CHAPTER IV

RESULTS AND DISCUSSIONS

The study aims to analyse effect of e-service quality on continued usage intention of e-banking services of the select private sector banks through the mediating role of e-service satisfaction and moderated by customer trust. The following headings display the results of the data analysis.

4.1 Socio-economic profile of the respondents

4.2 Banking transactions of the customers

4.3 Evaluation of respondents' Experience and Expectation Gap in E-S-QUAL Dimensions

4.4 Evaluation of respondents' Experience and Expectation Gap in BSQ Dimensions

4.5 Customer Experience on E-S-QUAL Dimensions across Socio-economic Profile of the Respondents

4.6 Customer Experience on BSQ Dimensions across Socio-economic Profile of the Respondents

4.7 Exploring level of Customer trust, e-Service Satisfaction and Continued usage intention across Socio-economic Profile of the Respondents

4.8 Influence of e-Service Quality Dimensions and Banking Service Quality Dimensions on e-Service Satisfaction

4.9 Influence of E-S-QUAL Dimensions and BSQ Dimensions on e-Service Satisfaction and Continued Usage Intention of customers and

4.10 Moderating role of Customer Trust in the relationship between e-Service Satisfaction and Continued Usage Intention of customers

4.1 Socio-Economic Profile of the respondents

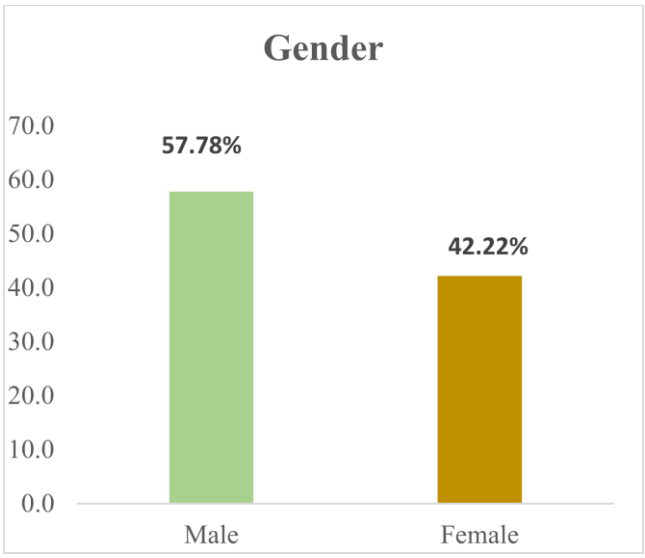
Demographic factors which include age, gender, education, income and marital status are the important factors influencing the respondent's perception on e-service quality (Lal et al., 2014). Hence, socio-economic features of the respondents from IT&ITeS sectors are described in table 4.1 and figure 3.

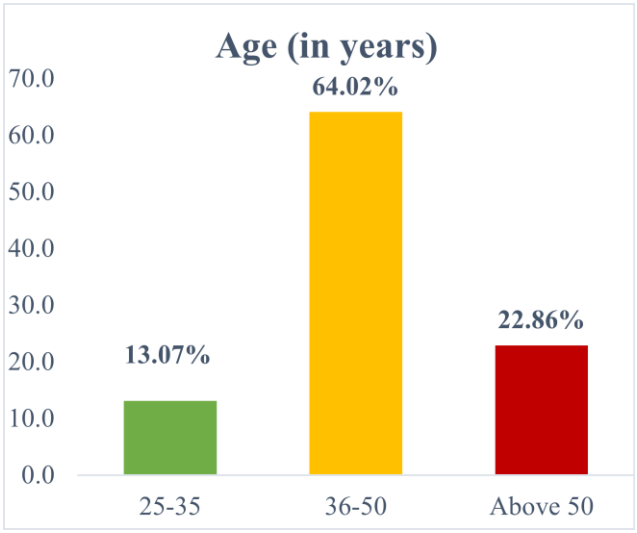
Table 4.1 Socio-Economic Profile of the Respondents

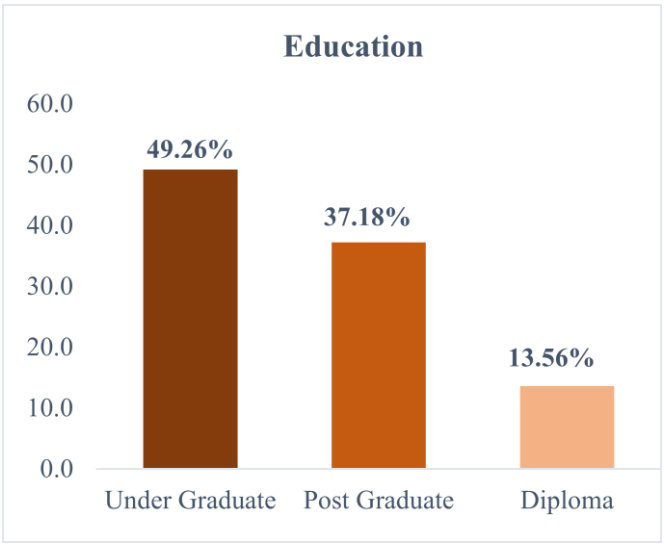
Variables	Categories	Number of Respondents (n=398)	Percentage
Gender	Male	230	57.78
	Female	168	42.22
Age (in Years)	25-35	52	13.07
	36-50	255	64.07
	Above 50	91	22.86
Education	Under Graduate	196	49.26
	Post Graduate	148	37.18
	Diploma	54	13.56
Marital Status	Married	223	56.00
	Unmarried	175	44.00
Monthly Income (in ₹)	Below 25000	66	16.58
	25000-75000	221	55.54
	Above 75000	111	27.88
Position held at present	Entry Level	70	17.58
	Middle Level	228	57.28
	Managerial Level	100	25.14

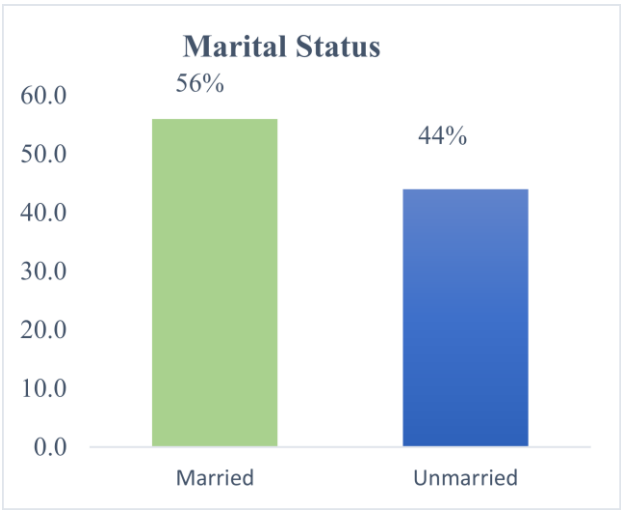
Source: Primary data

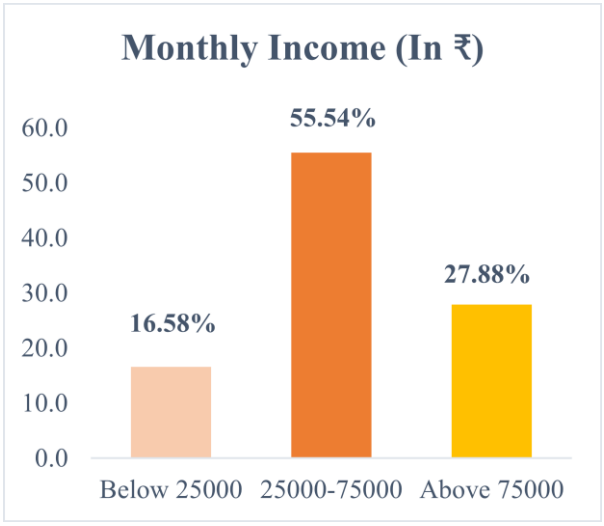
Figure 5 Socio-economic Profile of the Respondents

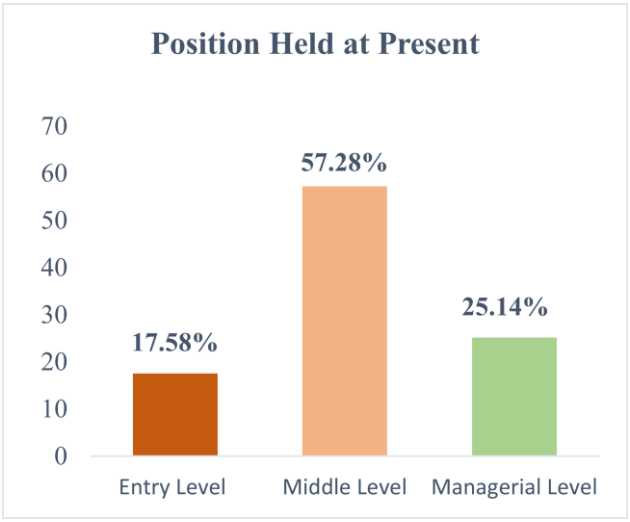












The table 4.1 and figure 5 reveals that the male respondents constitute 57.78 percent and female constitute 42.22 percent of the total sample. Gender is one of the influencing factors of e-service satisfaction and their continued usage intention (Chawla and Joshi, 2018). Age is a strong determinant of e-service satisfaction (Thomas et al., 2023). Majority of the sample respondents belongs to the age category of 36- 50 years (64.07%), 22.86 percent are aged above 50 years. Further the respondents of 25-35 years of age constituted 13.07 percent of the sample size.

The customer perception of service quality, satisfaction and continued usage intention will differ based on their educational qualification (Supriyanto et al., 2021). The educational qualification of the select IT&ITeS employees show that most of them are undergraduates (49.26%), about 37.18 percent are post graduates and 13.56 percent of respondents have studied Diploma. Regarding the marital status, 56 percent are married while 44 percent are unmarried. The income of the respondents influences their banking decision and satisfaction (Olasina, 2015). Accordingly, majority of the respondents (55.5%), have monthly income of ₹ ` 25,000 to `₹ 75,000, 27.9 percent have monthly income above ₹ 75000 and 16.6 percent earned a monthly income below ₹ 25000. The employees in IT&ITeS sectors are classified into entry level, middle level and managerial level based on their positions held in their career. Majority (57.28%) of the sample respondents are middle level designated; 25.14 percent respondents are from managerial level positions and the remaining 17.58 percent respondents are entry level employees.

It is inferred that majority of the e-banking service users are male (57.78%) aged between 36-50 years (64.07%) and most of the respondents had an educational attainment of undergraduate level (49.26 %), are married (56%), earning monthly income between ₹` 25,000 to `₹ 75,000 (55.54%) and they are currently in middle level (57.28%) positions in their career.

4.2 Banking transactions of sample respondents

Understanding the banking transactions of customers help the banks to design and deliver services to meet customer expectation.

4.2.1 Banking transactions of the Respondents

The customers' particular requirements and preferences are guided by their choice of bank. To satisfy the various demands and expectations of its clients, the bank offers

different services depending on the type of account held by them. Customers perception of service quality are significantly shaped by their interactions with the bank (Nguyen et al., 2020). The banking transactions of the customers are demonstrated in the table 4.2.

Table 4.2 Banking Transactions of the Respondents

Variables	Categories	Number of Respondents (n=398)	Percentage
Name of the Bank	HDFC Bank	141	35.42
	ICICI Bank	92	23.11
	Kotak Mahindra Bank	41	10.30
	AXIS Bank	55	13.81
	Yes Bank	34	8.57
	Induslnd Bank	35	8.79
Type of Account Held	Saving Account	326	81.90
	Current Account	72	18.10
Experience with the Bank (in years)	Up to 2	85	21.35
	2 to 5	222	55.77
	Above 5	91	22.88

Source: Primary data

The table 4.2 and figure 6 shows that 35.42 percent respondents have banking account with HDFC bank, 23.11 percent are clients of ICICI bank and 13.81 percent respondents are customers of AXIS bank. The customers of Kotak Mahindra constitute 10.30 percent and the respondents from the customers of YES bank is 8.57 percent and IndusInd bank 8.79 percent. Regarding the type of account, majority of the respondents (81.90%) are having savings bank account and remaining 18.10 percent are holding current

account. Majority of the respondents (55.77%) are having 2 to 5 years of experience with bank; 22.88 percent of the customers have experience of above 5 years and 21.35 percent have only up to 2 years of experience with the bank.

4.2.2 Mode of e-Banking Usage by the Respondents

Internet banking, Mobile banking, Debit cards, Credit cards and other means are the different modes of e-banking enables the customers to conduct all banking transactions through digital platform without visiting physical branches.

Table 4.3 Mode of e-Banking and Usages by the Respondents

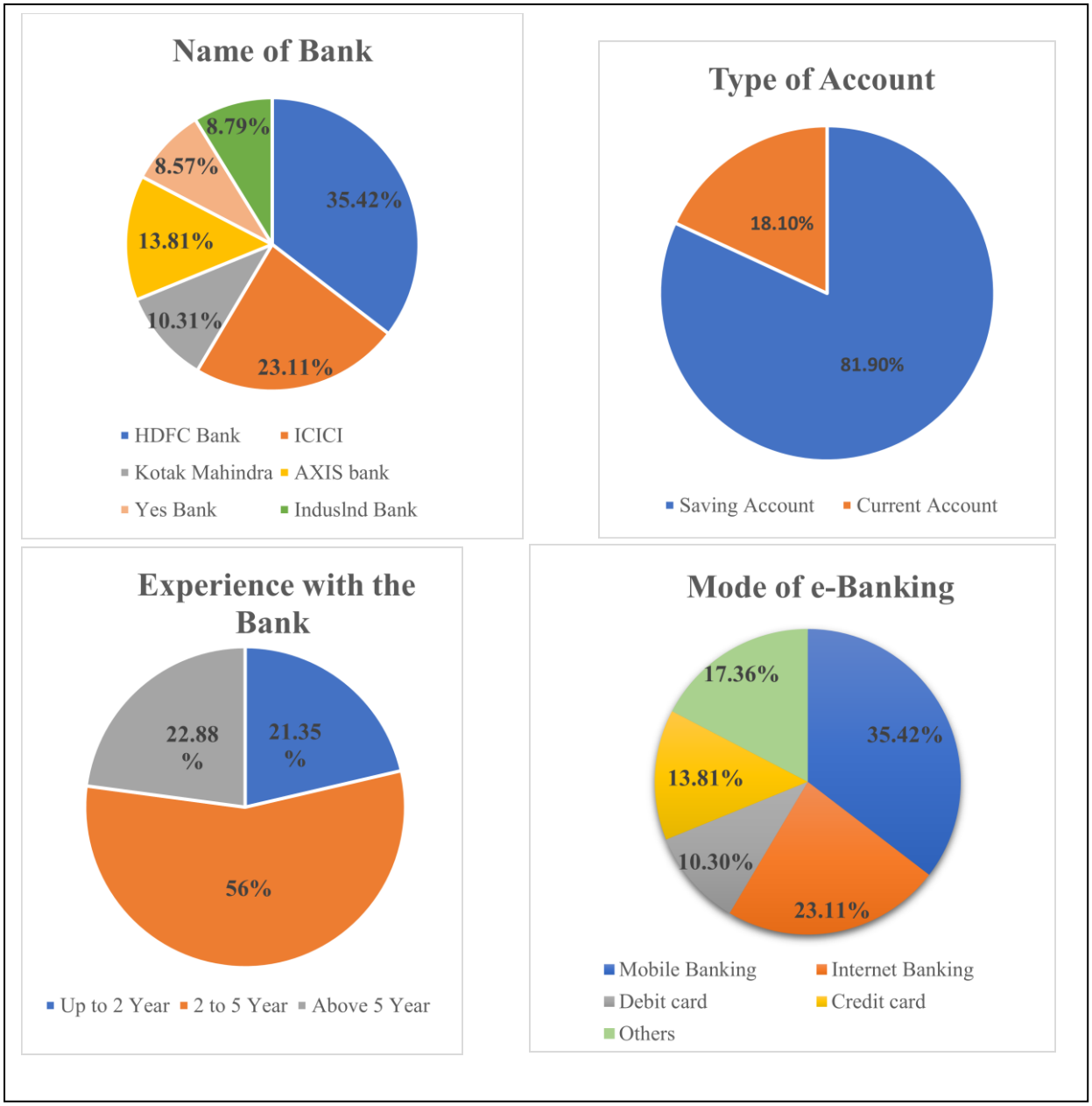
Mode of Banking	**Frequency (n=398)**	**Percentage**
Mobile Banking	141	35.42
Internet Banking	92	23.11
Debit card	41	10.30
Credit card	55	13.81
Others (ATM, RTGS and NEFT)	69	17.36

Source: Computed Data

Among the different modes of e-banking usage statistics showed that, Mobile banking is the most preferred banking mode (35.42%), followed by Internet banking (23.11%), Other means like ATM, RTGS and NEFT (17.36%), Credit card (13.81%) and Debit card (10.30) are also followed.

