

E-Service Quality in Banking Industry-A Review

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ABSTRACT

Purpose: With the advancement of technologies such as, artificial intelligence, machine learning, data analytics, deep learning etc. banking institution are setting the new consumer expectations. Customers now demands for superior service experience, and seamless and uninterrupted access to services from the financial institutions and financial service providers. With this transforming landscape there is a need for the banks to develop advanced strategies to adapt with rapid change and future uncertainty. The purpose of the study is to review the existing literature available on the E-service quality of the banks and to identify the most significant dimensions of E-service quality impacting on the customers satisfaction of banking industry.

Design/Methodology/Approach: The study is descriptive in nature and findings are based on the past literature available from various sources such as sage, emerald, proquest, google scholar etc.

Findings: After the comprehensive analysis of the literature the most significant dimensions of E-service quality to impact the customers satisfaction in banking industry are found to be reliability, efficiency, responsiveness, ease of use, security, website aesthetic, credibility and personalization.

Originality/Value: The paper adds on the pool of existing knowledge in the field of E-service quality of banking services offered and lists out the most important dimensions those must be considered by the researchers while assessing the banking E-service quality.

Paper Type: Review of Literature

KEYWORDS E-Service | E-Service Quality | Technology | Customer Satisfaction | Banking Industry

Introduction:

With the advent of technology in the recent past the continuously evolving behaviour of customers has drastically changed their needs, preferences, demands as well as expectations at an exponential pace in every type of industry and even banks are now no exception to that. Customers now demands for superior service experience from the financial institutions and service providers that includes

the uninterrupted and seamless access to bank accounts and services being offered. Customers now don't want to compromise with the quality of services provided. Even in the online shopping wave be it E-commerce entrant, shopping online, ola/uber rides, payments are now focus of every activity in which customers desire for seamless experience. Emerging trends of internet of things, cloud computing,

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biometrics, ubiquitous tokenisation, artificial intelligence, machine learning etc. have affected the way of customers' interaction with the service providers.

The trends of E-banking are rising day by day it facilitates the customer to access their accounts from anywhere in the world and offers them customized services as per their needs in a timely and a cost-effective manner. According to Global Mobile Wallets Reports 2019, As customers are being digital Savvy, they still prefer to have payment instruments and payment products from their own banks, rather than any third-party entity, due to the concerns of security risk and trust. Reason being in E-banking services is highly safe as it involves various steps and procedures. Therefore, banks must add on more and continuously update their remote banking services to remain competitive in the market. Now almost all the traditional banks have incorporated internet banking services to satisfy their customers and to meet their emerging demands. The evolution of smartphones along with the digital technologies have totally reformulated the payment landscape and thus, strengthens the role of quality of services provided online.

Customers can perform day to day banking transactions, check market information, make trades, and even apply for a range of banking services sitting on their most comfortable locations. Thus, banks in this way provides a convenience and cost-effective collection of services to their customers via opening of and adopting online platforms. Smartphones technologies are replacing the card, ATM and POS etc. By using online services of banks customers can view balance, transfer money, make bill payments, do shopping, open new accounts, and even to apply for mortgage all of which is available for 24*7 hour a day as per their convenience unlike the physical branches. According to the PWC report on retail banking 2020, we are in the middle of a multiwave trend, where digital first is focused on improving the current products and services. Traditional branches of banks are no longer necessary, branches are needed to be significantly more productive and less costly now by offering improved E-services. Banks capitalizing on certain customer segments with improved offerings will be able to gain high margin will also find this approach very valuable with devices growing in importance. Banks these days need to concentrate themselves organising around customers instead of products to offer them a better service experience. They must recognise their uniqueness and tailor their offerings, so that customers view banks as "meeting their needs" not as pushing products. PWC in its reports from a survey of Global Banking Executive has identified the need of developing a "customer centric business model" for the banks as a first approach of the identified 6 priorities, for retail banks to win in 2020. They have mentioned the need clearly, that each bank needs to develop a clear strategy with this transforming landscape and Banks needs to adapt with rapid changes and future uncertainty. PWC report 2020, states that as the

