

PG1 - FULL RESEARCH PROPOSAL

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☐	☐	☐	☐	☐	☐
MA by Research	MSc by Research	MRes	MBA		
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Proposed Research

Current Proposed Title (20 / 30 words):
An investigation of customer satisfaction and retention based on efficiency, fulfilment, responsiveness, contact and website design of internet banking in Hong Kong.
Background & Context (approx. 500 words)
Please refer to part 1.1 of the research proposal.
Aims and Objectives (approx.. 250 – 500 words)
Please refer to part 1.3 of the research proposal.
Proposed plan of work including timetable
Please refer to part 3.3 of the research proposal.

Proposed methodology (approx. 500 words):
Please refer to chapter 3 of the research proposal.
Introductory bibliography:
Please refer to chapter 1 of the research proposal.
Facilities and resources available for the investigation: please indicate if you expect to need any special resources
Please refer to part 3.2.9 of the research proposal.

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Supervisory Team

Has the student proposed a viable research project that is appropriate for this programme that should be supported by the Institute?	
Supported: ☐	Not Supported: ☐

Authorisation

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RESEARCH PROPOSAL

An investigation of customer satisfaction and retention based on efficiency, fulfilment, responsiveness, contact and website design of internet banking in Hong Kong

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List of Abbreviations

E-SQ	Electronic Service Quality
eTailQ	Etail Quality
ICT	Information and Communication Technology
SERVQUAL	Services Quality
SITEQUAL	Web Site Quality
USSD	Unstructured Supplementary Service Data

Chapter 1 – Introduction

1.1 Background

Customer satisfaction is of the essence for the superior business performance and subsequent survival of entities around the globe. The current study intends to assess the effects of web banking factors on client satisfaction and entity performance. Seven dimensions of the e-banking model, including efficiency, privacy, system availability, fulfillment, and responsiveness, contact, and website design. These dimensions, alongside literature analysis, will be selected as predictors of client satisfaction in internet banking. Additionally, the study adopts a quantitative research model. The data will be gathered through questionnaire from 120 internet banking users including bank managers and relationship officers will be interviewed to assess whether internet banking, as mentioned above, variables, has any impact on business performance. The data collected will be shown in the form of graphs and tables. The study hypothesizes that there is a significant interplay among the seven tested factors on customer's contentment.

1.2 Problem Statement

The recent banking sector is characterized by intense and fierce competition due to the emergence of new financial service providers (Oni, Adewoye, and Eweoya 2016, p.1). As such,

the quality of service is considered more than ever as a critical differentiator in the market environment (Sathiyavany and Shivany 2018, p.4808). However, one question relates to whether internet banking connotes a positive image and is delivering exceptional service quality. While it is typically true that technology can save time and money and suppress errors, it can also diminish direct customer interactions. Alluding to Ling et al. (2016), accurate and reliable banking services, tailored services, customer services, and precise records are some of the concepts that enhance customer contentment in each type of banking services. Myriads of examinations have been undertaken on the importance of e-banking products on business performance. Still, there is scant research on the consequences of web banking on entity performance and customer satisfaction.

1.3 Research Aim & Objectives

The universal aim of this research is to assess the effects of internet banking on client's satisfaction based on efficiency, privacy, system, availability, fulfillment, responsiveness, contact, website design to increase satisfaction and retention of the clients in order to improve the business performance of internet banking in Hong Kong.

Specific objectives:

1. Identify all factors have influence on customer satisfaction and retention of internet banking service quality in Hong Kong.

2. Check the interplay between customer contentment and various internet banking service quality factors.
3. Research on the consequences of web banking service quality factors on client satisfaction and client retention.
4. Recommendation to the management of internet banking research direction on client's satisfaction.

1.4 Research Direction

Table 3.1 – Research Direction and Flow Chart



(Source: From this research)

Chapter 2 – Literature Review

The term web/e-banking illustrate the provision of financial products and services over digital platforms. Ong, Nguyen, and Alwi (2017, p.18) define web banking as an internet-based portal through which clients can access various types of banking services at the comfort of their homes. Internet banking is a provision of financial products and services through digitized delivery models such as USSD platform and websites (Jovovic, Lekic, and Jovovic 2016, p.100; Kumar and Mishra 2017, p.16).

2.1 Customer Satisfaction and Retention of Internet Banking

Internet banking is commonly known as web/ internet/ electronic banking (Boshkoska & Sotiroski, 2018, p.2). It has become a trendy norm in smoothening electronic trade in the global arena. The change is a result of a fiercely competitive marketplace emanating from market globalization. According to Firdous and Farooqi (2017, p.2), customer satisfaction is a critical driver in entities' profitability, and thus, internet banking has optimized the link between banks and the customers. As a consequence, banks are forced to establish customer contentment as one of their prime goals to enhanced performance since the component is a function to the entity's success (Oumar et al.2017, p.674; Asiyanbi and Ishola 2018; p.154). Worku, Tilahun and Tafa (2016, p.18) note that technology is delivering immense impact on service entities in general, and the banking sector is not an exception. Moreover, the use of Information and Communication Technology (ICT) concepts, policies, and techniques in the banking industry has

become a fundamental concern and as such, a requirement for local and international presence and success (Ismail and Alawamleh 2017, p.13).

Assimilation theory is deducted from dissonance theory. The dissonance hypothesis posits that customers establish a cognitive evaluation between assumptions on the object and the apparent product functionality. This concept of the client's post-utilization appraisal is driven to the satisfaction paradigm through assimilation theory (Mangus and Ruvio 2019, p.60; Kombo 2015, p.174). After using the product or service, the customer assesses different aspects of the product or service in terms of efficiency, fulfillment, and superiority of the service. Rahi, Yasin, and Alnaser (2017,p.14) note that If a customer uses a particular banks website to access his or her account to withdraw funds, the customer satisfaction will be measured in terms of the website design, responsiveness, contacts, fulfillments, and system availability among others to decide whether the service was superior or not. Nonetheless, in the background of the current research, this theory is instrumental in delineating customer contentment in the financial sector as a component of the expectation in connection to the service obtained (Ayyash 2017, p.78). On the other hand, the level of customer satisfaction determined the level of success of businesses (Simon and Thomas 2016, p. 41; Ghani et al. 2017, p.1918)

2.2 Theoretical Framework

As a frame of reference to study the relationship of these e-service quality dimensions and customer satisfaction in the Internet Banking, this model was a refined according to the

needs and demands of the banking sector to suit its usage in the study. The model used for the study consists of the following items:

Efficiency: The ease and speed of accessing and using the site (Jun, M., & Palacios, S., 2016).