The findings indicate that the bank should focus on improving the mobile banking and internet banking features to enable usage by the respondents as it offers most convenient, fast and cheapest means of e-banking.

Figure 6 Banking Transactions of the Respondents



4.2.3 Type of e-Banking Services availed by the IT&ITeS Employees

The e-banking services encompasses services such as electronic fund transfer, online shopping, account summary, online request, utility bill payment, investment, loan repayment, forex services and balance checking etc. In order to analyse e-banking service usage by the respondents, rank analysis was conducted and the results are illustrated in table 4.4.

Table 4.4 Types of e-Banking Services used by the select IT&ITeS Employees

Types of e-services	Yes		No		Rank based on usage statistics
	No. of Respondents	%	No. of Respondents	%	
Fund Transfer	315	79.14	83	20.85	I
Mobile Recharging	194	48.74	204	51.25	IV
Online Shopping	242	60.80	156	39.19	II
Account Summary	178	44.72	220	55.27	V
Checking Balance	84	21.10	314	78.79	VI
Utility Payment	195	48.99	203	50.00	III
Online Request	75	18.84	323	81.15	VII
Investment	70	17.58	328	82.41	VIII
Loan Repayment	18	4.52	380	95.47	IX
Forex Services	1	0.25	397	99.75	X

Source: Computed data

From the table 4.4, fund transfer is the most commonly used e-service, with 79.14 percent of respondents reporting usage. This indicates that digital fund transfers have become a central aspect of customers' e-banking usage due to their convenience and efficiency. Online Shopping (60.80%) and Utility Payment (48.99%) are showing considerable usage, ranked second and third respectively. These figures highlight that essential and routine digital financial transactions are gaining popularity, likely due to increased digital literacy and ease of access to mobile and internet banking platforms.

In contrast, several services show low adoption of e-banking by the customers namely, Forex services (0.25%), Loan Repayment (4.52%), and Investment (17.58%) represent the lowest usage rates among all the service categories. These figures are due to limited relevance to the selected customer base, or technical barriers in service interfaces. For instance, the extremely low figure for Forex services is due to limited personal exposure to Forex transaction by the IT&ITeS sector employees. Similarly, the minimal usage of investment services (18.84%) implies a lack of customer engagement with long-term financial planning tools.

The overall implication is that while foundational services like fund transfer and online shopping are well-adopted, more specialized or value-added services are

underutilized. Banks and financial institutions must prioritize service-specific awareness campaigns to bridge this gap. Emphasis should also be placed on enhancing the visibility, accessibility, usability of underused services. Targeted promotions, customer education drives, and interface improvements could help in creating a more comprehensive digital banking experience and encourage broader adoption across service categories.

4.2.4 Ranking the Benefits for using e-Banking Services

The Friedman Mean Rank test was conducted to rank the benefits derived by the customers on using e-banking services. As per the Friedman test the variable having highest mean score indicate the most preferable item (O'Gorman, 2001; Fu, 2020). The following hypothesis is formulated to test and identify the key benefits of using e-banking services.

H_{01}: There is no significant difference between mean ranks of benefits derived from using e- banking services by the customers

H_{a1}: There is significant difference between mean ranks of benefits derived from using e-banking services by the customers

Table 4.5 Ranking the Benefits on using E-banking services

Benefits	Mean Rank	Chi-square value	P Value	Rank based on mean rank
Low service charge	3.19	67.96	<0.001**	V
Safety	3.10			VI
Saves time	3.67			I
Curiosity	3.61			II
Easy handling of money	3.55			III
Convenience	3.38			IV

Source: Computed Data ** Significant at 1% level

The Friedman mean rank test was conducted to determine whether there are significant mean difference in the benefits enjoyed by the customers with regard to e-services. Among the attributes, the time feature had resulted with the highest mean rank (3.67), followed by Curiosity to use e-banking services (3.61), Easy handling of money (3.55), Convenience while using e-services (3.38), Low service charge (3.19), and Safety of e-banking transactions (3.10). The null hypothesis (H_{02}) is rejected, confirming that

customers prioritize these benefits differently when choosing to use e-services.

The findings suggest that time-saving and curiosity features are the most influential factors driving customers to adopt e-services in private sector banks. This reflects a growing interest in digital innovation and the importance of efficiency in financial transactions. Banks aiming to enhance customer engagement should focus on introducing novel digital experiences and improving the speed of services. Conversely, factors like low service charges and safety, though important, are currently perceived as less influential, implying that customers might be more driven by user experience and technological appeal.

4.3 Evaluation of Respondents' Experience and Expectation on E-S-QUAL Dimensions of e-Service Quality of select Private Sector Banks

The E-S-QUAL dimensions comprise of 'ease of use, efficiency, safety, responsiveness, reliability and interoperability'. Experience of customers on these dimensions are obtained using five-point Likert scale. Ease of use means the easing out user search by system flexibility, user-friendliness, and easy navigation of bank's e-service platform (Kesharwani, 2020). Efficiency facilitates the completion of all the transaction easily and quickly (Sleimi & Musleh, 2020). Safety entails safeguarding users against potential threats, fraud, and monetary loss (Ul Haq & Awan, 2020). Responsiveness is the prompt response to the customer queries (Chaimaa et al., 2021). Reliability is the ability of bank to provide promised services quickly (Setiono & Hidayat, 2022). Interoperability facilitates technology to connect with other digital platform (Gupta et al., 2017).

Customer experience is the cognitive, affective and behavioural reaction of a customer about the service availed by them (Lemon and Verhoef, 2016). Customer expectations are a set of ideas, aspirations, and anticipations that a customer has before availing a service from a service provider. Thorough understanding of the customer expectation is essential for a bank to proactively plan for its present and future success (Fleming and Kowalsky, 2025). Service quality is the assessment of bank's service offering. It is measured by comparing the expectation of the customers about service rendered by the bank and the customers experience while availing these services. A positive cognitive appraisal of the dimensions of e-services can lead to e-service satisfaction and delight (Hammoud et al., 2018).

The gap in service quality arises when the customer's expectation on e-banking services are more than their experience, while availing the services of the banks (Parasuraman et al., 1985). If the customers undergo a very positive experience while using e-banking services than his/her expectations about the e-services offered by banks, they are entering the stage of delightfulness in using them. Hence, it becomes inevitable to understand the deficiencies in e-banking services experienced by the sample respondents over their expectations. The two important dimensions of e-banking services considered under the study are E-S-QUAL and BSQ. This section consists of the results of the analysis of Customer experience, customer expectation on e-service quality, Gap analysis in customer experience and Expectation on observed variables of e-service quality in and overall gap analysis.

4.3.1. Customer Experience on E-S-QUAL Dimensions of Private Sector Banks

Customer experience refers to the way in which a customer's psychological state is expressed through their perception or cognitive response to the process of receiving a service. If the customer feels satisfied, valued and delighted at every touchpoint with the bank, it results in favourable experience. This will lead to continued usage, positive word of mouth and loyalty (Lemon and Verhoef, 2016). The experience of the respondents on e-service quality dimensions were obtained on Likert scale from the sample respondents and measured through mean and standard deviation (Table 4.6).

The results show that with regard to **ease of use** dimensions, customers feel comfortable in using e-banking services as per the highest mean score (3.85) with a standard deviation (1.070). Therefore, it is considered as the key factor in ease of use dimension from respondents' perspective. The other perception on ease of use dimension includes ability to read the content of the web pages of banks with clear navigation and user friendly website (3.62) followed by clear user instruction (3.60), very prompt service request processing (3.59) and visual appeal of the sites which are good and dynamic (3.57). It is inferred that the cognitive ease of use of customers helps banks to design various e-banking products and websites that leads to greater engagement of customers and enhances their positive experience.

Table 4.6 Customer Experience on E-S-QUAL Dimensions of Private Sector Banks

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Ease of Use													
EU1	e-banking services are comfortable to use	117	29.34	166	41.70	78	19.59	13	3.26	24	6	3.85	1.070
EU2	Clear user instructions available	80	20.10	148	37.18	107	26.88	55	13.81	8	2	3.60	1.021
EU3	Easy service request processing	83	20.85	147	36.93	101	25.37	54	13.56	13	3.26	3.59	1.063
EU4	Easy website navigation	87	21.85	147	36.93	104	26.13	47	11.80	13	3.26	3.62	1.052
EU5	User friendly website	82	20.60	163	40.95	92	23.11	42	10.55	19	4.77	3.62	1.071
EU6	Good visual appeal and dynamic website	83	20.85	138	34.67	116	29.14	45	11.30	16	4.02	3.57	1.064
Efficiency													
EF1	24*7 accessibility	127	31.90	108	27.13	90	22.61	50	12.56	23	5.77	3.67	1.209
EF2	Uninterrupted access to e- services	100	25.12	164	41.20	77	19.34	41	10.30	16	4.02	3.73	1.072
EF3	Perfect site organization	72	18.10	135	33.91	116	29.14	57	14.32	18	4.52	3.47	1.082
EF4	Website enables speedy transaction	89	22.36	145	36.43	93	23.36	48	12.06	23	5.78	3.58	1.133
EF5	Efficient queue management system	52	13.01	150	37.76	126	31.65	46	11.55	24	6.03	3.40	1.048
EF6	Prompt website interface	56	14.07	137	34.42	143	35.92	44	11.05	18	4.52	3.42	1.010
EF7	Complete task with minimal effort	79	19.84	141	35.42	104	26.13	54	13.56	20	5.02	3.52	1.106
Safety													
SF1	Ensured security to personal information	111	27.88	133	33.41	91	22.86	45	11.30	18	4.52	3.69	1.128
SF2	Ensured e-service privacy policy	93	23.36	155	38.94	88	22.11	44	11.05	18	4.52	3.66	1.090
SF3	Website is secure for providing credential information	88	22.11	141	35.42	104	26.13	49	12.31	16	4.02	3.59	1.083

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
SF4	Safe to do e-banking services	114	28.64	150	37.68	79	19.84	40	10.10	15	3.76	3.77	1.085
Reliability													
RL1	Website information fit to task	75	18.84	157	39.44	106	26.66	35	8.79	25	6.28	3.56	1.086
RL2	Ensured seamless transaction processing	76	19.09	150	37.68	103	25.87	48	12.06	21	5.27	3.53	1.092
RL3	Website information on benefits and offers	70	17.58	144	36.18	114	28.64	52	13.06	18	4.52	3.49	1.066
RL4	Highly confident in the e-banking services	57	14.32	146	36.68	111	27.88	75	18.84	9	2.26	3.49	1.050
RL5	Problem-free links and easy page downloads	71	17.83	145	36.43	108	27.13	61	15.32	13	3.26	3.42	1.022
RL6	Updated technology for e-banking services	54	13.56	153	38.44	126	31.65	59	14.82	6	1.50	3.50	1.055
RL7	Rely on website functioning	74	18.59	130	32.66	123	30.90	59	14.82	12	3 .01	3.48	0.954
Responsiveness													
RP1	Willing to help customers	81	20.35	150	37.68	109	27.38	37	9.29	21	5.27	3.59	1.075
RP2	Prompt responses to requests by e-mail or other means	68	17.08	143	35.92	124	31.15	44	11.05	19	4.77	3.49	1.050
RP3	Website facilitates online interaction	77	19.34	145	36.43	110	27.63	49	12.31	17	4.27	3.54	1.068
RP4	Feedback and complaint management system	69	17.33	134	33.66	117	29.39	52	13.06	26	6.53	3.42	1.117
RP5	Preferential treatment to customers	66	16.58	145	36.43	111	27.88	46	11.79	30	7.53	3.43	1.124
RP6	Availability of contact details of banks	76	19.09	145	36.43	111	27.88	46	11.79	19	4.77	3.54	1.073

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Interoperability													
INT1	Bank's e-services be accessed from the third-party digital platforms.	62	15.57	140	35.17	133	33.41	45	11.30	18	4.52	3.46	1.030
INT2	Third-party e-services are accessed from bank's digital platforms	82	20.60	150	37.68	101	25.37	50	12.56	15	3.76	3.59	1.065
INT3	Third party transaction through bank's digital platform is easy and faster	89	22.36	153	38.44	99	24.88	45	11.30	12	3.02	3.66	1.040

Source: Computed Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

The **efficiency** dimension is perceived by the respondents on various factors, uninterrupted access to e-banking service (3.73) is the most preferred feature of e-banking as per efficiency dimension. The 24*7 availability of bank's e-services (3.67) is the next most preferred feature as the IT sector employees require strong time management to meet their professional deadlines. The website, which enables speedy transaction has the next highest mean score of 3.58 followed by their ability to complete task with minimal effort (3.52), perfect site organisation (3.47), prompt website interface (3.42) and efficient queue management system (3.40).

With regard to **safety**, the respondents' perception on safe transaction with the bank, is identified as the key factor (mean 3.775). The features ensure security to personal information (3.69), ensuring e-service privacy policy (3.66) and secure website for providing credential information (3.59). The respondent's favourable perception on e-banking services, means that their personal data are safe and secure and the privacy of transaction were ensured.

The **reliability** dimension of e-banking services were measured with E-S-QUAL criterion. Information fit to task (3.56) is the most favoured feature of reliability dimension. Ensuring seamless transaction processing (3.53) is the next preferred feature followed by periodic updated e-service technology (3.50). Website information on benefits and offers and confidence in the e-services of banks having same mean score (3.49). Problem free link and easy page downloads has a mean score of 3.42. According to the nature of e-banking transactions appropriate and adequate information are provided to the users to complete their transactions promptly.

Through e-banking, impersonal services are rendered to customers. Hence, the banks website is to be designed in such a way to ensure **responsiveness** to clients. Willing to help customers scoring highest mean (3.59) with regard to responsiveness. The banks' facility for online interaction and availability of contact information has a same mean score of 3.54. Prompt response request has a mean score of 3.49 followed by preferential treatment to customers (3.43). Feedback and complaint management system have a low mean score of 3.42 as compared to others, which suggest that the bank should enhance the efficiency of feedback system. The perception on **interoperability** dimension of e-service quality of the sample respondents showed that customers gave more importance to the easy

and faster access to third party transaction through bank's digital platform (3.66), so that customers were able to fulfil all their financial transaction requirements within banks and other third parties from their own bank's website as the respondents are well versed in technology and are doing all of their financial transaction through online.

It is inferred that comfort in using e-services, uninterrupted access to e-services, secured transaction, information fit to task, willingness of employees to help customers, prompt service and faster access to third party digital platform are the features most valued by the customers. The results show a greater variability in the customers opinion as the standard deviation of each statement is high. The bank should uphold the user comfort in e-services by facilitating easy navigation, user-friendliness, easy and consistent accessibility to the website, safe transaction measures, provision of adequate information, facilitate prompt service and system compatibility with easy third-party access to retain its customers. Additionally, the bank should take proper care to improve customer experience by visualising innovative website features, improving queue management system which will reduce the transaction time, facilitates easy page downloads, encourage customer feedback and segment the customers on the basis of their needs and tailor services to meet their specific requirements.

4.3.2 Customer Expectation on E-Service Quality Dimensions

Customer expectation is a set of reaction, action, cost, deal, enhancement to service or product, personalisation and experiences, etc. that customers desire or expect while interacting and engaging with a bank. Meeting customer expectations on e-service quality leads to e-service satisfaction (Almsalam, 2014). Customer expectation on e-service quality dimensions was obtained on Likert scale and measured by using mean score and standard deviation. It consists of various statements related to E-S-QUAL dimensions like ease of use, efficiency, safety, responsiveness, reliability and interoperability with regard to select private sector banks.