customer are becoming more connected via social media, they are being more and more demanding and less loyal whereas, demographic trends also have scary implications on the conventional financial services and young consumer are found now least loyal. A recent report by Viacom media networks has found that one in every three millennials in US is ready to switch banks in the next 90 days and the only cure of all these can be the improved offering/services as per the needs of customers. Customers now desire for more personalized and tailored solution as per their needs from the financial institutions. Banks must offer its customers improved quality of services and a seamless service experience to meet their emerging demand and improve their level of satisfaction. Only smarter services can lead to the smarter sales and retain its customers. Now banking institution are setting the new consumer expectations, for example one click payment that calls for a huge demand or direct impact on the value proposition of banks which makes it necessary for the banks to continuously improve their services to satisfy and retain a large base of customers.

Research Objectives:

1. To identify the various dimensions of E-services quality in banking industry
2. To propose the most significant dimensions of E-service quality impacting customers satisfaction in banking industry

Research Methodology:

For undertaking the research various research papers available on the theme "E-service quality dimensions of banking industry and customer satisfaction" available are identified from the various reputed database such as sage, emerald, proquest, springer, elsevier, google scholar etc. Out of the huge number of literatures identified few suiting the theme of the study are reviewed and analysed to find the various significant dimensions of E-service qualities of banking industry and their relationship with the customers' satisfaction.

Review of Literature:

The Review of Literature for the study is bifurcated into two categories. First category pertains to the studies identifying various dimensions of E-service quality in banking industry. And Second category pertains to the studies measuring the impact of E service quality of banking industry on customers satisfaction.

E-Service Quality:

The definition of E-service quality has been changing from time to time, in the literature there has not been any unanimity of its definition. Many researchers have defined it



differently with the passing of time. It is basically defined as an extent to which a website offers an effective and efficient delivery of service and product. For the firms to remain competitive in the marketplace and retain and attract a large base of customers delivering effective E-service quality is essential. It plays a vital role in an organizations' failure or success. The evaluation of E-service quality dimensions is very important to better satisfy the customers to gain an edge over the competitors.

At the earliest first scale for the measurement service qualities known as "SERVQUAL" was developed by **Parasuraman et al., in 1988**. For the assessment of services of five major areas named, Appliance repair and Management; Retail Banking, Long Distance Telephone, Security brokerage, and Credit cards. For the validation of the scale data from the 200 respondents of the Texas, was collected thorough a questionnaire. The scale proposed five dimensions reliability, responsiveness, assurance, empathy and tangibles consisting of 22 variables to pinpointing the areas requiring managerial attention and actions to improve the qualities of the services provided. Few years later, with the advancement of technology customers evaluations of the services came out to be significantly different. And the earlier developed scale for the service quality evaluation was no longer found to be appropriate for measuring the services delivered online. Therefore, authors **Valarie A. Zeithaml, A. Parasuraman et al, in 2002** proposed the E SERVQUAL scaling with the 11 dimensions (Reliability, Responsiveness, Access, Flexibility, Ease of navigation, Efficiency, Assurance/trust, Security/privacy, Price knowledge, Site aesthetics, Customization/ personalization) for the evaluation of the quality of services delivered online. Due to the continuous advancements in the ICT and the continuously increasing rate of adoption of technology among the e services users, the scales of for evaluations of e services qualities need to be modified from time to time.

Parasuraman, Valarie A. Zeithaml, Arvind Malhotra (2005); proposed a subscale of E-SERVQUAL by subdividing it into E-S-QUAL & E-RecS-QUAL. E-S-QUAL is made up of 4 dimensions (Efficiency, Fulfilment, System availability, Privacy) with 22 items. The basic E-S-QUAL scale is relevant for a Web site's entire customer base. Whereas E-RecS-QUAL is relevant only for the customers who had non routine encounters with the sites and is made up of 3 dimensions (responsiveness, compensation, contact) containing of 11 items focusing on handling service problems and inquiries. From time to time many authors have proposed various scales for the evaluations of the E services quality.

