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Customer Perspectives of E-service Quality in Indian Retail Banking Context

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The purpose of this paper is to examine a multiple item scale (E-S-Qual) for measuring electronic service quality (e-service quality) of banking in India. This study makes an attempt to ascertain customers' perspectives of e-service quality as well as its dimensions in Indian retail banking context.

Methodology- *This study adapts the dimensions of e-service quality as proposed by E-S-Qual scale to develop a framework that can be used to measure e-service quality in banking in India. Data is collected through a survey of bank customers in Delhi and NCT region.*

Findings- *The findings suggest that only three (efficiency, privacy and fulfillment) out of four dimensions originally proposed in the E-S-Qual scale, to be significant influencing positively e-service quality in banking. However, system availability is not found significantly affecting e-service quality in banking.*

Research implications- *Based on the understanding of the key e-service quality dimensions and the perception of consumers toward e-service quality, managers may discover methods to improve e-service quality and create loyal customers.*

Originality/value- *This paper adapts E-S-Qual as the basis to measure e-service quality in banking service. This method is more suitable than that of the previous studies that are based on the traditional service quality models.*

Keywords: *E-service quality, efficiency, system availability, privacy, fulfillment*

INTRODUCTION

The incredible growth of internet is changing the way corporations conduct business with customers (Siu & Mou, 2005). It has not only created opportunities for businesses to reach out to consumers directly but also allows customers an immediate access to the electronic markets. The banking industry is no exception. Many banks, in India, have entered the banking industry, providing customers with financial services over the internet.

E-banking or internet banking industry has emerged as one of the most dynamic segments of the banking industry. Banks have begun to set up their own web portals to provide internet services and gain the advantages of unlimited time and areas, fewer costs, and more customers from internet banking. E-banking signifies making use of electronic channels like telephone, mobile phones, internet etc. for delivery of banking services and products. According to Fassnacht and Koese (2006), e-banking is a fast-growing sector and banks can exploit it as an opportunity to gain competitive advantage and companies cannot afford to be complacent. Indian banks offer various e-banking products and services to their customers like automated teller machines (ATMs), internet banking, mobile banking, phone banking, tele-banking, electronic clearing services, electronic clearing cards, smart cards, door step banking and electronic fund transfer.

In India, the development of e-banking (also referred as internet banking or online banking in the present study) has a great potential and has grown