UNDERSTANDING E-SERVICE QUALITY DIMENSIONS AS AN ANTECEDENT TO CUSTOMER SATISFACTION AND CHOICE OF E-BANKING SERVICES

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ABSTRACT

The purpose of the study is to explore the latent e-service quality dimensions that act as an antecedent towards customer satisfaction and choice in the context of electronic mode of banking.

In order to explore the real/latent quality dimensions in the context of e-banking services, primary data have been collected from the e-banking customers of both Private and Public sector banks operating in Cachar district of Assam with the help of an structured questionnaire that was administered to 267 numbers of respondents. The raw data were then captured in SPSS and Principal Component Analysis (PCA) was taken into consideration in order to extract the underlying quality dimensions that are attributable towards customers’ satisfaction and choice of e-banking services.

The findings of the study delineate five underlying e-service quality dimensions attributable to the customer satisfaction of e-banking services viz. Timeliness, Reliability, Responsiveness, Accuracy and Accessibility. The findings reflect the contemporary theoretical proposition relating to the dimensions of e-service quality in its true essence.

KEY WORDS: behavioural intentions, customer satisfaction, e-banking and e-service quality.