Dr. Shapoor Zarei (2010); through the extensive review of literature proposed to modify E-SERVQUAL scale with dimensions efficiency, fulfilment, system availability, privacy, assurance/ trust, site aesthetics, responsiveness and contact stating that the scale doesn't completely covers all the issues for measuring qualities of online banking services.

Assurance/ trust and credibility was found to be an important dimension and must be added as far as financial services are concerned.

Eduardo Torres-Moraga (2010); proposed the scale for the evaluations of banking e services qualities based on a meticulous qualitative analysis with the data collected from 640 respondents from survey method using random sampling approach of data collection techniques. The identified dimensions for evaluating the banking e services qualities were accessibility/availability, accuracy, product service Quality, responsiveness, security/privacy, usability.

Sanayei Ali, Shaemi Ali et al., (2011); collected the data from 324 respondents of Iran from a survey. The authors proposed the six dimensions efficiency, availability, fulfilment, privacy, responsiveness, contact for e service quality affecting e banking satisfaction and loyalty of customers.

Mohd Shoki Md Ariffa, Leong OoiYuna et al., (2012); proposed some more dimensions i.e. assurance, website aesthetics, and fulfilment to the existing e service quality scale. The data was collected from 265 respondent of Malaysia, with convenience sampling approach via a survey method. The study concluded that information, instruction or guidance provided through the websites are vital to users in the online banking transactions. Whereas, Fulfilment and assurance should focus on the confidence the customer feels in dealing with the site and the extent to which their requirements are fulfilled.

Riffat Tahira & Muhammad Mohsin Butt et al., (2012); collected the data from the 150 respondents with the convenience sampling method of Pakistan and thus identified the five most important dimensions namely responsiveness, web interface, web quality, reliability and connectivity of e-service quality in the Pakistani Banking industry.

Al-Tarawne, (2012); proposed the 6 dimensions of banking e service quality from the customer perspective. The study analysed the data of 169 respondents of Jordan collected through questionnaires. The dimensions proposed are reliability, responsiveness, ease of use, personalization, website design, and security.

Ali Alawneh, Fawzi Altanny et al., (2013); proposed a scale with 5 dimensions responsiveness, reliability/fulfilment, privacy/security, efficiency, communication based on the extensive review of literature from past studies and modifying the E-S-QUAL & E-RecS-QUAL scale respectively. All the proposed dimensions of E-service quality are found to be most important for ensuring customers' satisfaction, trust, commitment and loyalty.

Vivek Agarwal, Vikash Tripathi et al., (2018); identified ten dimensions of e service quality namely efficiency, reliability, fulfilment, ease of use, security and trust, websites aesthetic, responsiveness, contact, personalization, ease of use after an extensive literature review followed by experts'

opinions. Interaction among these dimensions was analysed using ISM technique followed by MICMAC analysis. ISM analysis showed that security and trust are the most significant dimensions and must not be ignored by top management. MICMAC analysis revealed that efficiency, reliability, ease of use, responsiveness and contact are most significant dimensions and are dependent on contact, website aesthetic, fulfilment, security and trust and personalization.

Customers Satisfaction:

Customer satisfaction throughout various literature has been identified as the customers cognitive evaluation of products or services in terms whether the offered product or service meet customers' needs and expectations or not. Satisfied customers are no less than the assets to an organisation. They tend to make the repeated purchases and thus become loyal to the service providers. Their level of satisfaction is termed as the key agent for the future purchase and spread of positive words of mouth to gain competitive advantages and long-term success. On the other hand, intention of customers to leave or maintain the relationship with banks depend largely on the satisfaction or dissatisfaction of the customers. And higher level of customer satisfaction will lead to a lower intention to leave the relationship. Therefore, improved relationship of customers with banks will raise the trust towards the internet banking transaction and will help banks to increase their business for the long run.

