

Perception of Consumer Behavior on Mobile Banking Offered by the National and Multinational Banks in UAE with Special Reference to Emirates NBD and Citibank

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Abstract : The number of mobile banking users continues to climb across the world due to its increasing popularity, and UAE is no exception. This type of banking is part of the core strategy of most of the financial institutions that allows its customers to conduct a range of financial transactions through mobile apps to cash in the high demand from the bankers. This study aims at evaluating service quality of online banking in Dubai, one of the swiftly growing cities of Middle East. The paper mainly compares online banking services of Multinational bank and National Bank with special reference to Citibank and Emirates NBD. A structured questionnaire survey is conducted among various target groups. The research has been focused on mainly 4 significant areas of online banking, i.e. Privacy, Responsiveness, Reliability, and Efficiency of customer data. Information was analyzed statistically on SPSS to investigate the service quality of e-banking.

Keywords : customer satisfaction, service quality, responsiveness, online banking

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