

Online Banking Satisfaction – OBS project

The datasets provide information from a questionnaire that investigated customer satisfaction of some online banking services in Italy. The questionnaire was carried out by a research team from the Department of Statistical Sciences at the University of Padua (Francesca Bassi, Mariangela Guidolin and Omar Paccagnella).

The development of the questionnaire and the related data collection were supported by the research project CPDA121180 “Statistical and econometric approach to marketing: applications and developments to customer satisfaction and market segmentation”, funded by the University of Padua. Data collection was administrated by Doxa (Institute for Statistical Research and Analysis of Public Opinion) and submitted to a sample of Italian individuals in two periods: May 2015 and September 2015.

The project planned the collection of 1,000 interviews at each wave, half of them having a longitudinal dimension.

Since no register or list of the population of interest exists in Italy, our sample was selected from a web-panel that reproduces the profile of the Italian population holding a bank account, made available by the research institute (about 40,000 individuals). Households were first screened in order to select people owning at least one bank account which allowed also online operations; they were then interviewed until reaching the target number of interviews. Quota samples cannot be planned, but throughout the field the research institute checked the distributions of the main socio-economic characteristics (gender, age, area of residence and education) of the respondents and compared them with those of the web-panel units. Only one member of each household was interviewed, using the CAWI (Computer Assisted Web Interviewing) methodology.

In the final dataset, 1024 household members completed the questionnaire in May 2015, whereas 1051 individuals participated in the second wave (September 2015): 510 interviewees completed the whole questionnaire for the first time just in September 2015.

The whole questionnaire is made up of 23 questions divided in three sections, that collect information regarding different points of view of the online banking customer experience.

The first section is a screening, with the goal of collecting some general information on the bank account allowing online operations, held by the respondent. A key question in this section asks for the types of services experienced in the individual online operations.

Then, the questionnaire focuses on the satisfaction related to some online banking operations and is divided in two sections, having both the same structure: people who navigate in the online bank

account, such as checking the account balance or movements, answer the first five questions; individuals, who carry out operations, as paying taxes, stamp duties, utilities, or making a bank transfer, assess their satisfaction in the remaining five questions. According to the used type of services, respondents may complete one or both sections.

For confidentiality reasons, the answers to some questions are not provided.

Please cite this dataset as:

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