Mohammed T. Nuseir & Mamoun N. Akroush (2010); identified the relationship between dimensions of e service quality and overall satisfaction of customers. The findings of the study are based on the primary data gathered from 457 respondents of Jordan by a survey instrument questionnaire through the cluster sampling method. Empirical analysis of the collected data confirmed a positive and significant relationship between the e service quality dimensions and overall satisfaction of customers. The study further concluded that a highly reliable, well designed, secure, highly responsive and customized bank website leads to high qualities of banking services thus increase the level of customers satisfaction. Responsiveness, website attributes, and customization are found have the strongest effect on customers satisfaction.

Vijay M. Kumbhar (2011); attempted to identify the significant dimensions affecting the customers e satisfaction in banking industry. Results are based on the data collected from 190 respondents of Maharashtra and from the survey instrument questionnaire through the judgmental sampling method. E service quality dimensions security, efficiency, responsiveness, fulfilment, convenience, problem handling, cost effectiveness and compensation are found to be the most significant predictors of perceived values in e-banking. The study further suggested that banks should consider these dimensions and should make changes as per the emerging customers' demands. It will enhance the qualities of e services offered, thus will increase the customers' satisfaction.

Farnaz Beheshti Zavareha, Mohd Shoki, Md Ariff et al., (2012); attempted to study the relationship between dimensions of e service quality and satisfaction of customers of banking industry. The primary data for the study was collected from 392 respondents of 4 major public sector banks of Iran via a questionnaire. The findings of the study revealed that e service quality and e customer satisfaction are significantly and positively related to each other. The study further added on that with the emerging and continuously evolving demands for customers and upliftment and information technology tools there is a need to reorganize and reinterpret the earlier identified scales and modify them as per the need of the current customers' requirements. Dimensions undertaken in the study were reliable and efficient services, fulfilment, security/trust, ease of use and responsiveness. Out of all the identified dimension security/trust, ease of use and site aesthetics of the internet banking services are found to be the most significant for having positive effects on customers satisfaction.

Miran Ismail (2013); investigated the dimensions of EBSQ from the point of view of clients and decision makers both. Findings of the study are based on the primary data collected via random sampling method from 133 questionnaire and 2 interviews from the sample of public and private banks of Egypt. From the empirical analysis e service quality dimensions namely, reliability, usability, responsiveness, incentives, privacy, fulfilment, assurance and efficiency came out to be significant antecedents to customers satisfaction. The study further stated that managers by allocating their resources to the identified significant dimensions according to their relevance will be able to access their respective strengths and weakness and this will help in improving their overall EBSQ, this on the other hand will improve customers level of satisfaction and will give a competitive edge.

Ali Rostani, Amir Hossein Amir Khani et al., (2015); attempted to study the relationship between e service quality and level of customers communication. Results are based on the data collected from 384 respondents of Tehran collected through the library and field survey method. Study confirmed the significance of relationship in e service quality variables (availability, efficiency, implementation of commitment, privacy policy, response, contact) and variable of level of communication with customers. The findings of the study revealed that all the proposed dimensions should be considered by the financial institutions to have an improved level of communication with their customers to offer high level of E service qualities

Charles K. (2016); attempted to investigate the impact of E service quality on customers attitude, satisfaction and user behavior. Primary data for the study was gathered from a survey instrument questionnaire from the 500 respondents using banking e services of Nigeria. E service quality was found to be favorable in provoking customers attitude and increasing the level of their satisfaction. Out of the proposed dimensions competence and service availability came out to



be the significant contributors to the customers evaluation of e service quality in e banking.

Sadaf Firdous & Rahela Farooqi (2017); attempted to measure the impact of e banking service quality on satisfaction of customers. Results are based on the data collected through 194 respondents of SBI, New Delhi from a questionnaire through convenient sampling method. The study revealed that internet service qualities are positively related to the customers' satisfaction and have a significant impact to satisfy the customers of banking industry. The study also suggested that banks should make efforts by effectively and efficiently improving the service qualities for attracting new customers and retaining the existing ones for its long run continuity and success.

