

CERTIFICATE

This is to certify that the thesis entitled "**Effect of e-Service Quality on Continued Usage Intention of Customers in select Private Sector Banks**" submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the Degree of **Doctor of Philosophy in Commerce**, is a record of original research work done by **Fathimath Thasleena K (19PHCOP004)**, during the period of her study in the Department of Commerce at Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, under my Supervision and Guidance and the thesis has not formed the basis for the award of any Degree/ Diploma/ Associateship/ Fellowship or other similar title to any candidate of any University.

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DECLARATION

I, **Fathimath Thasleena K**, hereby declare that the thesis entitled "**Effect of e-Service Quality on Continued Usage Intention of Customers in select Private Sector Banks**" submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the Degree of **Doctor of Philosophy in Commerce**, is a record of original research work done by me during the period of my study under the Supervision and Guidance of **Dr. (Mrs) P. Santhi, M.Com., M.Phil., Dip. in Mgt, Ph.D.**, Professor, Department of Commerce and Dean, School of Commerce and Management, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, and it has not formed the basis for the award of any Degree/ Diploma/ Associateship/ Fellowship or other similar title to any candidate of any University.


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ABBREVIATION

CMR	- Cognitive Motivational Relational Theory
DIP	- Digital India Programme
PwC	- Price water house Coopers
RBI-DPI	- Reserve Bank of India Digital Payment Index
E-S-QUAL	- Electronic Service Quality
BSQ	- Banking Service Quality
NASSCOM	- National Association of Software and Service Companies
HDFC	- Housing Development Finance Corporation
ICICI	- Industrial Credit and Investment Corporation of India
HSD	- Honestly Significant Difference Test
ANOVA	- Analysis of Variance
SEM	- Structural Equation Modeling
CFA	- Confirmatory Factor Analysis
CR	- Composite Reliability
AVE	- Average Variance extracted
A (Alpha)	- Cronbach's Alpha (Measure of Reliability)
IT&ITeS	- Information Technology and Information Technology enabled Services
ATM	- Automated Teller machine
RTGS	- Real Time Gross Settlement
NEFT	- National Electronic Fund Transfer
UPI	- Unified Payment Interface
