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A Survey on the Quality of Brazilian Internet Banking Sites*Edmir Prado*

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Abstract:

This study aimed to evaluate the quality of Internet Banking Sites. It is a descriptive and quantitative study. The research model was based on WebQual model, consisting of three constructs and 16 variables, and served as a guide for the remaining steps of the research. We used a survey as a method of collecting data. A questionnaire was applied to 110 customers, which represented a non-probability sample. The statistical techniques used were the Factor Analysis and Fischer's Exact Test. Through them it was possible to identify the three most important factors for determining the quality of Internet Banking Sites, which are in order of importance: Ease of Use, Usefulness and Innovation and Creativity of sites. Additionally, it was possible to identify the relationship between the size of Banks and the Usefulness of their web sites, and between innovation and creativity of the web site and age of the respondents. The study has limitations related to the method, the instrument and sampling, which does not allow statistical generalizations.