Jamil Hammoud & Rima M. Bizri (2018); attempted to study the impact of E service quality and customers satisfaction. The primary data for the study was collected from 258 respondents of Lebanese collected through a structured questionnaire. The findings of the study confirmed the relationship of e service quality on customers satisfaction of banking industry. All the proposed dimensions Reliability, Privacy, Efficiency, Responsiveness were found to have a significant influence on customers satisfaction of e banking transaction. Out of these dimensions Reliability was found to be most influential.

S. P. Thenmozhi, & N. Nithya (2018); assessed the relationship between E-service quality factors on the satisfaction and loyalty of customers of private banks in India. Data was collected through 290 respondents of Salem Tamil Nadu through questionnaire, by using convenience sampling method. The study concluded that private banks should consider the profile variable of customers and e service quality factor in order to improve the service quality. Service failure and recovery should be given the major attention to retain customers. Efficiency and convenience to use e service were found to be the most influential factors. These two are related to the demographic profile of users. As most of the users of online services are young and middle-aged group people.

Amit Shankar, Charles Jebarajakirthy (2019); investigated the impact of EBSQ on customers loyalty with the trust and customer involvement as mediator and moderator factor respectively. Results were based on the data collected from 526 offline and 502 online by random sampling techniques through a survey instrument questionnaire collected from the respondents of Hyderabad, Kolkata, Mumbai, Chennai and Delhi and their nearby suburban areas. Data was analyzed through SEM analysis. From the identified dimensions of e services quality reliability and security and privacy are found to have significant effects on loyalty. Whereas, on the contrary website design and customer supports and services were not found to exert any significant effect on loyalty. The study further concluded that customers usually prefer for e banking

services for ease of use and thus are not much bothered about the website aesthetics and designs.

Sindhu Singh (2019); attempted to measure the E-service quality of e banking and its relation with the satisfaction of customers. Data was collected from 650 banking customers of India through convenience sampling technique. E-service quality dimension was found to be a stronger antecedent of customer satisfaction. All three identified dimension of E-service qualities i.e. Responsiveness, efficiency, and perceived credibility had a positive and significant impact for influencing satisfaction of customers in e banking. Out of the significant dimensions' responsiveness was found to be the most significant predictor followed by efficiency and perceived credibility respectively having substantial impact on the satisfaction sating the fact that most of the most of users of online services are young and middle-aged group people.

Discussion/Findings:

The above review of literature identifies E-service quality as an important antecedent to the customer satisfaction and furthers confirms the existence of a positive and significant relationship between the E-service quality dimensions of banking industry and customers' satisfaction. The study furthers holds that higher the level of E-service quality leads to greater satisfaction to the customers of banking industry. But with the changing time and technology there is need to continuously reinterpret and reorganise the E-service quality dimensions in a cross country and an industry analysis. Whereas, customers of every economy and every industry have their unique requirements in terms of quality of service being demanded. After the thorough analysis of review of literature major significant dimensions of E-service quality of banking industry impacting customers satisfaction have been identified as as reliability, efficiency, responsiveness, ease of use, security/privacy, website aesthetics, assurance/trust, credibility, personalization/customization, fulfilments, recovery/compensation. Whereas, E-service quality dimensions such as system availability, usage and awareness, recovery/compensation are found to be less relevant and explored in the context. A brief discussion of the major identified dimensions of E-service quality impacting customers satisfaction of banking industry is given below:

- **Reliability:** Reliability refers to the commitment of accessibility and accuracy of the services being provided to the customers.
- **Efficiency:** This dimension includes ease and speed of accessing and using the e banking service and availability and functionality the service that facilitate completion of all the transaction in a convenience way.
- **Responsiveness:** Responsiveness refers to the prompt responsiveness to the customers' enquiry, information

retrieval and navigation speed and considered as an important factor deciding customers' satisfaction.

- **Ease of use:** Ease of use means easing out the users in search, navigation and connectivity of the service/ website. It also includes the system flexibility and user friendliness in the offered service.
- **Security:** Security involves the users' protection from any kind of risk and fraud or financial loss. It is users trust that internet banking transactions are safe and secured and customers information are protected.
- **Website Aesthetics:** Website aesthetics refers to the site appearance and the extent to which the information, structure and online content provided by the bank helps customers to perform banking services smoothly.
- **Credibility:** Credibility expresses the believability, honesty and trustworthiness of the customers and also incorporates company reputation, confidence and general confidentiality.
- **Personalization:** Personalization refers to providing the individual designs to customers in accordance with their pattern of needs, wants and preferences.