Privacy: The degree to which the site is safe and protects customer information (AlHaliq, H.A. and AlMuhirat, A.A., 2016).

System availability: The correct technical functioning of the site (AlHaliq, H.A. and AlMuhirat, A.A., 2016).

Fulfillment: The extent to which the site's promises about order delivery and item availability are fulfilled (Ayyash, M.M., 2017).

Responsiveness: Effective handling of problems and returns through the site (Ayyash, M.M., 2017).

Contact: The availability of assistance through telephone or online representatives (AlHaliq, H.A. and AlMuhirat, A.A., 2016).

Website design: The degree of ease of navigating through and using the website. Which the site compensates customers for problems (Firdous, S. and Farooqi, R., 2017).

Based on the above model and its dimensions, a framework was developed for the present study, to develop the relationship between E-service quality in Internet Banking and customer satisfaction.

Many models have been proposed to explain the degree of quality of internet banking services. Some of these models include SERVQUAL, WebQual, SITEQUAL, and eTailQ, among others. According to Nyoni, Chiguvu, & Nhlane (2017), web banking quality of service can be modeled by E-SQ. Al-dweeri et al. (2017) highlight that E-SQ encompasses seven components that impact e-service quality: privacy, efficiency, accomplishment, reliability, compensation, responsiveness, and contact. Moreover, Pakurár et al. (2019) note that the e-banking services can be accessed from the customer relationship's point of view, indicating that website service quality, customer loyalty, individual involvement, relationship value, and integration are essential dimensions for measuring e-service quality.

According to Hahn et al. (2017), banking customers are more likely to use aspects such as satisfaction, trust, and loyalty to assess the level of service quality. These dimensions influence customer perception of the quality of web banking services. Jun & Palacios (2016), researched to find the core determinants of the web banking service quality. They identified seventeen service quality determinants of web banking, including accessibility, courtesy, competence, credibility, responsiveness, and reliability, empathy, communication, continuous improvement, collaboration, simplicity, accuracy, security, timeliness, aesthetics, and driver attributes. They also identified that the seventeen components above could be subdivided into

three major classifications: web systems quality, customer service quality, and banking product quality. Jun & Palacios (2016) notes that accuracy, reliability, responsiveness, and accessibility are critical sources for either contentment or discontentment.

In 2011, Farokhian and Sadeghi established a service quality framework grounded on distinct service quality approaches and theories (Hahn et al., 2017). These included the model of planned behavior, technology acceptance framework, and the theory of reasoned action. Farrakhan and Sadeghi's model encompass seven quality components: usefulness, convenience, security, accuracy, accessibility, web architecture, and entity image (Kumar, 2016). In a study conducted by Hussein (2017), to assess effects of e-service excellence components on private and public banks in Egypt from the lenses of the chief banking actors, nine service quality aspects were outlined namely assurance, empathy, efficiency, confidentiality, fulfillment, incentives, usability, responsiveness, and reliability. The outcome of the research indicated that the e-service above quality components significantly influenced internet banking.

Alluding to Nyoni, Chiguvi, & Nhlane, (2017), evaluate the interplay between internet banking and customer contentment. They note that a broad client base is more pleased with IBSQ service components, while customer contentment is ranked top for the assurance. Therefore, the bank administration must keep enhancing web design to drive clients to contentment (Jun & Palacios, 2016). Another study by Ling et al. (2016), analyzed the interplay between e-banking and the degree of customer contentment in Malacca. The researchers unleashed that there is a positive association between client contentment and e-banking products

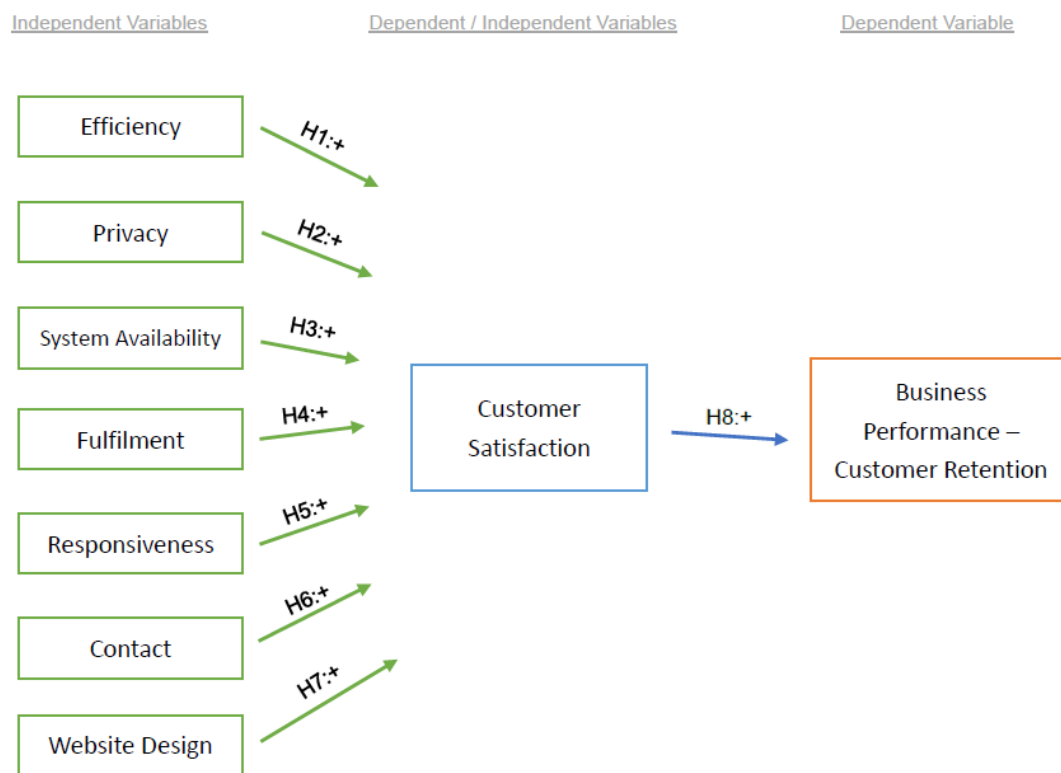
and services. The main quality components assessed are empathy, assurance, reliability, and responsiveness, which results in an adequately contented client.

Chapter 3 – Methodologies

3.1 Research Design

To conduct and evaluate this study, the assumption needs to be reviewed to determine the direction and feasibility of the research framework. To reflect the customer satisfaction, business performance, customer loyalty and retention. According to this research study will analysis in-depth of those factors. The below figure is the hypothesis of this study.

