



A Peer Reviewed International Journal of Asian  
Academic Research Associates

**AARJSH**

**ASIAN ACADEMIC RESEARCH  
JOURNAL OF SOCIAL  
SCIENCE & HUMANITIES**



## **USERS PERCEPTION TOWARDS INTERNET BANKING SERVICE: AN EVALUATIVE STUDY ON PRIVATE COMMERCIAL BANKS IN BANGLADESH**

**RASHED AL KARIM<sup>1</sup>**

<sup>1</sup>Assistant Professor, School of Business, East Delta University, Bangladesh.

---

### **Abstract**

The development of electronic banking, especially internet banking has changed the relationship between the banks and its customers and has made the banks efficient which includes savings, improved marketing and communications, offer services regardless of geographic area, time and increased customer base. This empirical research study mainly focuses on investigating the major factors that influence users' perception towards internet banking service in Bangladesh. The existing literature was reviewed to discover reasons that would influence customers positively or negatively towards internet banking service. A structured questionnaire with 5 point Likert scale has been used to collect the data by conducting survey. The sample size is 170, chosen on a convenient basis. Data has been analyzed by using SPSS software (version: 17). From the findings, it was found that respondents use internet banking because they believe it is conveniently accessible to them and the conveniently accessible term includes elements such as webpage loading, ease of navigation, easy login process, website information, product features, transaction information, easy access and 24/7 internet banking. In contrast, along with the mind-sets of respondents, trustworthiness of internet banking, customer data privacy, reliability of internet banking service, integrated security elements, secure communication, latest encryption technology and freedom from danger/fraud are the foremost barriers of internet banking in Bangladesh. Furthermore, the result of hypotheses established that even though internet banking is conveniently accessible to all consumers in the present ICT environment, trust and security anxieties have significant impact on internet banking. Finally, some recommendations have been offered for higher authority of banks to take initiatives for making internet banking more admirable and trustworthy.

**Keywords:** Internet banking service, accessibility of internet banking, Information Communication Technology (ICT), trust and security, SPSS software.

---