Table 4.7 Customer Expectation on E-Service Quality Dimensions

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Ease of Use													
EU1	e-banking services are comfortable to use	109	27.38	133	33.41	94	23.61	46	11.55	16	4.02	3.69	1.11
EU2	Clear user instructions available	89	22.36	141	35.42	92	23.11	62	15.57	14	3.51	3.58	1.10
EU3	Easy service request processing	91	22.86	130	32.66	107	26.88	60	15.07	10	2.51	3.58	1.08
EU4	Easy website navigation	92	23.11	136	34.17	93	23.36	61	15.32	16	4.02	3.57	1.12
EU5	User friendly website	94	23.61	137	34.42	96	24.12	54	13.56	17	4.27	3.60	1.12
EU6	Good visual appeal and dynamic website	89	22.36	132	33.16	102	25.62	61	15.32	14	3.51	3.56	1.10
Efficiency													
EF1	24*7 accessibility	115	28.89	107	26.88	93	23.36	51	12.81	32	8.04	3.56	1.25
EF2	Uninterrupted access to e- services	105	26.38	130	32.66	81	20.35	71	17.83	11	2.76	3.62	1.14
EF3	Perfect site organization	86	21.60	126	31.65	101	25.37	67	16.83	18	4.52	3.49	1.14
EF4	Website enables speedy transactions	95	23.86	120	30.15	112	28.14	55	13.81	16	4.02	3.56	1.12
EF5	Efficient queue management system	75	18.84	128	32.16	113	28.39	67	16.83	75	18.84	3.45	1.09
EF6	Prompt website interface	66	16.58	127	31.90	131	32.91	57	14.32	17	4.27	3.42	1.06
EF7	Complete task with minimal effort	89	22.36	112	28.14	112	28.14	70	17.58	15	3.76	3.48	1.13

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Safety													
SF1	Ensured security to personal information	112	28.14	112	28.14	91	22.86	57	14.32	26	6.53	3.57	1.22
SF2	Ensured e-service privacy policy	91	22.86	135	33.91	85	21.35	72	18.09	15	3.76	3.54	1.14
SF3	Website is secure for providing credit card information	89	22.36	117	29.39	129	32.41	47	11.80	16	4.02	3.54	1.08
SF4	Safe to do e-banking transactions	109	27.38	129	32.41	89	22.36	58	14.57	13	3.32	3.66	1.12
Reliability													
RL1	Website Information fit to task	84	21.10	149	37.43	97	24.37	47	11.80	21	5.27	3.57	1.11
RL2	Ensured seamless transaction processing	90	22.61	154	38.69	94	23.61	50	12.56	10	2.51	3.66	1.04
RL3	Website information on benefits and offers	83	20.85	144	36.18	108	27.13	50	12.56	13	3.26	3.59	1.05
RL4	Highly confident in the e-banking services	86	21.60	154	38.69	95	23.86	44	11.05	19	4.77	3.61	1.09
RL5	Problem-free links and easy page downloads	70	17.58	147	36.93	109	27.38	55	13.81	17	4.27	3.50	1.07
RL6	Updated technology for e-banking services	72	18.09	151	37.93	112	28.14	48	12.06	15	3.76	3.55	1.04
RL7	Rely on website functioning	77	19.34	146	36.68	104	26.13	49	12.31	22	5.52	3.52	1.10
Responsiveness													
RP1	Willing to help customers	96	24.12	151	37.93	86	21.60	54	13.56	11	2.76	3.67	1.07
RP2	Prompt responses to requests by e-mail or other means	70	17.58	146	36.68	114	28.64	50	12.56	18	4.52	3.50	1.07

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
RP3	Website facilitates online interaction	83	20.85	151	37.93	98	24.62	53	13.31	13	3.26	3.60	1.06
RP4	Feedback and complaint management system	86	21.60	141	35.42	96	24.12	60	15.07	15	3.76	3.56	1.10
RP5	Preferential treatment to customers	82	20.60	139	34.92	114	28.64	50	12.56	13	3.26	3.57	1.05
RP6	Availability of bank's contact details	84	21.10	142	35.67	103	25.87	49	12.31	20	5.02	3.56	1.10
Interoperability													
INT1	Bank's e-services be accessed from third-party digital platforms	55	13.81	123	30.90	119	29.89	78	19.59	23	5.77	3.27	1.10
INT2	Third-party e-services accessed from bank's digital platforms	75	18.84	125	31.40	90	22.61	89	22.36	19	4.77	3.37	1.16
INT3	Third party transaction through bank's digital platform is easy and faster	74	18.59	134	33.66	77	19.34	90	22.61	23	5.77	3.37	1.17

Source: Primary Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

Table 4.7 indicate the customer expectation about e-service quality provided by Private sector banks, measured using various statement related to each dimension like ease of use, efficiency, safety, responsiveness, reliability and interoperability. The mean and standard deviation were calculated and the statement having highest mean score is considered as the key factor.

Considering **ease of use** dimension, the respondents feel comfortable to use e-services resulting in highest mean score (3.69). Therefore, it is considered as the key factor expected by the customers in ease of use dimension. The mean score of customers expectation on user friendly site (3.60) followed by clear user instruction and very easy service request processing resulted with a mean value of 3.59. The customers were able to read the web pages of banks with clear navigation (3.62), the visual appeal of the web sites is good and dynamic (3.57). These results help the banks to design various e-services to meet the expectation of the customers.

The customer expectation on **efficiency** dimension reveals that uninterrupted access to e-service (mean 3.62) is the most preferred feature of e-services. The 24*7 availability of bank's e-services and speedy transaction (3.56) are the next most preferred feature as the IT&ITeS sector employees require strong time management to meet their professional deadlines. Perfect site organisation (3.49) is the next preferred feature followed by ability to complete task with minimal effort (3.48), efficient queue management system (3.42) and prompt website interface (3.45).

With regard to **safety**, the customer expectation on safe transaction with the bank is identified as the key factor with a mean value of 3.66 followed by the ensuring security to personal information (3.57), ensuring e-service privacy policy and website is secure for providing credential information (3.54).

Customer expectation with regard to **reliability** dimension show that ensuring seamless transaction processing (3.66) is the most expected feature. Confidence in the e-banking services offered by banks (3.61) is the next preferred feature followed by website information on benefits and offers (3.59), Information fit to task (3.57), Periodically updated e-service technology (3.55) and well-functioning of web pages (3.52). Problem free link and easy page downloads has a mean score of 3.50.

While considering the **responsiveness** dimension willingness to help customers have the highest mean value (3.67) with regard to responsiveness. The banks facility for online interaction has a mean value of 3.60 followed by preferential treatment to customers (3.57). Feedback and complaint management system and availability of contact information have a same mean score of 3.56. Prompt response to the customer requests shows a low mean score of 3.50 as compared to others, which suggest that the bank should enhance the efficiency of response system.

In the **interoperability** dimension, the customers gave more importance to the easy and faster access to third party transaction through bank's digital platform resulting in highest mean score (3.37) as the sample respondents are expert in technology and they are doing all of their financial transaction through online.

It is inferred that comfortability of using e-services, uninterrupted access to e-services, secured transaction, ensuring seamless transaction processing, willingness of employees to help customers and faster access to third party digital platform are the most demanding features of e-services by the customers. The results show a greater variability in the customers opinion as the standard deviation of each statement are high. Therefore, the bank should encourage customer feedback and segment the customers on the basis of their needs and tailor services to meet their specific requirement. The bank should uphold those features of e-banking service with high mean score like user comfortability of e-services by facilitating easy navigation and user-friendliness, easy and consistent accessibility to the website, safe transaction measures, uninterrupted transaction, provision of adequate information, facilitate prompt service and system compatibility with easy third-party access to meet customer expectations. Additionally, the bank should take proper care to improve customer experience by visualising innovative website features, prompt website interface, ensure e-service privacy policy, facilitates easy page downloads, prompt response to customer queries and segment the customers on the basis of their needs and tailor services to meet their specific requirements.

4.3.3 Gap in Experience and Expectation of the Respondents on E-S-QUAL Dimensions

In the e-banking context, gap analysis is the measurement of discrepancy between experience and expectation of customers on service quality offered by the bank (Kim and

Ji, 2018). Customer expectation is the belief, need and standard performance expected by the customer from the service provider before availing it. Customer experience is the overall perception and feeling that a customer has about the service availed (Parasuraman et al. 2005). Gap analysis demonstrate that service provided meets or exceed customer expectations resulted satisfaction, while dissatisfaction resulted from a failure to meet these expectations (Qadri, 2015). Gap analysis helps the bank to detect specific gap which occurs in service delivery and identify the root cause of dissatisfaction. Hence, the bank can take actions to close the gap, which will lead to satisfaction, strengthen trust and continued usage intention (Ananth et al. 2011).

In order to examine the expectation and experience gap regarding the e-banking services, responses were obtained on Likert five point scale from the sample respondents. The dimensions of e-service quality were measured by using its corresponding indicators. To know the specific gap within the indicators of each dimension, paired sample t test is carried out (Table 4.8) based on the following hypothesis.

H_{02}: There is no significant mean difference between experience and expectation of the customers on e-service quality dimensions of select private sector banks.

H_{a2}: There is significant mean difference between experience and expectation of the customers on e-service quality dimensions of select private sector banks.

Table 4.8 Gap in Experience and Expectation of the Respondents on E-Service Quality Dimensions

Statements		Expectation		Experience		Gap	T test	P value
		Mean	SD	Mean	SD			
Ease of Use								
EU1	e-banking services are comfortable to use	3.69	1.11	3.85	1.07	0.166	3.33	<0.001**
EU2	Clear user instructions available	3.58	0.06	3.6	1.02	0.02	0.09	0.691
EU3	Easy sservice request processing	3.58	1.08	3.59	1.06	0.003	0.04	0.965
EU4	Easy website navigation	3.57	1.12	3.62	1.05	0.053	0.89	0.369
EU5	User friendly website.	3.60	1.12	3.62	1.07	0.025	0.43	0.670
EU6	Good visual appeal and dynamic website	3.56	1.10	3.57	1.06	0.015	0.27	0.791
Efficiency								
EF1	24*7 accessibility	3.56	1.25	3.67	1.21	0.111	1.98	0.048*
EF2	Uninterrupted access to e- services	3.62	1.14	3.73	1.07	0.111	2.07	0.039*
EF3	Perfect site organization	3.49	1.14	3.47	1.08	-0.02	-0.42	0.675
EF4	Website enables speedy transactions	3.56	1.12	3.58	1.13	0.015	0.272	0.785
EF5	Efficient queue management system	3.45	1.09	3.40	1.05	-0.05	-0.98	0.328

Statements		Expectation		Experience		Gap	T test	P value
		Mean	SD	Mean	SD			
EF6	Prompt website interface	3.42	1.06	3.42	1.01	0.003	0.048	0.961
EF7	Complete task with minimal effort	3.48	1.13	3.52	1.11	0.038	0.636	0.525
Safety								
SF1	Ensured security to personal information	3.57	1.22	3.69	1.22	0.118	2.18	0.03*
SF2	Ensured e-service privacy policy	3.54	1.14	3.66	1.14	0.116	2.26	0.025*
SF3	Website is secure for providing credential information	3.54	1.08	3.59	1.08	0.05	1.027	0.308
SF4	Safe to do transactions with the e-services	3.66	1.12	3.77	1.12	0.113	2.28	0.023*
Reliability								
RL1	Website information fit to task	3.57	1.12	3.56	1.09	-0.02	-0.28	0.783
RL2	Ensured seamless transaction processing	3.66	1.04	3.53	1.09	-0.13	-2.43	0.016*
RL3	Website provide information regarding benefits and offers	3.59	1.05	3.49	1.07	-0.1	-1.87	0.062
RL4	Highly confident in the e-banking services	3.66	1.09	3.49	1.050	-0.123	-2.178	0.030*
RL5	Problem-free links and easy page downloads	3.5	1.07	3.49	1.050	-0.01	-0.13	0.901
RL6	Updated technology for e-banking services	3.55	1.04	3.5	1.04	-0.04	-0.77	0.443

Statements		Expectation		Experience		Gap	T test	P value
		Mean	SD	Mean	SD			
RL7	Rely on website functioning	3.52	1.10	3.48	1.1	0.186	-0.81	0.420
Responsiveness								
RP1	Willing to help customers	3.56	1.10	3.54	1.073	-0.020	-0.403	0.687
RP2	Prompt responses to requests by e-mail or other means	3.50	1.06	3.49	1.050	-0.008	-0.152	0.879
RP3	Website facilitates online interaction	3.60	1.06	3.54	1.068	-0.055	-1.040	0.299
RP4	Feedback and complaint management system	3.56	1.10	3.42	1.117	-0.138	-2.378	0.018*
RP5	Preferential treatment to customers	3.57	1.05	3.43	1.124	-0.141	-2.407	0.017*
RP6	Availability of contact details of banks	3.67	1.07	3.59	1.075	-0.055	-1.565	0.118
Interoperability								
INT1	Bank's e-services access from third-party digital platforms	3.27	1.10	3.46	1.10	0.19	6.427	<0.001**
INT2	Third-party e-services accessed from bank's digital platforms	3.37	1.16	3.59	1.16	0.22	7.074	<0.001**
INT3	Third party transaction through bank's digital platform is easy and faster	3.37	1.18	3.66	1.19	0.29	8.583	<0.001**

Source: Computed data *** significant at 1% level *significance at 5% level*

The experience and expectation gap in E-S-QUAL dimensions from the customer perspective is displayed in table 4.8. With regard to ease of use dimension, no substantial mean difference is found between experience and expectation of the customers. The customer experience on comfortability of using e-services are greater than their expectations and the results are found to be significant. This indicate that the customers are having homogeneous opinion regarding comfort in using e-services of banks. By considering the all-other indicators of ease of use, there is no gap existing in customer experience and expectations, and the results are not significant. This indicates that all the customers are not having similar opinion on indicators of ease of use dimension. The bank should uphold the feature of ease of using its e-services to meet customer expectations.

With regard to efficiency dimension, the gap in site organisation, prompt website interface and queue management system were noted, as insignificant. Hence, the bank should keep the website well organised, introduce proper website interface and develop efficient queue management system to enhance customer experience on e-services.

A major gap exists in reliability indicators, ensuring seamless transaction process which are resulted statistically significant and gap in all other indicators which are not significant. It indicates that the bank needs to concentrate on ensuring timely usage of online service without delay, regularly updating technology, hustle free webpages and links and well-functioning web pages always.

The major gap in experience and expectation with regard to responsiveness indicators are noted and the difference is significant in feedback and complaint management system, and also in preferential treatment of customers. The bank should meet customer expectation by establishing proper response and prompt service system, build customer relation by strengthening feedback and complaint management system and offer personalised services.

Further, customers experiences better service than expectation and no gap was identified relating to safety and interoperability. Of which interoperability resulted in highly statistically significant and safety as significant. It denotes that the bank needs to maintain and uphold interoperability and safety dimension of e-services to make the customers delightful and remain with them.

Overall, the gap analysis highlights specific areas where customer expectations are not being met namely, ensuring seamless transaction processing, feedback and complaint management system, preferential treatment to customers as well as the specific areas where services are exceeding expectations namely comfort in using e-services, interoperability and safety, providing insights for improvement in e-service quality to make the customer delighted

4.3.4 Overall Gap in Customer Experience and Expectation of the Respondents on E-S-QUAL Dimension

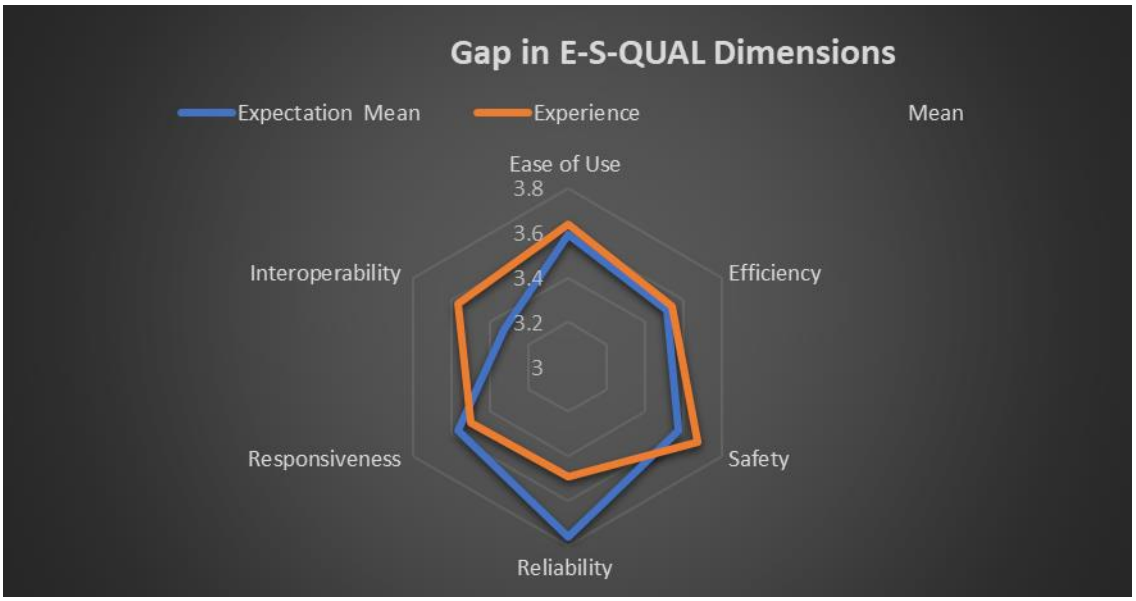
The E-S-QUAL dimensions such as ease of use, efficiency, safety, reliability, responsiveness and interoperability, are used to measure the e-service quality. The overall gap in experience and expectation of the respondents on E-S-QUAL dimensions were measured by computing mean and standard deviation and were tested using paired t test (Table 4.9).