Table 3.2 – Research Model with Hypotheses



(Source: From this research)

Hypotheses

Based on the above factors (professional features), the following assumptions are made:

H1: There is a significant positive correlation between efficiency and customer satisfaction.

H2: There is a significant positive correlation between system availability and customer satisfaction.

H3: Fulfillment is significantly positively related to customer satisfaction.

H4: There is a significant positive correlation between privacy and customer satisfaction.

H5: Responsiveness is significantly positively related to customer satisfaction.

H6: Website design is significantly positively related to customer satisfaction.

H7: Contacts are positively correlated with customer satisfaction.

H8: There is a significant positive correlation between customer satisfaction and customer retention.

3.2 Research Method Approach

Descriptive figures will be utilized to analyze the samples of the study, analyze qualitative data obtained from the questionnaires, and subsequently inform the conclusion of the population under review. To make inferences from the research, correlation analysis, and regression test to inferential statistics will be incorporated to measure the extent of functional interplays between technology usage, business performance, and customer satisfaction.

3.2.1 Triangulation

Triangulation generally refers to the art of incorporating multiple methods or data sources to enhance comprehension of the phenomenon. To this end, there various sources of triangulation, such as method, investigator, theory, and data source triangulation. The current study incorporates two triangulations (Helen & Roberta, 2019). As far as theory triangulation is concerned, the study included multiple arguments in the research such as Assimilation-contrast theory, Assimilation theory, and dissonance theory will help the researcher, to examine whether internet connectivity and customer satisfaction are interrelated .Those theories are more divergent theories since they are more likely to illuminate the issue objectively. Additionally, there is some aspect of method triangulation since, apart from interviewing the respondents; the study will also scrutinize the financial statements of different banks to decrease the deficiency of bias.

3.2.2 Design questionnaire

The questionnaire will comprise open and closed questions spread across both the end-users and the bank's staff. The items provided will assess the following aspects: efficiency, privacy, system availability, fulfillment, responsiveness, contact, and website design. These variables will be subjected to a 5-point Likert scale measure to utterly understand what the customer feels on the internet banking platform. One is denoting excellence, and five denoting poor quality.

Table 3.3 – Main Requirement on Design Questionnaire

1.	Questionnaire content is reasonable and close investigation related topics.
2.	The design of the questionnaire should have a sense of unity. This sense of unity means that there should be logic between the problem and the problem
3.	Questionnaire content is clear and definite
4.	The problem is set in a neutral, non-induced
5.	The design of the questionnaire should be closely linked to the topics studied to facilitate the collection of data

(Source: Nugraha & Putra, 2015)

Table 3.4 – Type of Data of each Factors from the other Researcher

Type of Questionnaire	Type of Data	Researcher
Efficiency (EFF)	5-point Likert scale (Parasuraman et al., 2017)	Parasuraman et al., (2017)
Privacy (PRI)		
System Availability (SA)		
Fulfilment (FUL)		
Responsiveness (RES)		
Contact (CON)		
Website Design (WD)		
Customer Satisfaction (CS)		
Customer Retention (CR)	Categorical Data (Parasuraman et al., 2017)	Parasuraman et al., (2017)
Personal Information		

(Source: From this research)

3.2.3 Pilot Design

Before administering the actual questionnaire, it is essential to undertake a pilot test of the study population to polish the survey by removing unnecessary information. Alluding to King et al. (2019, P.85), pilot studies determine the study protocol. A pilot study will be conducted in Hong Kong. By the provisional study protocol, will do a small scale of 30

respondents. The questionnaire will, as such, demonstrate the consent to participate in the survey by signing the consent form. The measurement instrument will be a questionnaire that will be filled out by the 30 respondents (10% of final survey). This will also assess whether the survey is appropriate and whether the questions are well understood and written consistently.

3.2.4 Target Population

The target population consisted of both the end-users of internet banking and the selected banks' staffs with age 18 or above in Hong Kong. The current population over 18 age of Hong Kong is 6,306,249; according to Worldometer's interpretation of the latest United Nations data as of June 9, 2020.

3.2.5 Sample Size & Sampling Method

The determination of the sample size is to choose the number of observations or repetitions to participate in the statistical sample behavior, which will be 120 respondents in total.

$$n = N \times \frac{\frac{Z^2 \times p \times (1 - p)}{e^2}}{\left[N - 1 + \frac{Z^2 \times p \times (1 - p)}{e^2} \right]}$$

$$p = 0.5 \text{ (estimation)} \quad z = 1.96 \text{ (95\% of confidence level)}$$

From the above calculation = 119 (at least sample size, *refer to Appendix 4.1*)

The sample size is an important feature of any empirical research aimed at inferring the population and requiring sufficient statistical power. Complex research may involve several different sample sizes (Suresh & Chandrashekara, 2012). Determine the sample size required for the target population and sample items, such as population size, margin of error (confidence interval), confidence level, and deviation criteria. The most common confidence interval is 95% confidence with the final sample size about 200.

For the sampling method, common sampling methods include simple random sampling, systematic sampling, stratified sampling, matched random sampling, panel sampling or judgment sampling, etc. Therefore, judgmental sampling will be used in this study as judgment sampling is a method of statistical and quantitative research on non-randomly selected people. When investigators are awfully familiar with their research field and have a better understanding of the survey, this sampling method can be used to obtain highly representative samples (Parasuraman et al., 2017).

3.2.6 Nature and Form of Results

The results will be shown in the form of tables and graphs. Additionally, the analysis will be done using SPSS for windows statistical package software. Data analysis in this study includes Descriptive statistics, Reliability test, Correlation analysis, Regression analysis. Upon

analyzing the data and obtaining the results, will go back to the research objectives and ensure that each goal of the study has been covered (*refer to Appendix 4.2*).

3.2.7 Qualifications of the Researcher

Will select 120 respondents who possess in-depth experience in internet banking and their responses will play a pivotal role in completion of this study.

3.2.8 Budget

The budget cost of this study will be \$0 since the questionnaires will be administered online using Google forms.

3.2.9 Facilities and Special Resources

Some of the facilities and special resources that will be used in this study include SPSS software and Google forms.

