

**SERVICES QUALITY OF ONLINE BANKING IN UZBEKISTAN AND
PEOPLE'S ACCEPTANCE**

ABDULLAYEV BAKHTOVAR

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**SERVICES QUALITY OF ONLINE BANKING IN UZBEKISTAN AND
PEOPLE'S ACCEPTANCE**

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By
ABDULLAYEV BAKHTOVAR
(807253)



Othman Yeop Abdullah
Graduate School of Business

Universiti Utara Malaysia

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ABSTRACT

Using an already developed model for measuring the quality of online services and its acceptance, the author of this thesis has developed and later on modified a theoretical model (instrument) for measuring the quality and acceptance by the people of online banking services in particular. Using quantitative research method including the design and distribution of a questionnaire, empirical data was collected on which statistical analysis has been performed. As a result of the conducted analysis, the initial theoretical model has been modified, so that the final version of the model (instrument) for measuring quality and acceptance of online banking services includes four quality dimensions (Service Performance, Website Characteristics, Communication and Efficiency) with total of 24 items (questions). Furthermore, based on the modified theoretical model, customer satisfaction with different aspects of the online banking services has been evaluated. Based on the results of the Analysis of the Empirical Data, managerial recommendations are given. Suggestions for further research on quality of online banking services are also offered.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

The aim of this chapter to inform the reader about the increasing importance of online banking services, their quality and people's is recognition. The author discuss the problem, define the purpose and research questions and point out the delimitations of the presented study.

1.1 Background

Globalization and deregulations have increased competition in the marketplace, as nowadays it has become much easier for companies to cross borders and compete internationally. With increased competition, organizations have to constantly try to increase their productivity and decrease their costs. One way for them to achieve that is by investing in information technology (Fredriksson, 2003).

The recent development of information technology has led to major changes in the way services are delivered to the customers. Nowadays, customers are using more and more self-service options, which are more convenient and fast. In addition, the advent and use of the Internet has changed considerably the daily activities of most people, such as shopping and banking. The popularity of banking services delivered over the Internet (online banking services) is increasing in recent years (Fredriksson, 2003). According to the figures presented by the Statistical Central Bureau (SCB) in Uzbekistan Appendix I, during the first quarter of 2005, 51% of the population aged between 16 and 74 has used online banking services.

The contents of
the thesis is for
internal user
only

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