

MEASUREMENT OF SERVICE QUALITY IN E-BANKING SERVICES A-STUDY WITH REFERENCES TO COMMERCIAL BANKS IN CHENNAI CITY.

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ABSTRACT

This study examines the measurement of service quality in e-banking service. The main objectives of a study to find out the most important service quality dimension in commercial banking. Nine dimension taken for study. A questionnaire was prepared in the statement format using a Likert scale. The questionnaire was tested among 273 respondents to assess the reliability and validity of the measurement. The validation is done through confirmatory factor analysis (CFA). The factor of service quality dimension is bank ambiances, reliability, service assurance, staff and customer relationship, technology based services, quick communication, grievance redresses, cost and charges, transparency.

Keywords: e-banking, dimension of service quality, commercial bank.

Introduction

Bank play in important role in the economic development of the country. An effective banking system greatly influences the growth of a country in various sectors of the economy. Nowadays there is a rapid development of information, communication, technology and globalization of the market. So e-services become an important tool for a business. The businessman is communicated about buying and selling via e-services. The bank also provided many e-banking services to their own customer and also banking industry adopting the new technology in e-banking to improve customer services level and make a customer closer to the bank. The bank customer adopts the e-services system because it can use e-banking for 24 hrs, they can transfer the money without going to bank, they can access their bank account easily, customer can check the balances, they can pay a bills, by using e-banking the customer can transfer the money from one branch to another branch at any time. so the bank customer is ready to adopt the e-services. By using the e-banking not only for banking services they customer can purchase the goods and product by using e-services. The e-services quality is becoming of increasing an important to determining the success of electronic commerce application.

E-banking service quality helps the organization to improve service quality and customer satisfaction. The e-banking services are exchanged the information between customer and provider. So it's very useful for both.

Commercial banks from the largest and country, most important group of the financial institution. E-banking service is an important tool for improving commercial banking services. E-banking plays a significant role in providing better services at lower cost. The e-banking is an innovated information technology-based services such as ATM, internet banking, smart cards, credit card, mobile banking, phone banking, anywhere- anytime banking has provided a number of convincing services their customer. so the commercial banks are developing their service to increase their customer needs and satisfaction. So nowadays e-services become very important to the banking industry and customer.

I. Literature review

Saeedeh A. Ssdpoor, Abolfazli (2017) The study to examine the effect of service quality on customer satisfaction and e-loyalty. The study also concluded that e-service quality has a positive and direct effect on customer satisfaction has a direct effect on customer loyalty. The four dimensions is a direct impacts on customer satisfaction but personalization has no effect on customer satisfaction.

Amjadquarter (2016) The study concluded that plastic and electronic magnetic cards have the dimensions in the day to day transaction the customer always expects high-level confidentiality for the quick response to their grievance and problem. This way of approach would motivate the customer to adopt such advance and smooth services.

Akpan, SundayJohn (2016)the study investigates the influence of ATM service quality on customer satisfaction in the internet banking sector. The result shows that the ATM service quality provided a high-level satisfaction to the customer.

CharlesKayo, AderonkeAtinuke Oni, Oyerinde, J Adewoye, BukenO.Eweoya (2016)The researcher investigated factor affecting e-banking usage based on e-services quality, attitude, and customer satisfaction. The study concluded that e-service quality has a strong influence on customer satisfaction by uses of e-banking and e-services

Munir mmm. (2015)the researcher to find out the relationship between e-banking service quality and customer satisfaction among customers in Bangladesh. The study also concluded that e-banking service has a positive relationship between customer satisfaction and service quality of Bank.

SukanyaKadu, Saroj Kumar Datta (2015) the researcher identified the e-service quality and customer satisfaction in internet banking. The study also concluded that there is a strong relationship between e-Service and customer satisfaction and the customer also trust the e-banking services.

Saba M. Hussian (2014) the researcher to evaluate the e-service quality from the customers, perspective and to examine the effect of e-service quality dimension on customer specification of banking e-service quality. The study also concluded that service quality dimension and website design have an influence on customer perception of e-services quality.

Justus MuthuriMarete, HenryPeterGommans, GonyeaEnockGeorge (2014)The study to evaluate customer satisfaction with e-banking in the bank. The study also concluded that the customer is satisfied with the most dimension of e-banking service and collectively e-banking factor adopted by overall customer satisfaction in the e-banking.

MohdshokiMDariff, leongooiyun, NorhayaliZakuan, Khalid ismal (2013)The study examined that relationship and impacts of e-service quality and e-satisfaction of e-loyalty in internet banking. The study also concluded that e-banking by the technical and functional aspect of the website in e-sq and proper guidance on the website is also a high priority

Anantharaj, A. Arokiasamy, AbdulGhanikanesanbinAbdullah. (2013)The study examines the impact of service quality dimensions on customer satisfaction. The study also concluded that service quality dimensions positively influenced on customer satisfaction in terms of loyalty attitudes.

II. Research Gaps

After thoroughly investigating national and international literature Pertaining service quality dimension. The researcher identifies there pertaining questionnaire still remain and answer

- What are a different dimension of service quality pertaining to e-services alone.
- Is there any specific model of service quality regard to e-services.
- Is there any relationship between customer demographics and them Pertaining towards e-banking services. Therefore the present researcher works undertaken by the researcher to answer the questionnaire narrows from the literature review.