3.3 Schedule

Table 3.5 – Working Schedule of Dissertation

	May, 2020	Jun, 2020	Jul, 2020	Aug, 2020	Sept, 2020	Oct, 2020
1. Determination of research topic						
2. Identification of the major issues						
3. Definition of research objective						
4. Formulation of research framework						
5. Writing research proposal						
6. Literature review						
1. Design of questionnaire						
2. Finalizing questionnaire						
3. Administration of questionnaire to the respondent						
1. Data analysis						
2. Conclusion and recommendation						
3. Adjustment and /or amendments						
4. Process review						
5. Seeking opinions from supervisor						
Compiling all the work and working on supervisor's comments						
Proofreading						
Presentation of the final work						

(Source: from this research)

3.4 Project Management

By the end of May, this study will be anticipating and completed a literature review. So now, from June, will begin by identifying the focus group and designing of the questionnaire. After that, will administer the survey through online platforms, and within one month, this study will collect the results so that can embark on data analysis. The final presentation of the study shall be done in October after compiling and proofreading the work.

3.5 Limitations

Banks staff, such as customer relationship officers, has vital information on what makes their customer satisfied. However, some of the banks do not permit their team to give out information that their competitors use. The information provided might be biased towards an institution. In retrospect, the questionnaire comprises of end-users who are bank customers. If a customer had a positive perception about a bank, more positive responses about the bank will be noticed and vice-versa. This presents a challenge when understanding the real effects of web banking on customer satisfaction and performance.

One of the critical challenges of this study is the accuracy of the information provided by the respondents (banks customers and banks staff). Information concerning the number of transactions occurring at a specific bank due to accessibility of products and services are generally traded secrets, and such information cannot be availed. Some of this information is

vital in deducting the conclusion on the interplay between web banking, customer satisfaction, and performance.

3.6 Future Research

The current research is mostly concerned with the interplay between internet banking and customer satisfaction and entity performance. Further study should be conducted to determine the effects of internet banking on financial performance to Deposit-taking micro finances and savings and credit unions in Hong Kong banking industries. This will help in understanding whether savings and credit unions and micro finances have similar business models and innovations.

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Simon, V.T. and Thomas, A.S.R., 2016. Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. *International Academic Journal of Human Resource and Business Administration*, 2(2), pp.41-63.

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Appendices

Appendix 4.1 – Sample Size

To find out the sample size

$$n = \frac{N (Z/e)^2 pq}{N - 1 + (Z/e)^2 pq}$$
$$= \frac{6,500,000 \times 3.84 \times 0.5 \times 0.5}{6,500,118}$$
$$= 0.999982 \times 119$$
$$= 119 \text{ at least sample size}$$

N6,500,000 Target population

Z1.96 confidence level 95%

e9.0% a tolerated level of error

p0.50 Successful rate from Estimation

q0.50 Failure rate

Appendix 4.2 – Nature and Form of Results

This study will apply with qualitative analysis, which includes information obtained from customer surveys and interviews with employees, usually referring to quality over quantity. Therefore, the analytical methods used are less structured than quantitative techniques. There are two techniques for qualitative data:

Content analysis – This method helps to understand the overall themes that appear in qualitative data. Using techniques such as color-coding specific topics and ideas helps to parse text data to find the most common clues. When processing user feedback, interview data, and public

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surveys, content analysis can be performed well. This can help you identify the most important areas for improvement.

Narrative analysis – This analysis focuses on the way the company communicates stories and ideas and can help better understanding of the organizational culture. This may include explaining how employees feel about work, what customers think about the organization, and what they think about operational processes. This feature is useful when considering changing the company culture or planning a new marketing strategy.

Inferential analysis – Most of the main inferential statistics come from a series of general statistical models called "general linear models". This includes t test, analysis of variance (ANOVA), analysis of covariance (ANCOVA), regression analysis, and many multivariate methods, such as factor analysis, multidimensional scaling, cluster analysis, and discriminant function analysis.

APPLICATION FOR ETHICAL APPROVAL

In order for research to result in benefit and minimise risk of harm, it must be conducted ethically. A researcher may not be covered by the University's insurance if ethical approval has not been obtained prior to commencement.

The University follows the OECD Frascati manual definition of **research activity**: "creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications". As such this covers activities undertaken by members of staff, postgraduate research students, and both taught postgraduate and undergraduate students working on dissertations/projects.

The individual undertaking the research activity is known as the "principal researcher".

Ethical approval is not required for routine audits, performance reviews, quality assurance studies, testing within normal educational requirements, and literary or artistic criticism.

Please read the notes for guidance before completing ALL sections of the form.

This form must be completed and approved prior to undertaking any research activity. Please see Checklist for details of process for different categories of application.

Delete the Guidance Notes at the end of the form BEFORE submitting your application

SECTION A: About You (Principal Researcher)

Full Name:		LEUNG HOI YAN			
Tick all boxes which apply:		Member of staff:	☐	Honorary research fellow:	☐
Undergraduate Student	☐	Taught Postgraduate Student	☒	Postgraduate Research Student	☐
Institute/Academic Discipline/Centre:					
Campus:					
E-mail address:		Ccchloe1205@gmail.com			
Contact Telephone Number:		(852) 6330 8722			
For students:					
Student Number:		1818501			
Programme of Study:		Master of Business Administration			
Director of Studies/Supervisor:		Dr. Katherine Mo			

SECTION B: Approval for Research Activity

Has the research activity received approval in principle? (please check the Guidance Notes as to the appropriate approval process for different levels of research by different categories of individual)		YES	☒	NO	☐
				Date	
If Yes, please indicate source of approval (and date where known): Approval in principle must be obtained from the relevant source prior to seeking ethical approval	Research Degrees Committee		☐		
	Institute Research Committee		☐		
	Other (write in)		☐		

SECTION C: Internal and External Ethical Guidance Materials

Please list the core ethical guidance documents that have been referred to during the completion of this form (including any discipline-specific codes of research ethics, and also any specific ethical guidance relating to the proposed methodology). Please tick to confirm that your research proposal adheres to these codes and guidelines.	
UWTSD Research Ethics & Integrity Code of Practice	☒
UWTSD Research Data Management Policy	☒
	☐

SECTION D: External Collaborative Research Activity

Does the research activity involve collaborators outside of the University?		YES	☐	NO	☒
If Yes, please provide the name of the external organisation and name and contact details for the main contact person and confirmation this person has consented to their personal data being shared as part of this collaboration.					
Institution					
Contact person name					
Contact person e-mail address					
Has this individual consented to sharing their details on this form?	YES	☐	NO	☐	
Are you in receipt of a KESS scholarship?	YES	☐	NO	☐	
Is your research externally funded	YES	☐	NO	☐	
Are you specifically employed to undertake this research in either a paid or voluntary capacity?	Voluntary	YES	☐	NO	☐
	Employed	YES	☐	NO	☐
Is the research being undertaken within an existing UWTSD Athrofa Professional Learning Partnership (APLP)	If YES then the permission question below does not need to be answered.	YES	☐	NO	☐
Permission to undertake the research has been provided by the partner organisation	(If YES attach copy) If NO the application cannot continue	YES	☐	NO	☐

