including internet banking.. Lastly, most of the respondents suggested that they will continue to use the internet banking services in the future and will also recommend their peer groups to use internet banking services. All these findings suggest that customers perceive internet banking positively.

The research clearly indicates that there is a factors helps to retain customers to keep using internet banking. It can concluded that if the bank plans to expand the customer base of internet banking, they should focus more on service quality, perceived ease of use, trust and corporate image factors of internet banking. I think this research will be helpful for the bank to make their internet banking much better in future. This research will be also beneficiary for other researcher who wish to do research on this topic in future.

5.3 RECOMMENDATIONS

Upon completing this study, there are several recommendation derive to enhance customer retention to keep using internet banking. As for the recommendations, several ideas and suggestions will be discussed that will help the bank to improve their internet banking services

Firstly, enough information and knowledge at the bank websit will enhance synergies and therefore furnish higher personal satisfaction which is quality service and attain greater service among customers. This will provide for change to new relationships with customers in order to meet and figure out their necessity. Thus, the customer will be more satisfied with the service that are provided by the bank. In regards to increasingly high expectations of customers, it is crucial to the bank execute the systems that will ease and simplicity to the customer as they will enable customers to have instant access to information from a more approachable channel, during more convenient moment and from any area. Due to that, correct measurement of satisfaction and knowledge of its determinants are essential for bank in order to retain their customers.

An alternate suggestion of the research to internet banking is regarding the perceived ease of used by customers. The research has discovered that some of the people who answer the questionnaires agreed regarding ease of used of internet banking services. Regarding to this survey, the internet banks requires on train those existing internet customers regarding easy and appropriate use of internet banking services. In this way, the existing customers will feel advantageous, convenient and easy to use the services and this will result in the retention of these customers to keep using internet banking.

Besides, those critical things of the research for the banking sector is to assure customers that the internet banking will be dependable and trustworthy. Viewing of the trust perspective, it will be prescribed to provide training to customers related to safe use of internet banking. This will improve the certainty level and also trust perceptions of customers on internet banking. This is important because some reasearcher said that the internet security breach does not necessarily comes from loose security measures of banks rather improper use of bank account details from customers may also result in security breaches (Ho & Lin, 2010).

Trust from the customer likewise could be accomplished through creating a close contact with the customers. The banks have to take make some initiatives for example, such a loyalty programs and membership programs. It is for make customers feels that they are important to the banks. This will give a positive perceptions of the customers towards bankers. This approach additionally come about in making sure saying of positive word of mouth marketing of the internet bankers and will correspond a positive communication to the public. In addition, the existing customers of the internet bankers will also use the internet banking services to a more terrific degree. Thus, positive perceptions of customers will also make them to recommend and proposed the internet banking services to their others.

Lastly, there also a recommendation for the future researcher. The finding from this study is based on limited period of observations. Thus, it is recommended to other researcher to increase the range time of the period study. So it will proposed that the results become more significant. Besides, the researcher also can utilize the data or the sample from other place or countries in order to make comparison. However, from the study it also discovered that there are other factor and variable that should be consider as a factors that affect customer retention to keep using internet banking. So, this is important to the future researcher to discover others factors that affect customer retention to keep using internet banking. Hopefully, these recommendations can give some benefit and insight for the future researchers regarding to the topic the factors affecting customer retention of using internet banking.

5.4 SUMMARY

This study has focused to identify factors affecting customer retention of using internet banking. In this chapter, researcher can conclude that all the variables which are services quality, perceived ease of use, trust, corporate image is a factors that affect customer retention to keep using internet banking. Lastly, regarding to the recommendation given by the researcher, it hopes this research could help other researchers to futher continue the research that related to internet banking.

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APPENDICES

APPENDIX A

Frequency Distribution

		Statistics						
		GENDER	STATUS	AGE	RELIGION	RACE	BANKINGUSER	YEARS
N	Valid	150	150	150	150	150	150	150
	Missing	0	0	0	0	0	0	0
Mean		1.55	1.60	2.33	1.27	1.25	1.00	2.15
Std. Deviation		.499	.579	.901	.723	.634	.000	.806

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	67	44.7	44.7	44.7
	female	83	55.3	55.3	100.0
	Total	150	100.0	100.0	

STATUS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	67	44.7	44.7	44.7
	married	76	50.7	50.7	95.3
	divorced	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
below 20	23	15.3	15.3	15.3
21-30	76	50.7	50.7	66.0
Valid 31-40	30	20.0	20.0	86.0
41 and above	21	14.0	14.0	100.0
Total	150	100.0	100.0	

RELIGION

	Frequency	Percent	Valid Percent	Cumulative Percent
islam	129	86.0	86.0	86.0
hinduism	5	3.3	3.3	89.3
Valid buddhist	12	8.0	8.0	97.3
christianity	4	2.7	2.7	100.0
Total	150	100.0	100.0	

RACE

	Frequency	Percent	Valid Percent	Cumulative Percent
malay	129	86.0	86.0	86.0
indian	5	3.3	3.3	89.3
Valid chinese	16	10.7	10.7	100.0
Total	150	100.0	100.0	

BANKINGUSER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	150	100.0	100.0	100.0

YEARS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid less than one year	39	26.0	26.0	26.0
Valid 1-2 years	50	33.3	33.3	59.3
Valid more than 3 years	61	40.7	40.7	100.0
Total	150	100.0	100.0	