Table 4.9 Overall E-Service Quality gap Experienced by the Customers

Dimensions of E-Service Quality	**Expectation**		**Experience**		**Gap**	**T test**	**P value**
	Mean	**SD**	**Mean**	**SD**			
Ease of Use	3.59	0.97	3.64	0.9	-0.047	-1.069	0.286
Efficiency	3.51	1.01	3.54	0.96	-0.03	-0.65	0.516
Safety	3.57	1.05	3.67	1.01	-0.1	2.302	0.022*
Reliability	3.76	1.22	3.49	0.85	0.27	25.49	0.001**
Responsiveness	3.57	0.95	3.5	0.94	0.07	1.714	0.087
Interoperability	3.33	0.92	3.57	0.88	-0.23	10.758	0.001**

Source: Computed data *** significant at 1% level, * significant at 5% level*

Figure 7 Gap in E-S-QUAL Dimensions



The table 4.9 and figure 7 indicates that the customer expectation on reliability and responsiveness dimensions are more than their experience. The gap in reliability (1.27) resulted in statistically highly significant. It indicates that the bank needs to concentrate on ensuring timely provision of online service without delay, regularly updating technology, hustle free webpages and links, well-functioning servers and web pages always. Though the gap in responsiveness (0.07) in service was noted; it did not result as significant.

Further, customers experience better service than expectation and no gap was identified relating to ease of use, efficiency, safety and interoperability. Of which interoperability resulted in highly statistically significant and safety as significant. It denotes that the bank needs to maintain and uphold interoperability and safety dimension of e-services to make the customers delightful and remain with them. The result is also consistent with the existing study results of Shankar and Jabrajakirthy, 2019 and contradicts with customers of varied profile (Qadri, 2015). Overall, this analysis highlights areas where customer expectations are not being met and areas where services are exceeding expectations, providing insights for improvement in quality of e-services.

If the bank meets and exceeds the customer perception about the value of e-service quality than their expectation, it will directly lead to improved satisfaction (Luo, 2023).

4.4 Evaluation of respondents' Experience and Expectation Gap in BSQ Dimensions of e-services of select Private Sector Banks

The banking service quality dimensions consists of service charge, service portfolio and personalised services. Service charge is the fee imposed by the bank for providing various financial services such as account maintenance, ATM withdrawal beyond the free limit, loan processing and other digital transactions. Transparent disclosure of service charge helps the bank to build customer trust and reduce dissatisfaction (Narteh, 2018). Service portfolio is the variety of financial products and services offered by the bank like deposit services, payment services, loan services, investment and wealth management and forex services etc. It demonstrates how well the bank meets their customer expectation and retain the customers (Putri et al., 2019). Personalized services are the quality of interpersonal relationship experienced by the customers during the online interaction with the bank. When a problem arises, customers feel reassured if they could communicate with a real person through customer care, chat support or call centres (Hamzagic and Tournoise, 2021). If the customer experience on banking service quality is lower than their expectation, it results in a gap in service quality which should be identified and eliminated to keep the customer satisfied.

The customers experience and expectations on BSQ dimensions is measured and presented in the following section which consists of four parts namely customer experience and expectation on banking service quality, Gap analysis of customer experience and expectation on BSQ dimension and overall gap analysis. To know the specific gap within the indicators of each dimension, paired sample t test is carried out (Table 4.10) and the below hypotheses were framed and tested.

H_{03}: There is no significant mean difference between experience and expectation of the customers on banking service quality dimensions.

H_{a3}: There is significant mean difference between experience and expectation of the customers on banking service quality dimensions.

4.4.1 Customer Experience on BSQ Dimensions of select Private sector Banks

Customer priority based on their experience on BSQ dimensions was identified by using mean score and standard deviation. It consists of various statements related to BSQ dimensions like service charge, service portfolio and personalized services.

Table 4.10 Customer Experience on BSQ Dimensions of select Private sector Banks

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Service Charge													
SC1	Reasonable charges on e-banking services	74	18.59	117	29.40	106	26.63	65	16.33	36	9.05	3.32	1.17
SC2	Transparent and understandable disclosure of service charges	89	22.36	105	26.38	99	24.87	78	19.60	27	6.78	3.40	1.17
SC3	Bank's service charges are competitive compared to other banks	70	17.59	113	28.39	105	26.38	86	21.61	24	6.03	3.31	1.14
Service Portfolio													
SP1	Varied financial services through e-banking	94	23.62	146	36.68	98	24.62	41	10.30	19	4.77	3.63	1.09
SP2	Multiple services available on bank's digital platform	89	22.36	148	37.19	99	24.87	38	9.55	24	6.03	3.72	1.10
SP3	Consistently updates with newer e-services	95	23.87	149	37.44	83	20.85	49	12.31	22	5.53	3.58	1.11
Personalized services													
PS1	Facilitates live assistance	85	21.36	117	29.40	120	30.15	47	11.81	29	7.29	3.35	1.07
PS2	Reward system and Referral point	68	17.09	113	28.39	126	31.66	53	13.32	38	9.55	3.25	1.14
PS3	Proper Feedback system	82	20.60	116	29.15	107	26.88	70	17.59	23	5.78	3.29	1.10

Source: Computed Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

Customer experience on bank service quality were analysed by using mean score of various statements in BSQ dimensions like service charge, service portfolio and personalized services. Transparent and understandable disclosure of service charges is the key factor determining service charge dimension (Mean 3.40; SD 1.17) which indicate that customers cognitive state, influences their experience of the value offered by the bank. In other words, customer perceived that the service charge are transparent and understandable.

With regard to service portfolio, multiple services available through bank's digital platform (Mean 3.72) is the most preferred service followed by provision of varied financial services (3.63) and updating newer e-services (3.58).

By considering the personalised services dimension, bank facilitate live assistance is the key factor with mean (3.35) followed by proper feedback system (3.29) and bank facilitate reward system (3.25).

It is inferred that, cost of using digital platform is transparent and understandable, multiple financial services available from bank's digital platform and bank facilitating live assistance are the key factors experienced by the respondents with regard to banking service quality dimensions.

4.4.2 Customer Expectation on BSQ Dimensions of select Private sector Banks

Customer priority on expectation of BSQ dimensions was identified by using mean score. It consists of various statements related to BSQ dimensions like service charge, service portfolio and personalized services.

Table 4.11 Customer Expectation on BSQ Dimensions of E-service Quality

Statements		SA		A		N		D		SD		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
Service Charge													
SC1	Reasonable charges on e-banking services	66	16.58	106	26.63	115	28.89	83	20.85	28	7.04	3.32	1.21
SC2	Transparent and understandable disclosure of service charges	81	20.35	116	29.15	106	26.63	72	18.09	23	5.78	3.38	1.22
SC3	Bank's service charges are competitive compared to other banks	65	16.33	114	28.64	125	31.41	67	16.83	27	6.78	3.30	1.17
Service Portfolio													
SP1	Varied financial services through e-banking	94	23.62	137	34.42	108	27.14	42	10.55	17	4.27	3.64	1.1
SP2	Multiple services available on bank's digital platform	105	26.38	151	37.94	88	22.11	34	8.54	20	5.03	3.60	1.12
SP3	Consistently updates with newer e-services	90	22.61	133	33.42	116	29.15	35	8.79	24	6.03	3.62	1.14
Personalized services													
PS1	Facilitates live assistance	56	14.07	131	32.91	127	31.91	64	16.08	20	5.03	3.46	1.16
PS2	Reward system and Referral point	53	13.32	128	32.16	115	28.89	69	17.34	33	8.29	3.30	1.18
PS3	Proper Feedback system	47	11.81	141	35.43	123	30.9	55	13.82	32	8.04	3.41	1.17

Source: Primary Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

Customer expectation about bank service quality were analysed by using mean score of various statements in BSQ dimensions like service charge, service portfolio and personalized services. Transparent and understandable disclosure of service charges is the key factor determining service charge dimension (Mean 3.38). It implies that customer expects that the service charge to be transparent and understandable.

With regard to service portfolio, multiple services available from bank's digital platform (Mean 3.64; SD 1.095) is resulted with high expectation among the customers followed by updating newer e-services (3.62) and provision of varied financial services (3.60).

By considering the personalized services dimension, bank facilitate live assistance is the key factor with mean score (3.35) followed by proper feedback system (3.29) and bank facilitate live assistance (3.25).

It is inferred that, transparent and understandable disclosure of service charges, availability of multiple financial services from bank's digital platform and bank facilitate live assistance are the key factors expected by the respondents with regard to banking service quality dimensions.

4.4.3 Gap in Experience and Expectation of the respondents on Banking Service Quality

The BSQ dimensions were measured by using its corresponding indicators. To know the specific gap within the indicators of each dimension, paired sample t test is carried out and the result is described in the Table 4.12.

4.12 Gap in Experience and Expectation of the respondents on Banking Service Quality

Statements		Expectation		Experience		Gap	T test	P value
		Mean	SD	Mean	SD			
Service Charge								
SC1	Reasonable charges on e-banking services	3.32	1.21	3.25	1.18	-0.073	-1.216	0.225
SC2	Transparent and understandable disclosure of service charges	3.38	1.22	3.4	1.17	0.023	0.401	0.689
SC3	Bank's service charges are competitive compared to other banks	3.3	1.17	3.31	1.14	0.01	0.163	0.871
Service Portfolio								
SP1	Varied financial services through e-banking	3.64	1.10	3.63	1.09	-0.015	-0.303	0.762
SP2	Multiple services available on bank's digital platform	3.6	1.16	3.72	1.10	0.118	2.526	0.012*
SP3	Consistently updates with newer e-services	3.44	1.17	3.58	1.11	0.166	2.68	0.008*
Personalised Services								
PS1	Facilitates live assistance	3.46	1.16	3.35	1.065	-0.108	-1.841	0.066
PS2	Reward system and Referral point	3.3	1.18	3.25	1.14	-0.053	-0.888	0.375
PS3	Proper Feedback system	3.41	1.17	3.29	1.098	-0.121	-2.059	0.040*

Source: Computed Data **significance at 5% level*

The table 4.12 indicates a gap in customer experience and expectation about the reasonable rates of bank's e-service charge. The results indicate that the customer expected a reasonable service charge than the actuals practiced by banks, but it had resulted in statistically insignificant. The banks should maintain charges on using e-services as moderate to meet its customer expectations.

The mean score of customer experience on 'banks offering varied financial services through e-banking' is lesser than that of expectations, which indicates a major gap between customer expectation and experience and is statistically not significant. The bank should offer varied financial services to meet its customer expectations.

A major gap in customer experience and expectation with regard to existence of proper feedback system is noted and found to be significant, which means the banks does not meet customer expectation in this regard. Hence, the bank should improve customer feedback system to maintain personalized services.

4.4.4 Gap in Customer Expectation and Experience on the BSQ dimensions of the Private sector banks

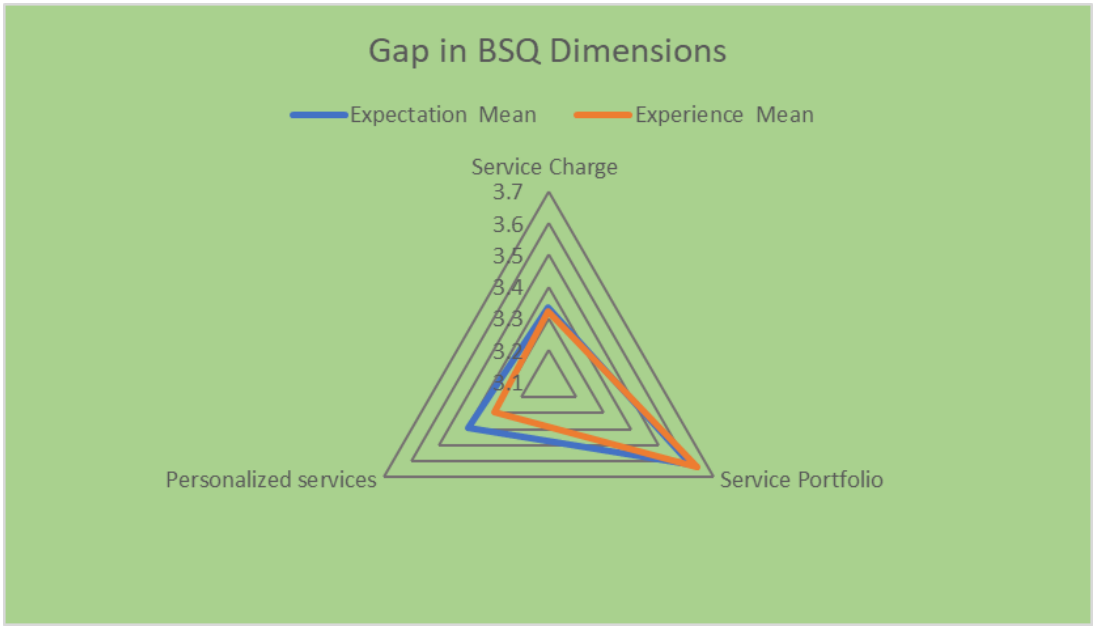
The BSQ dimensions such as service charge, service portfolio and personalized services are used to examine the banking service quality. The overall gap in experience and expectation of the respondents of these dimensions is measured by using paired t test and the results are presented (Table 4.13).

Table 4.13 Gap in Customer Expectation and Experience on the dimensions of Banking Service Quality of the Private sector banks

BSQ Dimensions	Expectation		Experience		Gap	T test	P value
	Mean	SD	Mean	SD			
Service Charge	3.3333	1.12025	3.3199	1.05957	0.0134	0.255	0.799
Service Portfolio	3.6206	1.05162	3.6415	1.02689	-0.0209	-0.494	0.622
Personalized services	3.3903	1.08837	3.2965	0.98961	0.0938	1.813	0.071

Source: Computed data

Figure 8 Gap in BSQ Dimensions



The table 4.13 and figure 8 reveals that the customer expectation is slightly greater on the dimensions of banking service quality namely service charge and personalised services than their experience resulting in a gap in service charge (0.0134) and personalised service (0.0938). Even though the result is not significant, the bank should focus on offering personalized service when required by the customer. There is no major gap between experience and expectation of customers with regard to banking service portfolio dimensions.

4.5 Customer Experience on E-S-QUAL Dimension across Socio Economic Profile of the Respondents

The experience of e-service quality dimensions on the perceived value of the customers varies with their socio-economic variables (Vasudeva & Singh, 2015). Customer experience is the sum of all experience that customer derives from all the direct and indirect interaction between customer and digital platform. Excellent e-service quality will create positive experience among the customers and which will enhance continued usage intention (Sukendia et al., 2021). The socio economic profile of the respondents has an impact on the perception of e-service excellence (Sundaram et al., 2017). In this study, though the respondents are drawn from IT&ITeS sector, who are tech-based customer segment, any substantial difference in the experience on e-service quality of e-banking service across their socio-economic profile is tested with the following hypotheses using the test of Analysis of variance.

H_{04}: There is no significant mean difference between the customer experience on e-service quality dimension of the private sector banks across socio-economic profile of the respondents

H_{a4}: There is significant mean difference between the customer experience on e-service quality dimension of the private sector banks across socio-economic profile of the respondents

4.5.1 Experience on E-S-QUAL Dimensions across Age of the Respondents

The age of the respondents influences perception of customers on e-service quality (Beldad & Hegner,2017). The younger customers are more tech savvy and expecting seamless online experience than the older customers (Aniebiet, 2024; Thasleena & Santhi, 2025). Thus, the experience on E-S-QUAL dimensions across age of the respondents were tested and the results are described in table 4.14.

Table 4.14 Customer Experience on E-S-QUAL Dimensions of e-Banking Services across the Age group of the respondents

E-S-QUAL Dimensions	Age (In Years)	Mean	SD	F Value	P Value
Ease of use	25 to 35	3.14	1.05	20.26	0.001**
	36 to 50	3.59	0.86		
	Above 50	4.06	0.74		
Efficiency	25 to 35	3.00	1.07	18.85	0.001**
	36 to 50	3.49	0.91		
	Above 50	3.96	0.84		
Safety	25 to 35	3.44	1.11	6.42	0.001**
	36 to 50	3.61	1.01		
	Above 50	3.99	0.88		
Reliability	25 to 35	3.16	0.90	13.09	0.001**
	36 to 50	3.43	0.84		
	Above 50	3.84	0.73		
Responsiveness	25 to 35	3.21	0.97	20.60	0.001**
	36 to 50	3.37	0.88		
	Above 50	4.02	0.89		
Interoperability	25 to 35	3.11	.95	18.89	0.001**
	36 to 50	3.52	.84		
	Above 50	3.98	.81		

Source: Computed Data ** Significant at 1% level SD: Standard Deviation

The results (table 4.14) implies that there is a statistically highly significant mean difference in customer experiences toward e-service quality dimension across various age groups. All the dimensions of the e-service quality resulted in a statistically highly significant. The outcome indicates that age perform highly significant role in how customers perceive the ease of use, efficiency, safety, reliability, responsiveness, and interoperability of e-services. In order to identify significant difference of perception within various age groups of the respondents, Tukey HSD Post-Hoc test was done and the results are descried in table 4.15.