Where research activity is carried out in collaboration with an external organisation

Does this organisation have its own ethics approval system?	YES	☐	NO	☐
If Yes, please attach a copy of any final approval (or interim approval) from the organisation				

SECTION E: Details of Research Activity

Indicative title:	An investigation of customer satisfaction and retention based on efficiency, fulfilment, responsiveness, contact and website design of internet banking in Hong Kong		
Proposed start date:	9 May, 2020	Proposed end date:	30 Oct, 2020

Introduction to the Research (maximum 300 words)

Ensure that you write for a **Non-Specialist Audience** when outlining your response to the three points below:

- *Purpose of Research Activity*
- *Proposed Research Question*
- *Aims of Research Activity*
- *Objectives of Research Activity*

Demonstrate, briefly, how **Existing Research** has informed the proposed activity and explain

- *What the research activity will add to the body of knowledge*
- *How it addresses an area of importance.*

Purpose of Research Activity

Customer satisfaction is of the essence for the superior business performance and subsequent survival of entities around the globe. The current study intends to assess the effects of web banking factors on client satisfaction and entity performance. Seven dimensions of the e-banking model, including efficiency, privacy, system availability, fulfilment, and responsiveness, contact, and website design. These dimensions, alongside literature analysis, will be selected as predictors of client satisfaction in internet banking. Additionally, the study adopts a quantitative research model. The data will be gathered through questionnaire from 120 internet banking users including bank managers and relationship officers will be interviewed to assess whether internet banking, as mentioned above, variables, has any impact on business performance. The data collected will be shown in the form of graphs and tables. The study hypothesizes that there is a significant interplay among the seven tested factors on customer's contentment.

(this box should expand as you type)

Research Question

The recent banking sector is characterized by intense and fierce competition due to the emergence of new financial service providers. As such, the quality of service is considered more than ever as a critical differentiator in the market environment. However, one question relates to whether internet banking connotes a positive image and is delivering exceptional service quality. While it is typically true that technology can save time and money and suppress errors, it can also diminish direct customer interactions. Accurate and reliable banking services, tailored services, customer services, and precise records are some of the concepts that enhance customer contentment in each type of banking services. Myriads of examinations have been undertaken on the importance of e-banking products on business performance. Still, there is scant research on the consequences of web banking on entity performance and customer satisfaction.

(this box should expand as you type)

Aims of Research Activity

The universal aim of this research is to assess the effects of internet banking on client's satisfaction based on efficiency, privacy, system, availability, fulfilment, responsiveness, contact, website design to increase satisfaction and retention of the clients in order to improve the business performance of internet banking.

(this box should expand as you type)

Objectives of Research Activity

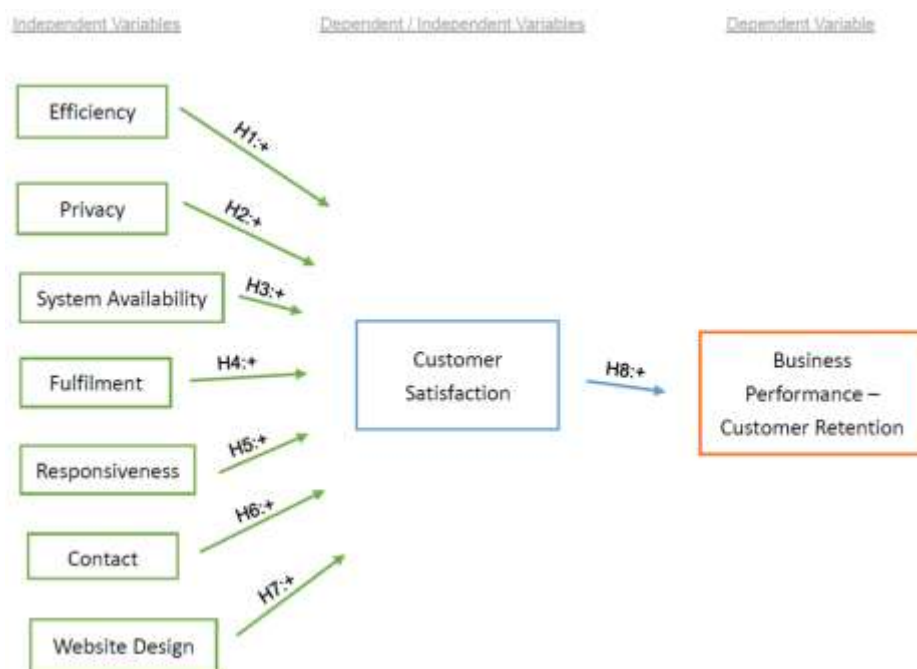
1. Identify all factors of internet banking service quality.
2. Check the interplay between customer contentment and various internet banking service quality factors.
3. Research on the consequences of web banking service quality factors on client satisfaction and client retention.
4. Recommendation to the management of internet banking research direction on client's satisfaction.

(this box should expand as you type)

Proposed methods (maximum 600 words)

Provide a brief summary of all the methods that **may** be used in the research activity, making it clear what specific techniques may be used. If methods other than those listed in this section are deemed appropriate later, additional ethical approval for those methods will be needed.

To conduct and evaluate this study, the assumption needs to be reviewed to determine the direction and feasibility of the research framework. To reflect the customer satisfaction, business performance, customer loyalty and retention. According to this research study will analysis in-depth of those factors.



(this box should expand as you type)

Location of research activity

Identify all locations where research activity will take place.

Hong Kong.

(this box should expand as you type)

Research activity outside of the UK

If research activity will take place overseas, you are responsible for ensuring that local ethical considerations are complied with and that the relevant permissions are sought. Specify any local guidelines (e.g. from local professional associations/learned societies/universities) that exist and whether these involve any ethical stipulations beyond those usual in the UK (provide details of any licenses or permissions required). Also specify whether there are any specific ethical issues raised by the local context in which the research activity is taking place, for example, particular cultural and/or legal sensitivities or vulnerabilities of participants.

No local ethical guideline.

(this box should expand as you type)

Use of documentation not in the public domain: Are any documents **NOT** publicly available?