III. Objectives of the study

- To study and validate the dimension of service quality in e-banking service.
- To find the impact of service quality dimension on customer satisfaction

IV. Hypotheses

- There is no relationship between ambiance and e-banking service.
- There is no relationship between customer staff and service quality dimension.
- There is no significant impact of the service quality dimension of e-banking services on customer satisfaction.

V. Methodology

This study is based on both primary as well as secondary data. The primary data is collected through a structuredquestionnaire. Where as the secondary data is derived from books, journals, articles and bank annual report.

VI. Data collection

The researcher used the convenience method to find the respondent of e-banking service, customer the researcher calculated 20 questionnaires in all 15 zones in Chennai city. Out of this 300 the researcher is able to obtain a 273 useable researcher from the e-service customer, therefore the sample size of research is 273.

VII. Reliability and validity

After obtaining 273 respondents the researcher used Cronbach alpha method to find out the reliability and confirmatory factor analysis to find the validity of factors. The cronbach alpha value, reliability the value 0.78 which is above the benchmark value of 0.75 this show that the questionnaires formed by the researcher is highly reliability and validity through fit indicates through confirmatory factor analysis.

The values are highly significant and satisfied the benchmark value through the reliability.

VIII. Data analysis

After collecting the 273 respondents the researcher coded them into a numerical value for the analysis representation. The used confirmatory factor analysis, exploratory factor analysis, multiple linear regression analyses of variance analyze the data.

IX. ANALYSIS AND DISCUSSION

In this section the researcher applied confirmatory factor analysis for service quality dimension in e-banking service for validation process. The researcher considered the ten dimensions of service quality and total average score is considered for the application of service quality dimension. In the confirmatory factor analysis, validation of ten dimension is ascertained through fit indices. The fit indices and their benchmark are useful for validation process. The following table indices fit the values and their benchmark.

Table -1 Model fit indices

S no	Fit indices	Values	Benchmark
1	Chi square value	2.720	-
2	P value	0.451	>.05
3	Comparative fit index(CFI)	0.964	>.09
4	Goodness of fit index(GFI)	0.956	>.09
5	Normal fit index(NFI)	0.960	>.09
6	Root mean square error of approximation(RMSEA)	0.07	Less than or equal .08

From the above table, it's found that all the fit index satisfied the benchmark values. It shows that all the ten dimensions of service quality in e-banking service is satisfied significantly and they're validated the ten dimensions are bank ambiances, reliability, service assurance, staff and customer relationship, technology based services, quick communication, grievance redresses, cost and charges, transparency are very much useful to perceive the e-banking service of commercial bank in Chennai city.

The following regression analysis reveals the influence of service quality dimensions on customer satisfaction of e-banking services.

The following table 2 gives the relationships between service quality dimension and the depended variable regulative visit.

Table 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.448 ^a	.200	.188	.84846
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From the above table 5.1 this found that R square = .200 this implies the independent variable create 20% variance on the depended variable regulative visit of customers. The relationship between independent and depended variables is vaulted through the following ANOVA table.

Table 3 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	92.326	8	11.541	16.031	.000 ^b
	Residual	368.580	512	.720		
	Total	460.906	520			

From the above table, it is found $F=16.031$, $P=.000$ are statistically significant at the 5% level which implies that there is a significant relationship between service quality dimension and the regulative visit of the customer to star hotels. This gives to the individuals' verification of influences in depended variables.

Table 4 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.092	.182		6.002	.000
	Tangibility	-.096	.054	-.075	-1.776	.076
	Reliability	-.121	.067	-.091	-1.817	.070
	Responsiveness	-.020	.067	-.017	-.304	.761
	Assurance	.062	.068	.046	.916	.360

Technology	.192	.056	.170	3.445	.001
Customer staff relationship	.162	.059	.132	2.742	.006
Timings	-.230	.056	-.176	-4.147	.000
Grievance redress	.462	.061	.336	7.554	.000

From the above table it finds that technology (beta = .170, t = 3.445, P = .001), Customer staff relationship (beta = .132, t = 2.742, P = .006), Timings (beta = .336, t = 7.554, P = .000), Grievance redress (beta = -.176, t = -4.147, P = .000) are statistically significant at the 5% level this implies technology, customer staff relationship are positive related because the beta value are positive whereas the grievance redress is negatively related to customer satisfaction to e-banking services. This implies technology involved; this e banking industry motivated the customer to regularly avail the e-banking services. Appropriate customer staff relationship and service timings magnetically attract the customers to conveniently use the e-banking services.

X. FINDINGS AND CONCLUSION

It is found that service quality dimension in e-banking service are very essential to determine the quality of service offered by commercial banks in India. The researcher proved that service quality is getting a movement in all the banking services to offer satisfaction. In particular technical augmentation diminished the service timings this motivates the customer to have higher satisfaction and this researcher also proved there is a deep relationship between bank ambiances, staff and customer relationship are very essential to determine the service quality dimension. The service quality model also proved that the service quality dimensions are the important factors to offer satisfaction to their customers and converted them into loyalty.

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