Table 4.15 Customer Experience towards e-Banking Services across Age group of the respondents

E-S-QUAL Dimension	Age (I) (in years)	Age (J) (in years)	Mean difference (I-J)	Std. error	P value
Ease of use	25 to 35	36 to 50	-0.449	0.131	0.002*
		Above 50	-0.928	0.150	0.001**
	36 to 50	Above 50	-0.479	0.105	0.001**
Efficiency	25 to 35	36 to 50	-0.499	0.140	0.001**
		Above 50	-0.965	0.160	0.001**
	36 to 50	Above 50	-0.466	0.112	0.001**
Safety	25 to 35	36 to 50	-0.165	0.152	0.521
		Above 50	-0.544	0.173	0.005*
	36 to 50	Above 50	-0.379	0.122	0.006*
Reliability	25 to 35	36 to 50	-0.276	0.126	0.075
		Above 50	-0.687	0.144	0.001**
	36 to 50	Above 50	-0.411	0.101	0.001**
Responsiveness	25 to 35	36 to 50	-0.162	0.136	0.459
		Above 50	-0.812	0.156	0.001**
	36 to 50	Above 50	-0.649	0.109	0.001**
Interoperability	25 to 35	36 to 50	-0.407	0.128	0.005**
		Above 50	-0.869	0.146	0.001**
	36 to 50	Above 50	-0.461	0.103	0.001**

Source: Computed Data *** Significant at 1% level *significance at 5% level*

A highly substantial differences in customer experience on ease of use, efficiency and interoperability of e-services across various age groups of the respondents. On comparing the customer experience on e-service quality dimensions, all the three groups of respondents have experienced highly significant difference in ease of use, efficiency and interoperability of e-banking services. With regard to ease of use dimension, the respondents above 50 years of age had better perception on e-service quality than the other age group of respondents, followed by the respondents of 36 to 50 years and finally by the respondents of 25 to 35 years of age. These findings indicate that customer experiences on ease of use, efficiency and interoperability of e-banking services significantly vary across all age groups. The elder customers find the e-services more user-friendly and efficient to use than other age group.

The banking operations vary with the needs of the customers. The respondents above 50 years of age were able to conduct their e-banking operations easily. Thus, the private sector banks have taken efforts to make their e-banking operations very much comfortable to the old age group of respondents. Overall, older customers (above 50 years) find the e-services significantly easier to use than younger customers, indicating that banks need to enhance the user experience for younger users to bridge this gap.

With regard to responsiveness, safety and reliability dimensions of e-service quality, a highly significant difference in customer experience noted among the respondents in the 36–50 age range and those over 50 years. Of them, above 50 years age group have better experience in safety, reliability and responsiveness dimensions than the respondents of 36-50 years of age group. The respondents with above 50 years of age group were able to handle their banking operations very efficiently, and the safety of e-banking was also experienced.

From the above discussion it can be concluded that the elder customers (above 50) experiencing all the e-service quality dimensions favorably as compared to younger age group. Hence the bank should give more focus to enhancing e-banking experience of these customer segment.

4.5.2 Customer Experience on E-S-QUAL Dimensions of select Private Sector Banks across Education attainment of the respondent.

Level of education serve a crucial role in shaping customer perception on e-service quality (Sivapragasam, 2014). Increasing use of internet facilities, e-service quality is become more intuitive and universally understood, regardless of their education level (Rajapakse, 2017). The test of ANOVA was carried out to know whether the customer perception differ based on their education level.

Table 4.16 Experience on E-S-QUAL Dimensions of select Private Sector banks across Education Attainment of the Respondents

E-S-QUAL Dimensions	Education	Mean	SD	F Value	P Value
Ease of use	Under Graduate	3.6165	.91	0.915	0.402
	Post Graduate	3.6171	.89		
	Diploma	3.7963	.95258		
Efficiency	Under Graduate	3.5824	.98103	0.902	0.406
	Post Graduate	3.4575	.90119		
	Diploma	3.6164	1.05666		
Safety	Under Graduate	3.6569	1.03432	2.363	0.095
	Post Graduate	3.6064	1.04046		
	Diploma	3.9491	.80737		
Reliability	Under Graduate	3.5248	.85758	0.345	0.708
	Post Graduate	3.4498	.88100		
	Diploma	3.5185	.77171		
Responsiveness	Under Graduate	3.5910	.92408	2.090	0.125
	Post Graduate	3.3818	.96407		
	Diploma	3.5062	.92991		
Interoperability	Under Graduate	3.5935	.87431	0.292	0.747
	Post Graduate	3.5248	.88328		
	Diploma	3.5988	.91432		

Source: Computed Data

The experience of customer on e-service quality dimensions do not significantly differ among respondents with varying levels of education as demonstrated by table 4.16.

This indicates that the respondents with same technical education domain, that is IT&ITeS sector employees perceive the ease of use, efficiency, safety, reliability, responsiveness, and interoperability dimensions of e- service quality homogenously.

4.5.3 Customer Experience on E-S-QUAL Dimensions of Private Sector Banks across Income of the Respondents

To determine whether there was a substantial variation in the customer experience on E-S-QUAL dimensions of select Private sector banks based on monthly income, an analysis of variance was performed. The customer experience on e-service quality varies based on their income (Mujinga, 2020).

Table 4.17 Customer Experience on E-S-QUAL Dimensions of Private Sector Banks across Income of the Respondents

E-SQUAL Dimensions	Monthly Income (in ₹)	Mean	SD	F Value	P Value
Ease of use	Below 25,000	3.3460	.93247	11.888	0.001**
	25,000 to 75,000	3.5671	.92299		
	Above 75,000	3.9640	.76224		
Efficiency	Below 25,000	3.2121	.98664	10.168	0.001**
	25,000 to 75,000	3.4861	.97393		
	Above 75,000	3.8443	.84176		
Safety	Below 25,000	3.6136	.98467	4.833	0.008*
	25,000 to 75,000	3.5713	1.09350		
	Above 75,000	3.9279	.80509		
Reliability	Below 25,000	3.1602	.72865	14.780	0.001**
	25,000 to 75,000	3.4324	.89161		
	Above 75,000	3.8224	.73860		
Responsiveness	Below 25,000	3.3611	.81313	11.855	0.001**
	25,000 to 75,000	3.3627	.98883		
	Above 75,000	3.8619	.82354		
Interoperability	Below 25,000	3.3586	.93427	9.236	0.001**
	25,000 to 75,000	3.4857	.88273		
	Above 75,000	3.8589	.77791		

Source: Computed Data ** Significant at 1% level **significance at 5% level*

Customers' monthly income and their perceptions of the E-S-QUAL dimensions of private sector banks, differ significantly, as shown in the table 4.17. This analysis indicates that customer experiences on ease of use, efficiency, safety, responsiveness, reliability and interoperability of e-banking services significantly vary across all income level of the respondents.

Table 4.18 Post Hoc analysis on Customer Experience towards e-service quality dimensions across monthly Income of the respondents

E-S-QUAL Dimensions	Monthly Income (I) (in ₹)	Monthly Income (J) (in ₹)	Mean difference (I-J)	Standard error	P value
Ease of use	Below 25,000	25,000 to 75,000	-.22116	.12384	.176
		Above 75,000	-.61800*	.13722	0.001**
	25,000to 75,000	Above 75,000	-.39684*	.10270	0.001**
Efficiency	Below 25,000	25,000 to 75,000	-.27398	.13202	.096
		Above 75,000	-.63215*	.14629	0.001**
	25,000 to 75,000	Above 75,000	-.35817*	.10949	.003*
Safety	Below 25,000	25,000 to 75,000	.04237	.14070	.951
		Above 75,000	-.31429	.15591	.110
	25,000 to 75,000	Above 75,000	-.35666*	.11669	.007*
Reliability	Below 25,000	25,000 to 75,000	-.27228	.11585	.050*
		Above 75,000	-.66222*	.12837	0.001**
	25,000 to 75,000	Above 75,000	-.38994*	.09608	0.001**
Responsiveness	Below 25,000	25,000 to 75,000	-.00163	.12874	1.000
		Above 75,000	-.50075*	.14265	0.001**
	25,000 to 75,000	Above 75,000	-.49912*	.10677	0.001**
Interoperability	Below 25,000	25,000 to 75,000	-.12709	.12117	.547
		Above 75,000	-.50027*	.13427	0.001**
	25,000 to 75,000	Above 75,000	-.37319*	.10049	0.001**

Source: Computed Data ** Significant at 1% level **significance at 5% level*

The results (table 4.18) showed a highly significant differences in customer experience with regard to reliability variables of e-service quality. Among the total respondents, the customers earning monthly income of above ₹ 75000 experiencing e-services from Private sector banks as much reliable than the other income groups, followed by the income group ₹ 25000-₹ 75000 and income group below ₹ 25000.

With regard to 'ease of use, efficiency, responsiveness and interoperability' of e-service quality, a highly remarkable difference in customer experience is found among respondents of the monthly income group between below ₹ 25000 and above ₹ 75000 and also between ₹ 25000 to ₹ 75000 and above ₹ 75000 income group. Among them the customers earning monthly income of above ₹ 75000 having a positive experience with regard to those dimensions as compared to other income group. This indicates that as income increases, customers are having good experience with ease of use, responsiveness, efficiency and interoperability.

The customer experiences regarding safety dimension is highly significant among respondents across the monthly income category between ₹ 25000 to ₹ 75000 and above ₹ 75000. Among them the customers earning monthly income of above ₹ 75000 having better experience with safety dimension as compared to remaining income group.

To sum up, customers with monthly income exceeding ₹ 75,000 were assumed to have a better experience with all aspects of e-service quality than those with lower incomes. Hence, the bank should give more focus to enhance customer experience of lower monthly income group of below ₹ 25000 and between ₹ 25000 and ₹ 75000.

4.5.4 Customer Experience on E-S-QUAL Dimensions and Years of Experience of the Customers with the select Private Sector Bank

The respondents having more years of experience with the bank, tend to have better experience with the bank's e-services. The difference in customer experience on e-service quality dimension across years of experience with the bank in tested by using ANOVA and the results are described in table (4.19).

Table 4.19 Customer Experience on E-S-QUAL Dimensions and Years of Experience with the select Private Sector Bank

E-S-QUAL Dimensions	Years of Experience	Mean	SD	F Value	P Value
Ease of use	Up to 2	3.2000	1.01275	13.959	0.001**
	2 to 5	3.7350	.86390		
	Above 5	3.8242	.77275		
Efficiency	Up to 2	3.0622	1.00882	14.250	0.001**
	2 to 5	3.6647	.93467		
	Above 5	3.6845	.84717		
Safety	Up to 2	3.2412	1.08593	10.754	0.001**
	2 to 5	3.8198	.96820		
	Above 5	3.7390	.94201		
Reliability	Up to 2	3.0605	.86093	15.134	0.001**
	2 to 5	3.6261	.83920		
	Above 5	3.5856	.75324		
Responsiveness	Up to 2	3.0961	.95028	10.654	0.001**
	2 to 5	3.6306	.94265		
	Above 5	3.5659	.83255		
Interoperability	Up to 2	3.1961	.88086	10.193	0.001**
	2 to 5	3.6832	.86449		
	Above 5	3.6374	.83688		

Source: Computed Data ** Significant at 1% level

The table 19 revealed a significant disparity between years of experience with the bank and customer perception toward banking service quality factors. This implies that respondents having varied years of experience with bank having significantly different experiences with the bank's e-service quality. This means years of experience plays a significant role on how customers perceive the E-S-QUAL dimensions of e-banking services.

Table 4.20 Post Hoc analysis on Customer experience towards E-S-QUAL dimensions across years of experience with the bank

E-S-QUAL Dimensions	Years of experience with Bank (I) (in years)	Year of experience with the Bank (in years)	Mean difference (I-J)	Standard error	P value
Ease of use	Up to 2	2 to 5	-.53498*	.12384	0.001**
		Above 5	-.62418*	.13722	0.001**
	2 to 5	Above 5	-.08919	.10935	.694
Efficiency	Up to 2	2 to 5	-.60255*	.11888	0.001**
		Above 5	-.62227*	.14059	0.001**
	2 to 5	Above 5	-.01972	.11602	.984
Safety	Up to 2	2 to 5	-.57864*	.12610	0.001**
		Above 5	-.49783*	.14913	0.003*
	2 to 5	Above 5	-.08081	.12306	.789
Reliability	Up to 2	2 to 5	-.56562*	.10525	0.001**
		Above 5	-.52505*	.12447	0.001**
	2 to 5	Above 5	.04057	.10271	.918
Responsiveness	Up to 2	2 to 5	-.53455*	.11740	0.001**
		Above 5	-.46986*	.13884	0.002*
	2 to 5	Above 5	.06470	.11456	.839
Interoperability	Up to 2	2 to 5	-.48710*	.10992	0.001**
		Above 5	-.44128*	.13000	0.002*
	2 to 5	Above 5	.04582	.10727	.904

Source: Computed Data ** Significant at 1% level**significance at 5% level*

The results (4.20) showed that, customer experience on ease of use, reliability, efficiency, safety, responsiveness and interoperability of e-service quality have, a highly significant difference among respondents having experience between up to 2 years and 2-5 years of experience with the bank as well as between those with up to two years and more than five years' experience. Among them, the customers with 2-5 years of experience with the bank have better experience on safety, reliability, responsiveness and interoperability dimension because they were having much concern to this dimension in the initial years. While the customers having above 5 years of experience with the bank better experiencing ease of use and efficiency dimensions, since they were assured of the basic expectation of safety, reliability, responsiveness and interoperability.

To sum up, the customers with 2 to 5 years of service duration with bank are having more positive perception on concern to safety, reliability, responsiveness and interoperability of e-services. As the experience increases their concern is shifted towards efficiency and ease of use dimensions. Hence, the bank should give more focus to enhance banking experience of the customers having lesser experience with e-banking.

4.6 Customer experience on BSQ dimensions of Private Sector banks across Socio economic Profile of the respondents

The experience and expectation of BSQ dimensions significantly varies with different socio-economic profile of the respondents (Petridou et al. 2007). BSQ dimensions are remarkably differed with gender, education and income (Al-jazzazi & Sultan, 2017). Hence, the experience of customers based on their socio demographic features were analysed for the BSQ dimensions namely service charge, service portfolio and personalized services. In order to identify difference if any, in the experience of respondents across various elements of BSQ dimensions across the respondents' socio-economic characteristics were tested with the following hypotheses using the test of analysis of variance.

H_{05}: There is no significant mean difference between the customer experience on banking service quality dimension of the Private Sector banks across Socio economic profile of the respondents

H_{a5}: There is significant mean difference between the customer experience on banking service quality dimension of the Private Sector banks across Socio economic profile of the respondents

4.6.1 Customer Experience on BSQ Dimensions across the Age group of the respondents

Age of the respondents significantly influence the perception on banking service quality (Trabelsi et al., 2020). To determine whether respondents' perceptions of banking service quality differed significantly depending on their age group, an ANOVA test was used.

Table 4.21 Customer Experience on BSQ Dimensions across Age group of the respondents

BSQ Dimensions	Age (in years)	Mean	SD	F Value	P Value
Service Charge	25 to 35	2.8078	1.08547	14.565	0.001**
	36 to 50	3.5135	.99246		
	Above 50	3.3260	1.04584		
Service Portfolio	25 to 35	3.1843	1.10495	11.276	0.001**
	36 to 50	3.7703	.98953		
	Above 50	3.7546	.92541		
Personalized services	25 to 35	2.9137	.97203	8.860	0.001**
	36 to 50	3.4339	.96097		
	Above 50	3.3187	.99246		

Source: Computed Data ** Significant at 1% level

Customers of various age groups have quite varying experiences with the banking service quality dimensions, as Table 21 demonstrates. This means age of the customers are significant to know how customers experience the service charge, service portfolio and personalized services of the bank. To find out significant difference of experience within various age groups of the respondents, Tucky HSD Post hoc test was conducted and the results are explained in table 4.22.