NO

☒

YES

☐

If Yes, please provide details here of how you will gain access to specific documentation that is not in the public domain and that this is in accordance with prevailing data protection law of the country in question and England and Wales.

(this box should expand as you type)

SECTION F: Scope of Research Activity

Will the research activity include:	YES	NO
Use of a questionnaire or similar research instrument?	☒	☐
Use of interviews?	☒	☐
Use of diaries?	☐	☒
Participant observation with their knowledge?	☒	☐
Participant observation without their knowledge?	☐	☒
Use of video or audio recording?	☐	☒
Access to personal or confidential information without the participants' specific consent?	☐	☒
Administration of any questions, test stimuli, presentation that may be experienced as physically, mentally or emotionally harmful / offensive?	☐	☒
Performance of any acts which may cause embarrassment or affect self-esteem?	☐	☒
Investigation of participants involved in illegal activities?	☐	☒
Use of procedures that involve deception?	☐	☒
Administration of any substance, agent or placebo?	☐	☒
Working with live vertebrate animals?	☐	☒
Other primary data collection methods, please explain in this box For example, 'focus groups'. Please indicate the type of data collection method(s) in this box and tick the accompany box.	☐	☒
Details of any other primary data collection method: (this box should expand as you type)		

If NO to every question, then the research activity is (ethically) low risk and **may** be exempt from **some** of the following sections (please refer to Guidance Notes).

If YES to any question, then no research activity should be undertaken until full ethical approval has been obtained.

SECTION G: Intended Participants

Who are the intended participants:	YES	NO
Students or staff at the University?	☐	☒
Adults (over the age of 18 and competent to give consent)?	☒	☐
Vulnerable adults?	☐	☒
Children and Young People under the age of 18? (Consent from Parent, Carer or Guardian will be required)	☐	☒
Prisoners?	☐	☒
Young offenders?	☐	☒
Those who could be considered to have a particularly dependent relationship with the investigator or a gatekeeper?	☐	☒
People engaged in illegal activities?	☐	☒
Others (please identify specifically any group who may be unable to give consent) please indicate here and tick the appropriate box.	☐	☒
Other – please indicate here: (this box should expand as you type)		

Participant numbers and source	
Provide an estimate of the expected number of participants. How will you identify participants and how will they be recruited?	
How many participants are expected?	120 (this box should expand as you type)
Who will the participants be?	both the end-users of internet banking and the selected banks' staffs in Hong Kong (this box should expand as you type)
How will you identify the participants?	by online method – google form (this box should expand as you type)

Information for participants:	YES	NO	N/A
Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	☒	☐	☐
Will you tell participants that their participation is voluntary?	☒	☐	☐
Will you obtain written consent for participation?	☒	☐	☐
Will you explain to participants that refusal to participate in the research will not affect their treatment or education (if relevant)?	☒	☐	☐
If the research is observational, will you ask participants for their consent to being observed?	☒	☐	☐
Will you tell participants that they may withdraw from the research at any time and for any reason?	☒	☐	☐
With questionnaires, will you give participants the option of omitting questions they do not want to answer?	☒	☐	☐
Will you tell participants that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs?	☒	☐	☐
Will you debrief participants at the end of their participation, in a way appropriate to the type of research undertaken?	☒	☐	☐
If NO to any of above questions, please give an explanation			
<i>(this box should expand as you type)</i>			

Information for participants:	YES	NO	N/A
Will participants be paid?	☐	☒	☐
Is specialist electrical or other equipment to be used with participants?	☐	☒	☐
Are there any financial or other interests to the investigator or University arising from this study?	☐	☒	☐
Will the research activity involve deliberately misleading participants in any way, or the partial or full concealment of the specific study aims?	☐	☒	☐
If YES to any question, please provide full details			
<i>(this box should expand as you type)</i>			

SECTION H: Anticipated Risks

Outline any anticipated risks that may adversely affect any of the participants, the researchers and/or the University, and the steps that will be taken to address them.

If you have completed a full risk assessment (for example as required by a laboratory, or external research collaborator) you may append that to this form.

Full risk assessment completed and appended?	Yes	☐
	No	☒

Risks to participants

For example: emotional distress, financial disclosure, physical harm, transfer of personal data, sensitive organisational information

Risk to Participant:	How will you mitigate the Risk to Participant
<i>(this box should expand as you type)</i>	<i>(this box should expand as you type)</i>

If research activity may include sensitive, embarrassing or upsetting topics (e.g. sexual activity, drug use) or issues likely to disclose information requiring further action (e.g. criminal activity), give details of the procedures to deal with these issues, including any support/advice (e.g. helpline numbers) to be offered to participants. Note that where applicable, consent procedures should make it clear that if something potentially or actually illegal is discovered in the course of a project, it may need to be disclosed to the proper authorities

(this box should expand as you type)

Risks to investigator

For example: personal safety, physical harm, emotional distress, risk of accusation of harm/impropriety, conflict of interest

Risk to Investigator:	How will you mitigate the Risk to Investigator:
<i>(this box should expand as you type)</i>	<i>(this box should expand as you type)</i>

University/institutional risks

For example: adverse publicity, financial loss, data protection

Risk to University:	How will you mitigate the Risk to University:
<i>(this box should expand as you type)</i>	<i>(this box should expand as you type)</i>

Disclosure and Barring Service

If the research activity involves children or vulnerable adults, a Disclosure and Barring Service (DBS) certificate must be obtained before any contact with such participants.	YES	NO	N/A
Does your research require you to hold a current DBS Certificate?	☐	☒	☐

SECTION I: Feedback, Consent and Confidentiality

Feedback

What de-briefing and feedback will be provided to participants, how will this be done and when?

Related feedback will be provided to the participant privately and after the research has been concluded online.

(this box should expand as you type)

Informed consent

Describe the arrangements to inform potential participants, before providing consent, of what is involved in participating. Describe the arrangements for participants to provide full consent before data collection begins. If gaining consent in this way is inappropriate, explain how consent will be obtained and recorded in accordance with prevailing data protection legislation.

An electronic consent form will be provided to the participant before the online interview started.

(this box should expand as you type)

Confidentiality / Anonymity

Set out how anonymity of participants and confidentiality will be ensured in any outputs. If anonymity is not being offered, explain why this is the case.

All the data collected will only be used for this paper analysis, only the supervisor and myself are able to access those data. And the data will be handled confidentially.

