

Research Article

E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty: A conceptual Model

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ABSTRACT: Today, the increasing digitalization makes the service industry like banks provide e-banking services or online banking in order to access the competitive advantage and dedicate much market share for themselves as it has crucial role in increasing the organizational profitability and customers' satisfaction and loyalty, the quality of e-banking services is of great importance in e-banking studies. Little attentions were given to review of literature to formulate model as a guide for empirical test. This is a research paper in progress paper discussing the interaction among the E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty form the customers' point of view. The reviews of literatures covers the trends in internet banking , E-service quality dimensions relating to e-banking services, e-Service Quality Dimension Measurement in Internet Banking, Key e-service quality factors influencing e-banking success, Interaction between e-Service Quality and e-Customer Satisfaction , Interaction between e-Customer Satisfaction and e-Loyalty, Interaction among e-Banking Service Quality, e-Customer Satisfaction and e-Customer Loyalty, Influence of Personal Demographic Factors on online banking, and conceptual model is formulated from the reviewed literatures. It is a concept paper formulated a research conceptual framework, and model to show the interactions among the E-service quality, e-satisfaction, and e-loyalty among the internet banking customers. Another part of this research will empirically test the formulated hypotheses in the present research work.

Key words: e-Banking Service, e-Service Quality, e-Customer Satisfaction, e-Loyalty

INTRODUCTION

When considering the Importance of e-banking services in today's environment, Customers now demand new levels of convenience and flexibility in addition to powerful and easy services that traditional means cannot offer leads to understand how customers perceive and evaluate e-service quality is vital for banks to succeed in the marketplace. Since Internet banking (IB) has been perceived as a potentially feasible alternative distribution channel, due to increasing computer literacy, deregulation in the financial sector, the rapid diffusion of electronic commerce, changing customer demands for innovative financial products (services), and strong commitments to reduce operating costs and create customer convenience, This has motivated national, international and global banks to offer E- banking services to their customers. But Present banking services are almost the same and similar for the customers in all of the banks, the bank managers must make themselves distinct in the method of customers serving from other competitors to be able to continue their competition to gain customers satisfaction and loyalty in the context of profitability and sustainability in banking industry.. Because of the products offered to the customers of a bank are more or less standardized in nature, banks are feeling an increasing need to differentiate themselves from the competitors on other criteria that can influence customer satisfaction and loyalty requires banks continue to develop their internet banking capabilities by

identifying strategies to increase adoption, access, and usage of this low-cost channel.

Given the fact that banks invest billions in the internet infrastructure, customer satisfaction and customer retention are increasingly developing into key success factors in e-banking leads present Bank managers to take more challenges in making strategies in promoting and continuity to deal with e-banking to sustain with them. In addition, for Internet banking service adoption, banks must consider a user's demographic characteristics to offer the correct range of service products as Demographic characteristics also play a vital role in understanding the buying behavior of consumers in different segments, and when the characteristics are identified, they enable banks to develop services according to customers' specific requirements, tastes, and preferences. In this way delivering high e-quality services requires an understanding of the e-service quality dimensions, and trying to improve the quality of the services, so that customers' satisfaction is assured and as a result loyalty comes to existence in sustainable market in banking industry. So, the previous empirical studies related to support the interactions among key dimensions of e-service quality, e-customers' satisfaction and e- loyalty in the context moderating effects of personal factors regarding the usage of e-banking has been reviewed.