Table 4.22 Customer experience towards Banking Service Quality across Age group of the respondents

BSQ Dimensions	Age (I) (in years)	Age (J) (in years)	Mean difference (I-J)	Standard Error	P value
Service charge	25 to 35	36 to 50	-.03059	.15717	.979
		Above 50	-.61264*	.17957	.002*
	36 to 50	Above 50	-.58204*	.12613	0.001**
Service portfolio	25 to 35	36 to 50	-.21687	.15164	.326
		Above 50	-.76832*	.17325	0.001**
	36 to 50	Above 50	-.55145*	.12169	0.001**
Personalized services	25 to 35	36 to 50	-.17124	.14437	0.462
		Above 50	-.81685*	.16494	0.001**
	36 to 50	Above 50	-.64561*	.11586	0.001**

Source: Computed Data ** *Significant at 1% level* **significance at 5% level*

According to the post hoc analysis result (Table 22), customer experiences among the respondents who are over 50 years and those who are between the age of 36 and 50 years across all banking service quality parameters differ significantly. Of them, the respondents above 50 years age group have better experience with service charge of the bank, service portfolio and personalized services than the respondents of 36-50 years of age.

In short, the elder customers (above 50 years of age) are experiencing all the BSQ dimensions positively as compared to younger age group of the respondents. Hence, the bank should give more focus to enhance experience of younger customer segment.

4.6.2 Customer Experience on BSQ Dimensions and Education of the respondents

To know the significant variation in customer perception based on respondents' educational attainment, an ANOVA test was used.

Table 4.23 Customer Experience on BSQ Dimensions across Education level of the respondents

E-S-QUAL Dimensions	Education	Mean	SD	F Value	P Value
Service Charge	Under Graduate	3.4116	1.07688	1.540	.216
	Post Graduate	3.2117	1.03903		
	Diploma	3.2840	1.04090		
Service Portfolio	Under Graduate	3.7194	.96139	1.164	.313
	Post Graduate	3.5518	1.06743		
	Diploma	3.6049	1.13654		
Personalized services	Under Graduate	3.3759	.95893	1.244	.289
	Post Graduate	3.2185	.99486		
	Diploma	3.2222	1.07769		

Source: Computed Data

The table 4.23 shows that there is no substantial difference in customer experiences toward banking service quality dimensions across different educational level. It is inferred that customers of different educational qualification, experiences the banking service quality in the same way. It is noted that all the sample respondents are with same technical educational background.

4.6.3 Customer Experience on BSQ Dimensions across the Income level of the respondents

Income of the customers are significantly influencing their perception towards banking service quality. It is found that low-income customers are particularly satisfied with the affordability of bank's service charges (Tetteh, 2022). To examine this relationship ANOVA test was carried out and the results were shown in the table 4.24.

Table 4.24 Customer Experience on BSQ Dimensions across income level of the respondents

BSQ Dimensions	Monthly Income (in ₹)	Mean	SD	F Value	P Value
Service Charge	Below 25,000	3.1768	.81486	9.188	0.001**
	25,000 to 75,000	3.1825	1.10982		
	Above 75,000	3.6787	1.00798		
Service portfolio	Below 25,000	3.5152	.99774	9.121	0.001**
	25,000 to 75,000	3.5053	1.09295		
	Above 75,000	3.9880	.81269		
Personalised Services	Below 25,000	3.1162	.94370	5.931	0.003*
	25,000 to 75,000	3.2172	1.02744		
	Above 75,000	3.5616	.89101		

Source: Computed Data ** Significant at 1% level**significance at 5% level*

The customer experience with regard to banking service quality elements varies statistically significantly among the respondents' various income categories in private sector banks, as table 4.24 illustrates.

It has been observed that the service quality varies greatly depending on the customer's income level. It suggests that customer perception of the service fee, service portfolio, and personalised services provided by private sector banks are heavily influenced by their monthly income.

Table 4.25 Post Hoc analysis of customer experience towards Banking Service Quality across income level of the respondents

E-S-QUAL Dimensions	Monthly Income (in ₹) (I)	Monthly Income (in ₹) (J)	Mean difference (I-J)	Std. error	P value
Service charge	Below 25,000	25,000 to 75,000	-.00574	.14565	.999
		Above 75,000	-.50191*	.16140	.006 *
	25,000 to 75,000	Above 75,000	-.49617*	.12080	<0.001**
Service portfolio	Below 25,000	25,000 to 75,000	.00987	.14119	.997
		Above 75,000	-.47284*	.15645	.008 *
	25,000 to 75,000	Above 75,000	-.48271*	.11709	<0.001**
Personalised Services	Below 25,000	25,000 to 75,000	-.10103	.13712	.742
		Above 75,000	-.44540*	.15195	.010*
	25,000 to 75,000	Above 75,000	-.34437*	.11372	.007*

Source: Computed Data ** Significant at 1% level, * Significant at 5% level

As table 4.25 reveals, the customer experience with regard to service charge, service portfolio and personalized services element of banking service quality have a highly significant difference among respondents with income above ₹ 75000 per month and between ₹25000 to ₹75000 per month.

It is concluded that the customers with income group above ₹ 75000 experiencing all the BSQ dimensions positively as compared to lower income group. Hence, the bank should give more focus to enhance banking service quality experience of these customer segment of monthly income above ₹ 75000 as compared to other lower income group.

4.6.4 Customer Experience on BSQ Dimensions and Years of Experience with the Bank among the Respondents

The customers having more years of experience with the bank, tend to have more positive perceptions of bank service quality dimensions of service portfolio, service charge and personalized services.

Table 4.26 Years of Experience with the Bank and Customer Experience on BSQ Dimensions

BSQ Dimensions	Years of Experience	Mean	SD	F Value	P Value
Service Charge	Up to 2	3.1603	.98903	11.36	0.001**
	2 to 5	3.1908	1.03280		
	Above 5	3.7729	1.05746		
Service Portfolio	Up to 2	3.3269	1.11338	13.25	0.001**
	2 to 5	3.5438	.99503		
	Above 5	4.0952	.92867		
Personalized services	Up to 2	3.0000	1.06027	18.48	0.001**
	2 to 5	3.1712	.95427		
	Above 5	3.8168	.86247		

Source: Computed Data ** Significant at 1% level

The results reveal a substantial difference between year of experience of customer with the bank and their experiences toward BSQ dimensions.

The table 4.26 shows that customers having different years of experience significantly differ in their perception on banking service quality. It indicates that years of experience with bank has a major impact in how customers perceive the service charge, service portfolio and personalized services of e-banking services.

Table 4.27 Post Hoc analysis of Customer experience on bank service quality across their years of experience of the respondents

BSQ Dimensions	Years of experience with the bank (I)	Years of experience with the bank (J)	Mean difference (I-J)	Std. error	P value
Service charge	Up to 2	2 to 5	-.70567*	.13075	<0.001**
		Above 5	-.51816*	.15463	0.003*
	2 to 5	Above 5	.18751	.12760	.307
Service portfolio	Up to 2	2 to 5	-.58596	.12772	<0.001**
		Above 5	-.57027	.15104	<0.001**
	2 to 5	Above 5	.01569	.12463	<0.001**
Personalized services	Up to 2	2 to 5	-.52021*	.12380	<0.001**
		Above 5	-.40496*	.14641	0.016*
	2 to 5	Above 5	.11525	.12081	0.606

Source: Computed Data ** Significant at 1% level, * Significant at 5% level

The result of post hoc analysis (Table 4.27) showed a highly significant difference in perceiving updated service portfolio across all the customer groups based on their years of experience with the bank. Among them the customers having experience of above 5 years perceived that the banks are offering variety of services as compared to customer groups who have lesser experience. Also, a substantial difference found in customers perception with regard to service charge and personalized services based on their year of experience with bank. Among them the customers having experience of above 5 years experiencing better personalized services and moderate service charge from the bank as compared to other groups of respondents. Therefore, it can be concluded that the customers having more than 5 years of experience with bank perceiving all BSQ dimensions positively as compared to other groups.

4.7 Exploring level of Customer Trust, e-Service Satisfaction and Continued Usage Intention of customers across Socio-economic Profile of the respondents

The customer aspirations and dreams differ based on their socio-economic background. The perception of younger customers regarding satisfaction differs from that of elder customers (Thomas et al., 2023). Customers age, gender, income, education have strong impact on their satisfaction (Jain et al., 2014). This section explains customers level of trust, e-service satisfaction and continued usage intention of e-banking services of Private sector banks across socio economic variables of the respondents.

4.7.1 Customers Trust on e-Banking services of Private sector banks

The perception of customers with regard to trust was identified by using mean score. It consists of various statements related to customer trust.

Table 4.28 Customers Trust on E-banking services of select Private sector banks

Statements		SA		A		N		D		SD		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
TR1	I trust the banks e-services	108	27.1	160	40.2	80	20.1	28	7	22	5.5	3.76	1.095
TR2	I feel secure using banks e-services	106	26.6	164	41.2	75	18.8	43	10.8	10	2.5	3.79	1.034
TR3	I trust the bank for safety of savings	83	20.9	161	40.5	107	26.9	37	9.3	10	2.5	3.68	.987

Source: Primary Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

The customer experience with regard to trust are studied by comparing mean score. Customers felt that using bank's e-services is secure, score higher mean value (Mean 3.79; SD 1.095) followed by trust the banking services (Mean 3.76; SD 1.079) and trust the bank for safety of savings (Mean 3.68; SD 0.976).

4.7.2 Level of Customer Trust and e-Banking Services

Based on the responses collected from customers regarding their level of trust they show with respective banks, the responses were classified as low, moderate and high as per quartile deviation and presented (table 4.29).

Table 4.29 Level of Customer Trust and e-Service Quality

Attribute	Level of Customer Trust			
	Low	Moderate	High	Total
Number of Respondents	107	167	124	398
Percentage	26.88	42.95	31.15	100

Source: Computed Data

Based on the results (Table 4.29), the moderate trust (42.95%) is the most prevalent among customers regarding the e-banking services. It suggests that while customers generally find the services satisfactory, they still have reservations or feel there is room for improvement. The customer exhibiting high trust (31.15%), though significant, is in smaller frequency, implying that only a portion of the customers is fully confident in the banks' e-services. Meanwhile, the low trust (26.88%) group highlights a segment of customers who have considerable doubts about the quality of the e-services. The predominance of moderate trust indicates that banks are meeting expectations but are not fully excelling, pointing to a need for improvement in areas like security, transparency, or user experience to convert moderate trust into high trust.

4.7.2.1 Association between Customer Trust on e-Banking Service and Socio-Economic Profile of the Respondents

The association between level of trust on e-banking services and respondents' socio-economic profile were tested through chi-square analysis by framing a null hypothesis and the results are shown in (table 4.30).

H_{06}: There is no significant association between customer's level of trust on e-service of select private sector banks and the socio-economic profile of the respondents.

H_{a6}: There is significant association between customer's level of trust on e-service of select private sector banks and the socio-economic profile of the respondents.

Table 4.30 Association between Customer Trust on e-Banking Service and Socio-Economic Profile of the Respondents

Socio Economic Variable			Level of Customer Trust			Total	Chi-Square Value	P Value
			Low	Moderate	High			
Age (in years)	25 to 35	No.of Respondents	18	21	13	52	20.14	0.001**
		Percentage	34.60	40.40	25.00	100		
	36 to 50	No.of Respondents	81	98	76	255		
		Percentage	31.80	38.40	29.80	100		
	Above 50	No.of Respondents	8	48	35	91		
		Percentage	8.80	52.70	38.50	100		
Gender	Male	No. of Respondents	60	105	65	230	3.36	0.186
		Percentage	26.10	45.70	28.30	100		
	Female	No. of Respondents	47	62	59	168		
		Percentage	28.00	36.90	35.10	100		
Education	Under Graduate	No. of Respondents	46	94	56	196	9.954	0.041*
		Percentage	24	48	29	100		
	Post Graduate	No. of Respondents	46	58	44	148		
		Percentage	31.10	39.20	29.70	100		
	Diploma	No. of Respondents	15	15	24	54		
		Percentage	27.80	27.80	44.40	100		
Monthly Income (In ₹)	Below 25000	No. of Respondents	18	28	20	66	15.034	0.004*
		Percentage	27.30	42.40	30.30	100		
	25000-75000	No. of Respondents	74	86	61	221		
		Percentage	33.50	38.90	27.60	100		
	Above 75000	No. of Respondents	15	53	43	111		
		Percentage	13.50	47.70	38.70	100		
Marital Status	Married	No. of Respondents	40	102	81	223	21.175	0.001**
		Percentage	17.90	45.70	36.30	100		
	Unmarried	No. of Respondents	67	65	43	175		
		Percentage	38.30	37.10	24.60	100		

Source: Computed data ** significant at 1% level

The results of table 4.30 implies a statistically significant relationship between the respondents' age and their degree of trust in the e-banking services. For the respondents of 25 to 35 years age group, 40.40 percent of the respondents report moderate trust,34.60 percent report low trust, and 25 percent report high trust towards e-banking services. Among those aged 36 to 50 years, 38.40 percent have moderate trust, 31.80 percent have low trust and 29.80 percent high trust. For individuals above 50 years, 52.70 percent express moderate trust, while 38.50 percent have high level trust and only 8.80 percent report low trust. The highly significant p-value suggests that age serve as a corner stone in influencing the level of trust towards the of e-banking services of these banks, which is in line with the study findings of Rajaobelina et al., (2021).

Customers trust in the e-services of Private sector banks varies depending on their age. Younger customers, particularly those between 25 and 35 years, are more likely to have lower levels of trust compared to elder customers. Customers aged over 50 years tend to have much higher levels of trust in the banks' e-services. This suggests that elder customers feel more confident using these services, while younger customers might have more concerns or need further assurances about the dependability and quality of e-services rendered by these banks.

The results reveals that gender and degree of trust in banks' e-services is not statistically significant, implying that gender and the level of customer trust on e-banking services are not significantly associated. Both men and women have similar perception on trust towards the e-services of Private sector banks. Both groups generally share comparable levels of trust. It suggests that the gender of the customer does not have a strong influence on how they perceive e-banking services. Customers trust on e-banking services are associated with their gender (Trabelsi et al., 2020). Therefore, efforts to improve customer trust in e-banking services should target both men and women customers equally.

With regard to education attainment of the respondents and their trust level in the e-banking service of select private sector bank, the respondents with under graduate qualifications, 48 percent report moderate trust,28.6 percent report high trust, and 23.5 report percent low trust. Among the post graduate customers, 39.2 percent have moderate trust, 31.1 percent have low level of trust and 29.7 percent high trust on the

banking services of select Private sector banks. Among the Diploma holders, majority (44.4%) expressed high trust. The significant p-value suggests that education influence the level of trust on e-service quality of these banks. Customers' education level and their trust on bank's e-service quality are significantly associated with each other (Sanneh et al., 2024).

Based on the income and the level of trust, majority of the respondents with monthly income below ₹ 25000 have moderate trust (42.4%), 30.3 percent report high trust and 27.3 percent report low trust towards the e-banking services. The customers with monthly income of ₹ 25000-₹ 75000 showed 38.9 percent with moderate trust, 33.5 percent with low trust and 27.6 percent with high trust. Among the respondents with income category of above ₹ 75000, 47.7 percent showed a moderate trust, 38.7 percent customers express high trust and only 13.5 percent showed low trust towards e-banking services. The significant p-value suggests that income of the customer influences the level of trust on e-banking services. Income of the customer is associated with the level of customer trust on e-service of private sector banks (Eriksson et al., 2020).

Accordingly, marital status and the trust level of customers in the e-banking services are significantly associated. Among the married customers, 45.70 percent report moderate trust, 36.30 percent report high trust, and 17.90 percent report low trust to e-banking services of private sector banks. For unmarried respondents, 38.3 percent have low trust, 37.10 percent have moderate trust and 24.60 percent high trust. The highly significant p-value suggests that marital status influencing the level of trust on e-banking services. Customers trust in the e-services of private sector banks varies depending on their marital status. Married customers are more likely to have high trust compared to unmarried customers.

It is inferred that age, education, monthly income and marital status of the respondents are associated with level of customer trust, while gender of the customer is not showing such association.

4.7.2.2 Association between Level of Customer Trust and Banking Transactions of the Customers

It is expected that the customers who are having more year of experience with the bank tend to have high trust in bank's e-services. To test the association between level of

customer trust based on type of account held and year of experience with the bank, chi-square test was employed and the following hypotheses were formulated.

H_{07}: There is no significant association between level of customer trust and their banking transactions.

H_{a7}: There is significant association between level of customer trust and their banking transactions.

Table 4.31 Association between Level of Customer Trust and Banking Transactions of the Customers

Banking Details of the Respondents		Level of Customer Trust				Total	Chi-Square Value	P Value
			Low	Moderate	High			
Type of Account Held	Savings Account	No. of Respondents	89	135	81	326	0.256	0.880
		Percentage	27.3	41.4	31.3	100		
	Current Account	No. of Respondents	18	32	22	72		
		Percentage	25	44.40	30.60	100		
Experience with the Bank (in years)	Up to 2	No. of Respondents	39	30	16	85	25.56	0.001**
		Percentage	45.90	35.30	18.80	100		
	2-5	No. of Respondents	49	104	69	**222**		
		Percentage	22.10	46.80	31.10	**100**		
	Above 5	No. of Respondents	19	33	39	91		
		Percentage	20.90	36.30	42.90	100		

Source: Computed Data ** significant at 1% level

The sample respondents are holding either savings account or current account. The results shown in table 4.31 indicates that the account type customer trust with the bank is not significantly associated. In other terms, the results show that both current account holders and savings account holders have similar level of trust with the e-banking services. This indicates that the type of account does not have a strong influence on how the customers perceive the e-services offered by these banks. Therefore, efforts to build trust in e-banking services should target all the account holders equally.