(this box should expand as you type)

SECTION J: Data Protection and Storage

In completing this section refer to the University's Research Data Management Policy and the extensive resources on the University's Research Data Management web pages (<http://uwtsd.ac.uk/library/research-data-management/>).

Does the research activity involve personal data (as defined by the General Data Protection Regulation 2016 "GDPR" and the Data Protection Act 2018 "DPA")?	YES	NO
"Personal data" means any information relating to an identified or identifiable natural person ('data subject'). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.	☐	☒
If YES, provide a description of the data and explain why this data needs to be collected:		
(this box should expand as you type)		
Does it involve special category data (as defined by the GDPR)?	YES	NO
"Special category data" means sensitive personal data consisting of information as to the data subjects' – (a) racial or ethnic origin, (b) political opinions, (c) religious beliefs or other beliefs of a similar nature, (d) membership of a trade union (within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992), (e) physical or mental health or condition, (f) sexual life, (g) genetics, (h) biometric data (as used for ID purposes),	☐	☒
If YES, provide a description of the special category data and explain why this data needs to be collected:		
(this box should expand as you type)		
Will the research activity involve storing personal data and/or special category data on one of the following:	YES	NO
Manual files (i.e. in paper form)?	☐	☒
University computers?	☐	☒
Private company computers?	☐	☒
Home or other personal computers?	☒	☐
Laptop computers/ CDs/ Portable disk-drives/ memory sticks?	☐	☒
"Cloud" storage or websites?	☒	☐
Other – specify:	☐	☒
For all stored data, explain the measures in place to ensure the security of the data collected, data confidentiality, including details of password protection, encryption, anonymisation and pseudonymisation:		
The interview will be conducted by google form, and transfer to excel file. The raw data will be destroyed after the result of the assignment is announced.		

<i>(this box should expand as you type)</i>		
All Data Storage		
Will the research activity involve any of the following activities:	YES	NO
Electronic transfer of data in any form?	☒	☐
Sharing of data with others at the University?	☐	☒
Sharing of data with other organisations?	☐	☒
Export of data outside the European Union or importing of data from outside the UK?	☐	☒
Use of personal addresses, postcodes, faxes, emails or telephone numbers?	☐	☒
Publication of data that might allow identification of individuals?	☐	☒
Use of data management system?	☐	☒
Data archiving?	☐	☒
If YES to any question, please provide full details, explaining how this will be conducted in accordance with the GDPR and DPA (and/or any international equivalent):		
All the data collected will be used for the research analysis only. No clues are given to expose the participant's information.		
<i>(this box should expand as you type)</i>		
List all who will have access to the data generated by the research activity:		
My supervisor and myself.		
<i>(this box should expand as you type)</i>		
List who will have control of, and act as custodian(s) for, data generated by the research activity:		
Only myself.		
<i>(this box should expand as you type)</i>		
Give details of data storage arrangements, including security measures in place to protect the data, where data will be stored, how long for, and in what form. Will data be archived – if so how and if not why not.		
In excel file and will be destroy after the result of the assignment is announced.		
<i>(this box should expand as you type)</i>		
Please indicate if your data will be stored in the UWTSD Research Data Repository (see https://researchdata.uwtss.ac.uk/). If so please explain. <i>(Most relevant to academic staff)</i>		
/		
<i>(this box should expand as you type)</i>		
Confirm that you have read the UWTSD guidance on data management (see https://www.uwtss.ac.uk/library/research-data-management/)	YES	☒
	NO	☐
Confirm that you are aware that you need to keep all data until after your research has completed or the end of your funding	YES	☒
	NO	☐

SECTION K: Declaration

The information which I have provided is correct and complete to the best of my knowledge. I have attempted to identify any risks and issues related to the research activity and acknowledge my obligations and the rights of the participants.

In submitting this application I hereby confirm that I undertake to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice which is published on the website: <https://www.uwtsd.ac.uk/research/research-ethics/>

Signature of applicant:	<i>Chloe Leung</i>	Date: 10 June, 2020
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For STUDENT Submissions:

Director of Studies/Supervisor:	Mo Wing Ying	Date: 17 June, 2020
Signature:	<i>KMo</i>	

For STAFF Submissions:

Academic Director/Assistant Dean:		Date:
Signature:		

Checklist: Please complete the checklist below to ensure that you have completed the form according to the guidelines and attached any required documentation:

☒	I have read the guidance notes supplied before completing the form.
☒	I have completed ALL RELEVANT sections of the form in full.
☒	I confirm that the research activity has received approval in principle
☒	I have attached a copy of final/interim approval from external organisation (where appropriate)
☒	I have attached a full risk assessment (and have NOT completed Section H of this form) (where appropriate) ONLY TICK IF YOU HAVE ATTACHED A FULL RISK ASSESSMENT
☒	I understand that it is my responsibility to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice.
☒	I understand that before commencing data collection all documents aimed at respondents (including information sheets, consent forms, questionnaires, interview schedules etc.) must be confirmed by the DoS/Supervisor, module tutor or Academic Director.
☒	I have deleted the guidance notes before submitting the PG2 for consideration

RESEARCH STUDENTS AND STAFF ONLY

All communications relating to this application during its processing must be in writing and emailed to pgresearch@uwtsd.ac.uk, with the title 'Ethical Approval' followed by your name.

You will be informed of the outcome of your claim by email; therefore it is important that you check your University and personal email accounts regularly.

STUDENTS ON UNDERGRADUATE OR TAUGHT MASTERS PROGRAMMES should submit this form (and receive the outcome) via systems explained to you by the supervisor/module leader.

This form is available electronically from the Academic Office web pages:

<https://www.uwtsd.ac.uk/academic-office/appendices-and-forms/>

Application Process

All staff research projects and all research students must submit the Ethical Approval Form to the **University Research Ethics Committee** via the Academic Office (pgresearch@uwtsd.ac.uk). Staff research directly in relation to personal study for taught undergraduate or Masters programmes should be submitted via the Institute procedures explained below.

Taught masters and taught undergraduate research Ethical Approval Forms are considered **within Institutes**. Institutes will provide details of the specific processes for this. Where the Ethical issues within any single ethical application are of particular concern the Institute will refer these to the University Research Ethics Committee. Any student activity that involves the collection of primary data needs to undergo Ethical approval, this includes assignment work as well as dissertations.

Notes for guidance in completion of this form

Section A: About You

Please complete all relevant sections

Section B: Approval for research activity

Research proposals must be approved in principle before applying for Ethical Approval. The proposal approval only becomes final when the ethical approval is received.