DESCRIPTIVE ANALYSIS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ServiceQuality	150	2.25	5.00	4.1133	.52663
Ease	150	2.50	5.00	4.1183	.55916
Trust	150	2.25	4.75	3.7383	.70493
corporateimage	150	2.25	5.00	4.0117	.54752
Retention	150	2.25	5.00	3.9800	.61341
Valid N (listwise)	150				

RELIABILITY ANALYSIS

Service Quality

Case Processing Summary

		N	%
Valid		150	100.0
Cases Excluded ^a		0	.0
Total		150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.687	4

Perceived Ease Of Use

Case Processing Summary

		N	%
	Valid	150	100.0
Cases	Excluded ^a	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.655	4

Trust

Case Processing Summary

		N	%
	Valid	150	100.0
Cases	Excluded ^a	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.774	4

Corporate Image

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
Total		150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.608	4

Customer Retention

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
Total		150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.810	4

CORRELATION ANALYSIS

		Correlations				
		ServiceQuality	ease	trust	corporateimage	retention
ServiceQuality	Pearson Correlation	1	.517**	.381**	.429**	.549**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
Ease	Pearson Correlation	.517**	1	.450**	.333**	.566**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
Trust	Pearson Correlation	.381**	.450**	1	.602**	.670**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
corporateimage	Pearson Correlation	.429**	.333**	.602**	1	.610**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
retention	Pearson Correlation	.549**	.566**	.670**	.610**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

** . Correlation is significant at the 0.01 level (2-tailed).

REGRESSION ANALYSIS

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	corporateimage, ease, ServiceQuality, trust ^b		Enter

a. Dependent Variable: retention

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 ^a	.616	.605	.38534

a. Predictors: (Constant), corporateimage, ease, ServiceQuality, trust

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.534	4	8.633	58.142	.000 ^b
	Residual	21.531	145	.148		
	Total	56.065	149			

a. Dependent Variable: retention

b. Predictors: (Constant), corporateimage, ease, ServiceQuality, trust

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.200	.304		-.657	.512
	ServiceQuality	.227	.074	.195	3.066	.003
	ease	.251	.070	.229	3.600	.000
	trust	.302	.060	.347	5.075	.000
	corporateimage	.271	.075	.242	3.606	.000

a. Dependent Variable: retention

APPENDIX B



اَوْنِيُوْزِ سِيْتِيْ تِيْ كُنُوْ لُوْ كِيْ مَارَا
UNIVERSITI
TEKNOLOGI
MARA

FACTORS AFFECTING CUSTOMER RETENTION OF USING INTERNET BANKING

Dear Respondent,

We are students from Bachelor of Business Admin (Hons) in Islamic Banking at Universiti Teknologi Mara Johor. We are carrying out a survey on Factors Affecting Customer Retention of Using Internet Banking. The questionnaire is focused on the users of internet banking. The purpose of this questionnaire is to study the factors affecting customer retention of using internet banking. We would be more grateful if you could take your time to complete this short questionnaire. The data will be kept confidential. Please answer the questions below in good faith. Thank you.

PART A: DEMOGRAPHICS

Please tick (/) in the appropriate box.

1. Gender

- i Male
- ii Female

2. Status

- i Single
- ii Married
- iii Divorced

3. Age

- i Below 20
- ii 21- 30
- iii 31- 40
- iv 41 and above

3. Religion

- i Islam
- ii Hinduism
- iii Buddhist
- iv Christianity

5. Race

- i
- ii Indian
- iii Chinese

6. Are you Internet Banking User?

- i Yes
- ii No

7. For how many years have you been a customer in the Internet bank?

- i Less than 1 year
- ii 1-2 years
- iii More than 3 years

PART B:

Please tick (/) in the appropriate scale to indicate your agreement with each statement below.

Strong disagree				Strongly agree					
(1)	(2)	(3)	(4)	(5)					
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; border-right: 1px solid black; height: 20px;"></td> <td style="width: 20%; border-right: 1px solid black;"></td> <td style="width: 20%; border-right: 1px solid black;"></td> <td style="width: 20%; border-right: 1px solid black;"></td> <td style="width: 20%;"></td> </tr> </table>									

NO.	Services Quality	1	2	3	4	5
1.	I am satisfied with the Bank's service quality.					
2.	The bank provides sufficient information when I needs it in case of any problem.					
3.	The bank helps me willingly and provides the best service.					
4.	My Internet bank gives good service as I expect					

NO.	Perceived Ease of Use	1	2	3	4	5
5.	The function of the online transaction is easy to operate and I rely on it.					
6.	I am able to get in the site quickly.					
7.	It is easy to complete a transaction quickly through the bank's website.					
8.	I can use my Internet bank anywhere.					

NO.	Trust	1	2	3	4	5
9.	I have enough privacy and security on my information's that have given to the bank.					
10.	The bank is responsible enough towards its customers.					
11.	I feel safe in the transaction with the bank.					
12.	I trust that my Internet bank fulfills its commitments towards me.					

NO.	Corporate Image	1	2	3	4	5
13.	My Internet bank is well known and has a good reputation.					
14.	My Internet bank meets my expectations					
15.	My Internet banks image is good and positive.					
16.	My family and my friends' opinions influence my choice of bank.					

PART C

Customer retention of using internet banking. Please indicate your degree of strength agreement/disagreement on the following statement.

1: Strongly disagree

2: Disagree

3: Neither Agree nor Disagree

4: Agree

5: Strongly Agree

No	Customer Retention	1	2	3	4	5
1	I am interested to keep using internet banking					
2	I am satisfied with my Internet banking service					
3	I keep my Internet bank since it fit me the best.					
4	I will definitely recommend Internet Banking to others.					