The association between customers years of experience with the bank and the degree of trust in the e-banking services, reveal that among the customers having up to two years of experience, 45.90 percent of the respondents report low trust, 35.30 percent report moderate trust, and only 18.80 percent report high trust towards the e-banking services. For the respondents with 2-5 years of experience, 46.80 percent have moderate trust, 31.1 percent have high trust and 22.1 percent low trust. Among the respondents having above five years of experience with the bank, 42.90 percent of the respondents express high trust, 36.30 percent have moderate trust and only 20.90 percent have low trust. The highly significant p-value suggests that years of experience influencing the level of trust on e-banking services. Customers trust with e-services of Private sector banks varies depending on their experience with the bank. The customers having more than five years of experience are more likely to have high trust compared to less experienced customers. Therefore, the bank should adopt strategies to build trust among low experienced customers.

4.7.3 E-Service Satisfaction among the customers of select Private sector banks

The customer perception with regard to satisfaction were measured by using mean score. It consists of various statements related to e-banking service satisfaction.

Table 4.32 E-service Satisfaction of the customers of select Private Sector Banks

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
ES1	Satisfied with the types of e- services offered by the bank	73	18.3	137	34.4	109	27.4	60	15.1	19	4.8	3.46	1.098
ES2	Satisfied with the quality of e-services provided by the bank	71	17.8	152	38.2	109	27.4	52	13.1	14	3.5	3.54	1.039
ES3	Satisfied with bank's customer relationships management	54	13.6	136	34.2	125	31.4	62	15.6	21	5.3	3.35	1.063
ES4	Overall, satisfied with e-service usage.	73	18.3	148	37.2	120	30.2	41	10.3	16	4	3.56	1.031

Source: Computed Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

The customer perception on satisfaction is studied by comparing mean score of the statements. Overall, customers satisfied with e-service usage are resulted with highest mean score. Hence, the factor having highest mean score is considered as the key factor of e-service satisfaction.

4.7.3.1 Level of e-Service Satisfaction of the customers of select Private Sector Banks

The satisfaction of customers on e-services is categorized into low, moderate and high level by means of quartile deviation. Perception towards e-service influences the level of e-service satisfaction and are positively related (Tobagus, 2018; Widiaputri et al., 2018). The distribution of levels of satisfaction is described in table 4.33.

Table 4.33 Level of e-Service Satisfaction of the respondents

Attribute	Level of e-Service Satisfaction			
	Low	Moderate	High	Total
Number of Respondents	**152**	**80**	**166**	**398**
Percentage	**38.19**	**20.10**	**41.71**	**100**

Source: Computed Data

Of the total respondents, 41.70 percent expressed high satisfaction on e-services of Private sector banks, 38.19 percent expressed low satisfaction, and 20.10 percent expressed moderate satisfaction.

The results (table 4.33) indicate that high level satisfaction is the most prevalent among customers regarding e-services, which implies that they are fully satisfied with bank's e-services. The respondents with moderate satisfaction, imply that the customers are generally satisfied with banks' e-services. Meanwhile, the customers with low satisfaction highlights a segment of customers who have considerable doubts about the quality of the e-services. The predominance of high satisfaction indicates that the banks are meeting expectations but are not fully excelling, pointing the need for improvements in areas like security, transparency, or user experience to convert moderate trust into high trust.

4.7.3.2 Level of e-Service Satisfaction and Socio-economic Profile of the Respondents

The significant association between level of e-service satisfaction of the respondents based on socio-economic factors were tested. Customer's individual characteristics like age, education, income, experience with bank influence the level of

satisfaction (Tien et al., 2021; Manyanga et al., 2022). e-Service satisfaction of Private sector banks varies depending on their age. Younger customers seek more comprehensive e-banking features than the older customers. To test this association, chi-square analysis is performed by framing the following hypotheses.

H_{08}: There is no significant association between level of e-service satisfaction and the socio-economic profile of the respondents

H_{a8}: There is significant association between level of e-service satisfaction and the socio economic profile of the respondents

4.7.3.2.1 E-service Satisfaction and Socio-economic Profile of the Respondents

The association between level of satisfaction and socio-economic profile of the respondents are tested and the results are shown in table 4.34.

Table 4.34 E-service Satisfaction and Socio-economic Profile of the Respondents

Socio Economic Variable		Level of e-Service Satisfaction				Total	Chi-Square Value	P Value
			Low	Moderate	High			
Age (in Years)	25 to 35	No. of Respondents	29	6	17	52	12.106	0.017*
		Percentage	55.80	11.50	32.70	100		
	36 to 50	No. of Respondents	98	50	107	255		
		Percentage	38.40	19.6	42.00	100		
	Above 50	No. of Respondents	25	24	42	91		
		Percentage	27.50	26.40	46.20	100		
Gender	Male	No. of Respondents	82	53	95	230	3.289	0.131
		Percentage	35.70	23.00	41.30	100		
	Female	No. of Respondents	70	27	71	168		
		Percentage	41.70	16.10	42.30	100		
Education	Under Graduate	No. of Respondents	68	38	90	196	4.187	0.381
		Percentage	34.70	19.40	45.90	100		
	Post Graduate	No. of Respondents	63	28	57	148		
		Percentage	42.60	18.90	38.50	100		
	Diploma	No. of Respondents	21	14	19	54		
		Percentage	38.90	25.90	35.20	100		

Socio Economic Variable		Level of e-Service Satisfaction				Total	Chi-Square Value	P Value
			Low	Moderate	High			
Monthly Income (in₹)	Below 25000	No. of Respondents	37	13	16	66	28.584	0.001**
		Percentage	56.10	19.70	24.20	100		
	25000-75000	No. of Respondents	86	31	104	221		
		Percentage	38.90	14.00	47.10	100		
	Above 75000	No. of Respondents	29	36	46	111		
		Percentage	26.10	32.40	41.40	100		
Marital Status	Married	No. of Respondents	67	61	95	223	22.185	0.001**
		Percentage	30.00	27.40	42.60	100		
	Unmarried	No. of Respondents	85	19	71	175		
		Percentage	48.60	10.90	40.60	100		

Source: Computed Data ** significant at 1% level * Significant at 5% level

With regard to age and level of e-service satisfaction, of the respondents of 25 to 35 years age group, 55.80 percent report low satisfaction,32.70 percent report high satisfaction, and only 11.50 percent derived moderate satisfaction. Among those aged between 36 and 50 years, 42 percent have high satisfaction, 38.40 percent have low satisfaction and 19.60 percent have moderate satisfaction towards e-services. For individuals above 50 years of age, 46.20 percent are highly satisfied, while, 27.50 percent are less satisfied and only 26.40 percent are moderately satisfied. The substantial p-value indicates that the degree of satisfaction with these banks' e-services is significantly influenced by their age.

Younger customers, particularly those between age group of 25 and 35 years, are more likely to have lower level of satisfaction compared to elder customers. Customers aged over 50 years tend to have much higher levels of satisfaction in the banks' e-services. This suggests that elder customers feel more comfortable using these services, while younger customers have more concern or need further assurance about the reliability and quality of e-service provided by these banks.

The table 4.34 reveals that gender and the level of e-service satisfaction is not significantly associated. In simpler terms, the results show that both men and women customers are equally satisfied towards the e-services of Private sector banks. The study

did not find any clear difference in how much men or women are satisfied with these services. Both groups generally share comparable levels of satisfaction. Therefore, efforts to improve satisfaction in e-services should target both male and female customers equally.

Based on education attainment, the respondents with under graduate qualification, 45.90 percent are highly satisfied, 34.70 percent report low satisfaction and 19.40 percent are moderately satisfied. Among the respondents with post graduate qualification, 42.60 percent have low satisfaction, 38.50 percent are highly satisfied and 18.90 percent have moderate satisfaction. For the customers with diploma education, most of the respondents (38.90%) express low satisfaction, 35.20 percent respondents are highly satisfied and 25.90 percent customers are moderately satisfied. Since the respondents are from same technical education domain the results are found to be insignificant.

Majority of the respondents earning monthly income of below ₹ 25000 have low satisfaction (56.10%), 24.20 percent report high satisfaction and 19.70 percent report low satisfaction towards the e-services. The customers with monthly income between ₹ 25000-₹ 75000, 47.10 percent possessed high satisfaction, 38.90 percent have low satisfaction and 14 percent moderately satisfied. For the income category of above ₹ 75000, 41.40 percent of the respondents highly satisfied, 32.40 percent express moderate satisfaction and 26.10 percent show low level of satisfaction. The income and the level of satisfaction is significantly associated as the null hypothesis is rejected.

Among the married customers, 42.60 percent are highly satisfied with e-banking services, 30 percent report they are satisfied, and 27.40 percent report to have moderate satisfaction to e-service quality of Private sector banks. For unmarried respondents, 48.60 percent of the respondents had experienced low satisfaction, 40.60 percent had high satisfaction and 10.90 percent had moderate satisfaction. The highly significant p-value suggests that marital status influence the satisfaction levels. The customer trust in the e-services of Private sector banks varies depending on their marital status. Married customers are more likely to have high satisfaction compared to unmarried customers. This is due to difference in expectation, usage pattern and risk preference of married and unmarried customers. Married customers give priority to reliability and secured transaction, while single customers prioritize convenience and innovation.

4.6.3.3 Level of e-Service Satisfaction and Banking Transactions of the Customers

e-Service satisfaction of the customers varies with the type of account they are holding and their year of experience with the bank. Customers who have been with the bank for a longer period of time typically express high levels of satisfaction with its e-services. The relationship between the degree of e-service satisfaction based on account type, years of experience, and perception of e-banking service quality was examined using chi-square analysis based on the following hypotheses.

H_{09}: There is no significant association between level of e-service satisfaction of customers and their banking transactions.

H_{a9}: There is significant association between level of e-service satisfaction of customers and their banking transactions.

Table 4.35 Level of e-Service Satisfaction and Banking Transactions of the Customers

Banking Details of the Respondents		Level of e-Service Satisfaction				Total	Chi-Square Value	P Value
		Low		Moderate	High			
Type of Account	Savings Account	Number of Respondents	121	72	133	326	4.437	0.109
		Percentage	37.10	22.10	40.80	100		
	Current Account	Number of Respondents	31	8	33	72		
		Percentage	43.10	11.10	45.80	100		
Experience with the Bank (in years)	Up to 2	Number of Respondents	43	15	27	85	16.27	0.003*
		Percentage	50.60	17.60	31.80	100		
	2-5	Number of Respondents	78	37	107	**222**		
		Percentage	35.10	16.70	48.20	**100**		
	Above 5	Number of Respondents	31	28	32	91		
		Percentage	34.10	30.80	35.20	100		

Source: Computed Data * Significant at 5% level

The results (table 4.35) revealed an insignificant relation between types of account held and the level of satisfaction. In other terms, the results shows that both current account holders and savings account holders have similar satisfaction towards the e-services of Private sector banks. This implies that customers' experience on the fineness of e-services provided by these banks are not significantly influenced by the type of account. This suggests that types of account held by the customer and their perceptions on e-services offered by these banks are not associated. Both groups generally share comparable levels

of satisfaction. Therefore, efforts to improve satisfaction in e-services should target both the account holders equally.

With regard to customers' experience with the bank, the customers having up to two years of experience, 50.60 percent report low satisfaction, 31.80 percent expressed high satisfaction, and only 17.60 percent show moderate satisfaction to e-service quality of Private sector banks. For respondents with 2-5 years of experience, 48.20 percent have high satisfaction, 35.10 percent have low satisfaction and 16.70 percent moderate satisfaction. Among the respondents having above five years of experience with the bank, 35.20 percent express high satisfaction, 34.10 percent have low satisfaction and only 30.80 percent have moderate satisfaction. The significant p-value (<0.05) suggests that years of experience influencing the level of e-service satisfaction towards the e-service quality of these banks. The e-satisfaction of customers varies depending on their experience with the bank. Compared to customers with less experience, those with two to five years of experience are more likely to be highly satisfied. Therefore, the bank should adopt strategies to build satisfaction among low experienced customers.

4.7.4 Continued Usage Intention of e-Banking Services

The customer's continued usage intention of e-banking services was identified by using mean score. It consists of various statements related to continued usage intention of customers.

4.36 Continued Usage Intention of e-Banking Services

Statements		SA		A		N		D		SDA		Mean	SD
		n	%	n	%	n	%	n	%	n	%		
CUI1	Use e-services on regular basis in the future	87	21.9	160	40.2	84	21.1	41	10.3	26	6.5	3.61	1.130
CUI2	Strongly recommend others to use e-services	68	17.1	173	43.5	98	24.6	41	10.3	18	4.5	3.58	1.032
CUI3	Intend to stay with the bank as the bank provide quality service	58	14.6	164	41.2	130	32.7	30	7.5	16	4	3.55	.966
CUI4	Positive experience on e-service usage and intent to stay	79	19.8	174	43.7	96	24.1	32	8	17	4.3	3.67	1.019

Source: Computed Data (SA=Strongly Agree A=Agree N=Neutral D=Disagree SDA=Strongly Disagree n=Number of Respondents SD=Standard Deviation)

The customers' continued usage intention of e-banking services is studied by comparing mean score on the statements (Table 4.36). Overall, the attitude towards e-service usage is positive and intent to stay having highest mean score (3.67). Hence, this is considered as the key factor of customer's continued usage intention.

4.7.4.1 Level of Continued Usage Intention of e-banking by the respondents

The customer's continued usage intention of e-banking services is categorized into low, moderate and high as per quartile deviation and presented in table 4.37. Perception towards e-service quality varies on the basis of level of customer's continued usage intention.

Table 4.37 Level of Continued Usage Intention of e-banking by the respondents

Attribute	Level of Continued Usage Intention			Total
	Low	Moderate	High	
Number of Respondents	120	83	195	398
Percentage	30.15	20.85	48.99	100

Source: Computed Data

The results shows that, out of the total respondents, 48.99 percent reported a high level of continued usage intention, 20.85 percent reported a moderate level of continued usage intention and 30.15 percent reported a low level of continued usage intention towards e-services of selected banks.

The high level of continued usage intention is the most prevalent among customers. This suggests that the customers are generally ready to continue to use bank's e-services. The customers having low level of continued usage intention highlights a segment of customers who have considerable expectations about the reliability or quality of the e-services. Only a small portion of the customers show moderate level of continued usage intention indicating that even though they are ready to continue to use banking services, they still have reservations or feel there is room for improvement.

4.7.4.2 Level of Continued Usage Intention of e-Banking across Socio-economic Profile of the Respondents

Customer needs and the resulted experience tend to vary in their different stages of life cycle (Manyanga et al., 2020). Level of continued usage intention of vary according to

the age of customers (Khan et al., 2020). The education attainment does not have an impact on the level of continuing intention to use e-services (Teeroovengadum, 2022) while, it varies in different income group (Olasina, 2015). The marital status of the customers influences e-service satisfaction and loyalty (Lee et al., 2015). Hence the chi-square analysis was done to assess the respondents' level of continuous usage intention across socio-economic profiles. The association is tested by forming null hypothesis and the findings are shown in table 4.38.

H_{010}: There is no significant association between level of continued usage intention of customers with Private sector bank and socio economic profile of the respondents.

H_{a10}: There is significant association between level of continued usage intention of customers with private sector bank and socio economic profile of the respondents.

4.7.4.2.1 Level of Continued Usage Intention of e-Banking Services and Socio-economic Profile of the Respondents

The association between level of continued usage intention and socio-economic profile of the respondents are tested and the results are described in table 4.38.