The process for proposal approval varies according to the individual and programme of study:

- Research students, by application on form PG1 to the Research Degrees Committee
- Taught students by review of research proposal within Institutes (Institutes provide specific details of these processes)
- Staff, by agreement by the Academic Director/Assistant Dean

Section C: External Ethical Guidance materials

Many discipline areas are required to operate with the discipline specific codes of research ethics (for example health, psychology, education etc.), any such codes must be listed and you must tick to confirm that you have consulted with these.

Section D: External Collaborative Research Activity

Provide details of the external collaborative partners, where appropriate you might want to submit a copy of the external collaboration agreement with the Ethical Approval Form. If the partner requires the research to be subject to its own internal Ethical approval process then please provide details of that process and a copy of any final (or interim) approvals received from the organisation.

Section E: Details of Research Activity

Remember that the individuals reviewing this Ethical Approval Form may not have seen your research proposal, and also may not be experts in the specific area of your research. The information provided should therefore be jargon free and clearly stated.

Indicative Title: please use the same title as used on the research proposal.

Purpose: the Ethical approval process will want to ensure that the methods you propose are adequate and appropriate to address the research aims and objectives. Excessive additional data collection can be seen as unethical.

Proposed Methods: the Ethical approval process seeks to ensure that you understand the methods that are intended, and that the implementation of those methods will be appropriate and without unnecessary impact on respondents. This section must explain how the methods described will lead to the collection of necessary and sufficient data, but not excessive data. Please be specific.

Location: this needs to mention geographical location and also local situation (for example, within Local Authority Offices in Cardiff, using a private room but close to other individuals). If you are collecting data within an organisational setting then you need to explain the permissions that you have obtained to do this.

Research Activity outside of the UK: please complete this section in detail, and note any guidance you have received. Also describe your own familiarity (or not) with the location that you will be utilising.

Section F: Scope of Research Activity

Please tick ALL of the research activities that might be undertaken. If any additional types of activity are intended then please add an extra box and describe these.

If you have answered no to all questions in F then sections G and J do not need to be completed. Section H should be considered, and may be completed. Signatures are still required in section K.

Section G: Intended Participants

Please tick all categories that might apply.

Numbers & Source: if you are using a series of different methods or research activities please list numbers for each stage/phase. Be clear about how you will find respondents. Will you use intermediaries, and if so how? How will you ensure compliance with your sampling strategy?

Information for participants: all participants should be appropriately informed about the research, what is expected of them and what will happen to the information that they provide. The Ethical review process does not ask to see this documentation, but requires this to be reviewed and approved by the Director of Studies in the case of research students, the supervisor/module tutor in relation to students on taught programmes and the Academic Director/Assistant Dean in relation to staff research.

Section H: Anticipate Risks

All research carries some level of risk. The answers you provide to questions in this section will be reviewed to ensure that you have an appropriate understanding of the type of risks involved and how you can mitigate against these risks. If you have completed a full risk assessment, as required for example for laboratory work,

field work, clinical tests, diving operations, or by a collaborative partner, you may append that to this form. In that case, please tick the box indicating this has been provided. You will not then be required to complete Section H.

Risk to participants Think very carefully about how your actions/questions/discussions might affect the people you are involving as participants. You might identify the risk as small but it would still be a risk. Many types of question have the potential to make respondents less content with their life / job; you need to recognise and try to ameliorate any such effects

If these are business owners, time with you may reduce profit.

In some locations physical risk is very real to both participants and yourself, please consider this.

Risk to you, the researcher Think about where you will meet people, if there are any dangers involved in the location. If you are meeting people as individuals think about using a public place. In general do not visit people in their own homes or remote locations. If you are talking to individuals about certain issues think about how their responses might affect you emotionally. What about the risk of collecting insufficient data?

Risk to the University When undertaking your research, you are acting as a member of the University (student or staff). Professionalism is important, so it is important to be well organised and well prepared. Punctuality, clarity etc. are all part of this. What will you do to ensure this? You must ensure you do not harm the good name of the University in any way and do nothing to undermine the reputation of the research it conducts and sponsors. Upholding high standards of conduct and integrity are vital in this regard. You must also conduct the research in such a way to minimise the potential for claims of negligence made against the University, its researchers and any collaborating individual or organisation. In this respect you should always comply with ethical, legal and professional frameworks, obligations and standards as required by statutory and regulatory authorities, as well as the university's Research Integrity and Ethics Code of Practice. Research misconduct in this respect can take many forms, including:

- fabrication: making up results or other outputs (eg, artefacts) and presenting them as if they were real
- falsification: manipulating research processes or changing or omitting data without good cause
- plagiarism: using other people's material without giving proper credit
- failure to meet ethical, legal and professional obligations: for example failure to declare competing interests; misrepresentation of involvement or authorship; misrepresentation of interests; breach of confidentiality; lack of informed consent; misuse of personal data; and abuse of research subjects or material
- improper dealing with allegations of misconduct: failing to address possible infringements such as attempts to cover up misconduct and reprisals against whistle-blowers

Adverse Outcomes. Think carefully about the possibilities, and cover here

Section I: Feedback, Consent and Confidentiality

Feedback to participants: outline your approach. Will interview transcripts be shared with respondents to check accuracy? Will summaries of questionnaire analysis be made available to respondents in some way? Will an overview report be provided? How and when?

Informed consent: Draft letter / e-mail / or heading (or footer) section of questionnaire must be approved by DoS/supervisor (if research student), supervisor/module tutor if taught student, or Academic Director / Assistant Dean if a member of staff.

Confidentiality/Anonymity. Explain clearly how you will ensure confidentiality and anonymity.

Section J: Data Protection and Storage

Before completing this section it is necessary to read the University's Research Data Management information. The questions that follow are designed to ensure compliance with the Data Protection Act as well as established research protocols.

Many research activities will involve electronic transfer of data and use of data management systems in the summarisation and analysis of data. You will need to explain these in relation to compliance with the Data Protection Act.

Think carefully about who will have access to your data, this will include supervisors and examiners. Also that a thesis will be made available via the University library and the British Library system. If you are seeking an access bar for a period of time after completion then mention it here. If you will provide a copy of your findings, or intend to give a presentation, to a facilitating/ supporting/accessing organisation then explain that in this section. But also think about the general principle of data sharing, as explained in the Research Data Management information.

In terms of storage of data please ensure security, and also mitigate against loss of data.

Section K: Declaration

Ensure the appropriate countersignatures have been provided

Look carefully at the checklist and ensure that you comply with and tick all that are relevant to your research.