Conclusion:

Banking industry is undergoing a huge change with the adaption of technology amongst customers. Customers expectation are increasing day by day with the lot of competitors being available in the market place which negatively impacts the customers retention and loyalty. Therefore, to stay in the competition it is imperative on the part of the banks to continuously make efforts to provide better and seamless service experience and interactions with the customers to improve their level of satisfaction. The study with help of extensive review of literature identifies the relationship between the E-service quality and customers satisfaction and proposes the most significant dimensions of E-service quality of banking industry impacting on the level of customers satisfaction. The finding of the study further suggests that customers satisfaction of E-services for banking industry is positively related to the E-service quality dimensions. In order to understand the customers preference of E-service in banking it is mandatory to assess the impact of various E-service quality dimensions. Better the quality of E-services offered to the customers more satisfied the customers of baking industry will be. Therefore, all the banks offering E-services must consider and ensure the best qualities of the identified dimensions to satisfy their respective customers and to reduce the probabilities of switching to the other banks and to make them loyal. Review of literature identifies reliability, efficiency, responsiveness, ease of use, website aesthetics, security/privacy, credibility, and personalization/customization as the most significant dimensions of E-service quality of banking industry impacting

the customers satisfaction. The study provides the theoretical framework to the other researchers by highlighting the most significant dimensions of E-service quality which can further be tested for the empirical analysis.

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**Reviewers
Comment****Reviewer Comment 1:**

The article is a comprehensive review of the existing literature on E-Service Quality. The objectives of the study are rightly met. The major dimensions of service quality are mentioned in the findings of the paper. The review is well-presented with bifurcation. The authors have considered the latest studies to review the topic which also makes it more effective.

Reviewer Comment 2:

The author has presented the review on the e-service quality of the banking sector which is an essential service accessible by many people. The topic of study is very relevant at present time when customers are demanding superior banking service experience. The paper is descriptive in nature. The study provides the theoretical framework to the other research by highlighting the most significant dimensions of E-service quality.

Reviewer Comment 3:

The author has examined the past studies on service quality which lays foundation for future research. The author with the huge amount of review done helps future researchers to conduct further research. The article also helps the researchers to conduct further study based on primary data.

**Editorial
Excerpt**

The article has 1% of plagiarism which is accepted percentage as per the norms and standards of the journal for the publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on a timely basis to the authors (Jyoti & Subodh) and accordingly all the corrections had been incorporated as and when directed and required to do so. The comments related to this manuscript are noticeably related to "**E-Service Quality in Banking Industry**" both subject-wise and research-wise. The banking industry is undergoing a massive change. Customers now demands for superior service experience, and seamless and uninterrupted access to services from the financial Institutions and financial service providers. Therefore, banks must add on more and continuously update their remote banking services to remain competitive in the market. This manuscript aims at reviewing of the existing literature available on the E-service Quality of the banks and to identify the most significant dimensions of E-service Quality impacting on the customers' satisfaction of banking industry. The paper is well written and some important considerations are highlighted. Overall, the paper promises to provide a strong base for the further studies in the area. After comprehensive reviews and editorial board's remarks the manuscript has been categorised and decided to publish under "**Review of Literature**" category.

Acknowledgement

We are grateful for the insightful comments offered by the anonymous peer reviewers and the editorial team of GJEIS. The generosity and expertise of one and all have improved this study in innumerable ways.

Disclaimer

The opinions expressed in this paper are those of the author and do not reflect the views of the GJEIS. The author has made every effort to ensure that the information in this paper is correct, any remaining errors and deficiencies is solely the responsibility of the author.



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Conflict of Interest: Author of a Paper had no conflict neither financially nor academically. To execute the research the self-funding model has been created for collection of data and preparation of a questionnaire.



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