Table 4.38 Level of Continued Usage Intention of e-Banking Services and Socio-economic Profile of the Respondents

Socio Economic Variable		Level of Continued Usage Intention				Total	Value of Chi-Square	P Value
			Low	Moderate	High			
Age (in years)	25 to 35	Number of Respondents	22	12	18	52	21.919	0.001**
		Percentage	42.30	23.10	34.60	100		
	36 to 50	Number of Respondents	87	45	123	255		
		Percentage	34.10	17.6	48.20	100		
	Above 50	Number of Respondents	11	26	54	91		
		Percentage	12.10	28.60	59.30	100		
Gender	Male	Number of Respondents	71	40	119	230	4.064	0.193
		Percentage	30.90	17.40	51.70	100.00		
	Female	Number of Respondents	49	43	76	168		
		Percentage	29.20	25.60	45.20	100.00		

Socio Economic Variable		Level of Continued Usage Intention				Total	Value of Chi-Square	P Value
			Low	Moderate	High			
Education	Under Graduate	Number of Respondents	57	32	107	196	7.779	0.100
		Percentage	29.10	16.30	54.60	100		
	Post Graduate	Number of Respondents	49	35	64	148		
		Percentage	33.10	23.60	43.20	100		
	Diploma	Number of Respondents	14	16	24	54		
		Percentage	25.90	29.60	44.40	100		
Monthly Income (in ₹)	Below 25000	Number of Respondents	24	26	16	66	31.926	0.001**
		Percentage	36.40	39.40	24.20	100		
	25000-75000	Number of Respondents	74	31	116	221		
		Percentage	33.50	14.00	52.50	100		
	Above 75000	Number of Respondents	22	26	63	111		
		Percentage	19.80	23.40	56.80	100		
Marital Status	Married	Number of Respondents	48	54	121	223	18.133	0.001**
		Percentage	21.50	24.20	54.30	100		
	Unmarried	Number of Respondents	72	29	74	175		
		Percentage	41.10	16.60	42.30	100		

Source: Computed Data ** significant at 1% level

The results point out that age of the respondents and the level of continued usage intention to use the e-services of Private sector banks is significantly associated. For the respondents in the 25 to 35 years age group, 42.30 percent report low level of continued usage intention, 34.60 percent report high level of continued usage intention and 23.10 percent report moderate level of continued usage intention. Among those aged 36 to 50 years, 48.20 percent have high level of continued usage intention, 34.10 percent expressed low level of continued usage intention and 17.60 percent have moderate level of continued usage intention. For individuals with the age above 50 years, 59.30 percent expressed high level of continued usage intention while 28.60 percent shows moderate level and only 12.10 percent report low level of continued usage intention. It suggests that age is a major driver in influencing the level of intention to continue usage towards the e-services of these banks.

Customers continued usage intention towards the e-services of Private sector banks varies depending on their age. Younger customers, particularly those below 25 years of age, are showing lower levels of continued usage intention compared to elder customers. Customers aged over 50 years tend to show much higher levels of continued usage intention to make use of banks' e-services. This pinpoint that elder customers feel more confident in using these services, while younger customers might have more concerns or need further assurances about the dependability and quality of e-banking services.

The gender based analysis show that gender and level of continued usage intention is not associated. This implies that both men and women have similar intention to continue using banks' e-services. The study did not find any clear difference in how much men or women intent to continue using e-banking services. It suggests that the gender of the customer does not have a strong influence on how they intent to continue using e-services offered by the select banks. Hence, the bank should take care of both male and female customers equally while framing retention strategies.

The educational attainment of the customers and level of continued usage intention are not associated. For the respondents with under graduate qualification, 54.60 percent have high level of continued usage intention, 29.10 percent report low level and 16.30 percent have moderate level of continued usage intention. Among the post graduate customers, 43.20 percent have high level of continued usage intention, 33.10 percent have low level of continued usage intention and 23.60 percent shows moderate level of continued usage intention. For the diploma holders, majority (44.4%) express high level of continued usage intention, 29.60 percent respondents have moderate and 25.90 percent customers exhibit low level of continued usage intention. The insignificant p-value suggests that tech based similar education background does not influence the level of continued usage intention towards the e-services of these banks.

In connection with monthly income of the respondents, a substantial association between monthly income of the respondents and the level of continued usage intention is resulted and the null hypothesis is rejected. The respondents earning monthly income of below ₹ 25000, 39.40 percent show moderate level of continued usage intention, 36.40 percent report low level of continued usage intention and 24.20 percent report high

level of continued usage intention towards the e-services. The customers belonging to ₹ 25000-₹ 75000 income group shows 52.50 percent of customers with high level of continued usage intention; 33.50 percent have low level of continued usage intention and 14 percent have moderate level of continued usage intention. For the income category of above ₹ 75000, 56.80 percent show a high level of continued usage intention, 23.40 percent of the respondents hold moderate level of continued usage intention and only 19.80 percent show low level of continued usage intention towards e-services of private sector banks. The significant p-value suggests that income of the customer influences the level of continued usage intention towards the e-services of these banks.

The analysis reveals that marital status of the respondents significantly associated with their level of continued usage intention. Among the married customers, 54.30 percent have high level of continued usage intention, 24.20 percent report moderate and 21.50 percent report low level of continued usage intention to e-services offered by Private sector banks. For unmarried respondents, 42.30 percent have high customer continued usage intention, 41.10 percent show low level of continued usage intention and 16.60 percent having moderate level of continued usage intention. The highly significant p-value suggests that marital status influencing the level of intention to continue using e-services of these banks. Customers continued usage intention in the e-services of private sector banks varies depending on their marital status. Married customers are more probable to have high level of continued usage intention compared to unmarried customers.

4.6.4.2.2 Association between Level of Continued Usage Intention and Banking Transactions of the Respondents

The association between level of continued usage intention and banking transactions of the customers were analyzed by using chi-square test by framing the given hypotheses and the results are depicted in the table 4.39.

H_{011}: There is no significant association between level of continued usage intention of customers with Private sector bank and banking transactions of the respondents.

H_{a11}: There is significant association between level of continued usage intention of customers with private sector bank and banking transactions of the respondents.

Table 4.39 Association between Level of Continued Usage Intention and Banking Transactions of the Respondents

Banking Transactions of the Respondents		Level of Continued Usage Intention				Total	Chi-Square Value	P Value
			Low	Moderate	High			
Type of Account	Savings Account	Number of Respondents	100	69	157	326	0.505	0.777
		Percentage	30.70	21.20	48.20	100		
	Current Account	Number of Respondents	20	14	38	72		
		Percentage	27.8	19.4	52.8	100		
Experience with the Bank (in years)	Up to 2	Number of Respondents	40	18	27	85	17.99	0.001**
		Percentage	47.10	21.20	31.80	100		
	2-5	Number of Respondents	53	46	123	**222**		
		Percentage	23.90	20.70	55.40	**100**		
	Above 5	Number of Respondents	27	19	45	91		
		Percentage	29.70	20.70	49.50	100		

Source: Computed Data ** significant at 1% level

The result implies that types of bank account held by the respondents and the level of continued usage intention is not significantly associated. In other terms, the results shows that both current account holders and savings account holders have similar level of continued usage intention towards the e-services. In short, the type of account does not have a strong influence on how the customers intend to continue using e-services offered by these banks. Both groups generally share comparable levels of continued usage intention. Therefore, efforts to improve customers' continued usage intention, the bank should target both the account holders equally.

It is proved that the years of experience with the bank and the level of continued usage intention is significantly associated. Among the customers having up to two years of experience, 47.10 percent report low level of continued usage intention, 31.80 percent report high level of continued usage intention, and 21.20 percent report moderate level of continued usage intention to e-services of Private sector banks. For respondents with 2-5 years of experience, 55.40 percent have high level of continued usage intention, 23.90 percent have low level of continued usage intention and 20.70 percent moderate level of continued usage intention. Among the respondents having above five years of experience

with the bank, 49.50 percent express high level of continued usage intention, 29.70 percent have low level of continued usage intention and only 20.90 percent have moderate level of continued usage intention. The significant p-value 0.001 suggests that year of experience with bank influences the level of continued usage intention and it varies depending on their experience with the bank. The customers with banking experience between 2 to 5 years are exhibiting high level of continued usage intention compared to less experienced customers. Therefore, the bank should adopt strategies to improve continued usage intention level among low experienced customers.

It is inferred that year of experience with the bank and continued usage intention of customers are strongly associated while, there is no such association found with regard to type of account.

4.8 Influence of E-S-QUAL Dimensions and BSQ Dimensions on e-Service Satisfaction of the Customers of select Private sector Banks

Service quality delivered by the banks is the strong predictors of customer satisfaction in the digital banking environment (Ennew et al., 2024). When the online banking platform are reliable, easy to use, secure, responsive and interoperable, the customer perceives higher value and faces fewer difficulties which leads to positive transaction. This positive interaction with the bank enhances e-service satisfaction. Customers' assessments of their online banking experiences are greatly influenced by dimensions, “including system efficiency, privacy and security, reliability, responsiveness, and personalized services” (Rita et al., 2019) and the banking service quality dimensions such as service charge, service portfolio and personalised services. When these dimensions perform well, customers feel confident in conducting digital transactions, and continue using the service. This leads to improved e-service excellence directly raises satisfaction and serves as a crucial basis for long-term client retention in e-banking services.

The influence of E-S-QUAL and BSQ dimension of service quality on e-service satisfaction among the select respondents are examined by using SEM analysis and the results were explained in the section below.

4.8.1 Influence of E-S-QUAL Dimensions on e-Service Satisfaction of the Respondents

The E-S-QUAL dimensions comprise of six dimensions namely ‘ease of use, efficiency, safety, reliability, responsiveness and interoperability’. The individual effect of

these dimensions on e-service satisfaction is measured and tested using Structural Equation Modelling by formulating the following hypotheses.

H_1: Ease of use of e-banking have positive influence on e-service satisfaction

H_2: Efficiency of e-banking have positive influence on e-service satisfaction

H_3: Safety of e-banking have positive influence on e-service satisfaction

H_4: Reliability of e-banking have positive influence on e-service satisfaction

H_5: Responsiveness of e-banking have positive influence on e-service satisfaction

H_6: Interoperability of e-banking have positive influence on e-service satisfaction

Figure 9 SEM model for the influence of E-Service Quality on e-Service Satisfaction

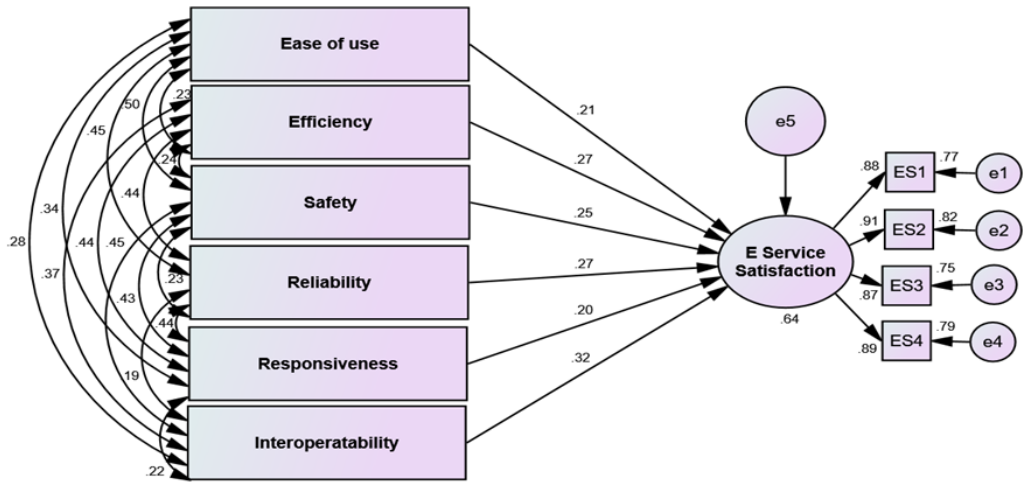


Table 4.40 The Model Fit Indices

Goodness of fit Indices	Study Model	Threshold Limit
CMIN/DF	2.984	1 to 5
P-value	0.058	> 0.05
GFI	0.989	> 0.9
AGFI	0.977	> 0.9
CFI	0.992	> 0.9
RMSEA	0.045	< 0.08

Source: Computed Data

The model fit indices indicate a good overall fit for the structural model indicated by table 4.40 and figure 9. The CMIN/DF value (2.984) suggesting a reasonable level of discrepancy between the observed and estimated covariance matrices as it falls within the

acceptable range of 1 to 5, Key fit indices such as the GFI (0.989), AGFI (0.977), and CFI (0.992) are all well above the minimum limit of 0.90, reflecting strong model fit. Additionally, the RMSEA value of 0.045 is less than the cutoff of 0.08, implying a close fit of the model in the population. Taken together, this confirms that the model is well-specified and suitable for further analysis.

4.8.1.1 Path Analysis of Influence of E-S-QUAL Dimensions on e-Service satisfaction

The table 4.41 exhibit the results of path analysis of effect of E-S-QUAL dimensions on e-service satisfaction.

Table 4.41 Influence of e-Service Quality on e-Service Satisfaction

Hypotheses	Relationship Between Constructs			Standardized co-efficient (Beta)	R^2 Value	Critical Ratio	P value	Results
H_1	Ease of use	→	e-Service Satisfaction	0.21	0.64	3.10	0.001**	Supported
H_2	Efficiency	→	e-Service Satisfaction	0.27		3.69	0.001**	Supported
H_3	Safety	→	e-Service Satisfaction	0.25		3.48	0.001**	Supported
H_4	Reliability	→	e-Service Satisfaction	0.27		3.68	0.001**	Supported
H_5	Responsiveness	→	e-Service Satisfaction	0.20		3.08	0.001**	Supported
H_6	Interoperability	→	e-Service Satisfaction	0.32		4.35	0.001**	Supported

Source: Computed Data ** significant at 1% level

The hypothesis testing results are discussed as below.

H_1: Ease of use →e-Service Satisfaction (β = 0.21, CR = 3.10, p 0.001)

The standardized coefficient of 0.21 indicates that ease of use influences e-service satisfaction positively. From the practical perspective, when digital banking interfaces are user-friendly and requires minimal effort to navigate, customers feel satisfied with the service. This inference is supported by the study results of Ketema (2020); Kesharwani (2020). This implies that banks must continue investing in intuitive and accessible applications designs and self-service platforms.

H_2: Efficiency → e-Service Satisfaction (β = 0.27, CR = 3.69, p 0.001)

Efficiency strongly and significantly influences e-service satisfaction. The results are supported by the previous studies (Vazifehdoost et al. 2015; Raza et al. 2020). The result highlights the importance of transaction speed and operational responsiveness. Practically, quick loading time, minimal lag, and seamless processing encourage continued usage and build customer trust in digital platforms.

H_3: Safety → e-Service Satisfaction (β = 0.25, CR = 3.48, p 0.001)

Safety of e-banking service exerts a notable positive influence on satisfaction. In practical terms, customers are increasingly aware of data privacy and online fraud risks. The private sector banks that emphasize encryption, secure logins and fraud detection measures are more likely to retain customers who feel safe during transactions. The results are aligned with the results of previous literatures of Zavareh et al. (2012); Haq and Awan (2020).

H_4: Reliability → e-Service Satisfaction (β = 0.27, CR = 3.68, p 0.001)

Reliability of e-services quality significantly affects e-service satisfaction, suggesting that consistent service availability and error-free functioning are the key features. These findings also align with the results of studies of Yilmas et al. (2018); Reddy (2021); Minhaj and Khan (2025); Kappil and Santhi (2025). Practically, when customers encounter fewer technical glitches or failed transactions, their confidence in the system grows, leading to higher satisfaction and usage frequency.

H_5: Responsiveness → e-Service Satisfaction (β = 0.20, CR = 3.08, p 0.001)

Responsiveness, though with the lowest coefficient among the predictors, still shows a significant positive impact. This reflects the importance of timely customer support whether through chatbots, call centres, or email in resolving issues quickly, which directly improves satisfaction. The findings are best aligned in the findings of Srar et al. (2017); Nambiar et al. (2018); Khan et al. (2021).

H_6: Interoperability → e-Service Satisfaction (β = 0.32, CR = 4.35, p < 0.001)

Interoperability has the strongest influence among all variables, showing that compatibility with other apps, systems, or platforms (like UPI, wallets, or other banks) is highly valued. The results are inconsistent with the findings of Egala et al. (2021), which shows that the

influence of interoperability on e-service satisfaction is not significant. Practically, seamless integration and transaction possibilities across platforms enhance user experience and satisfaction.

The R^2 value of 0.64 reveals that 64 percent of the variance in e-service satisfaction of the customers are explained by the six E-S-QUAL constructs (ease of use, efficiency, safety, reliability, responsiveness, and interoperability). This substantial proportion of influence, demonstrating that these dimensions are highly effective in predicting e-service satisfaction. From managerial standpoint, this underscores the need for banks to strategically strengthen each quality dimension, as improvements will directly translate into enhanced satisfaction and customer retention in the digital banking environment.

4.8.2 Influence of Banking Service Quality Dimensions on e-Service Satisfaction of the Respondents

The influence of BSQ dimensions such as service portfolio, service charge and personalized services on e-service satisfaction is examined by using Structural Equation Modeling analysis and the hypothesis is listed below.

H_7: Service charges have a positive influence on e-service satisfaction

H_8: Service portfolios have a positive influence on e-service satisfaction

H_9: Personalized services have a positive influence on e-service satisfaction

Figure 10 Structural Equation Model for the influence of Banking Service Quality on e-Service Satisfaction

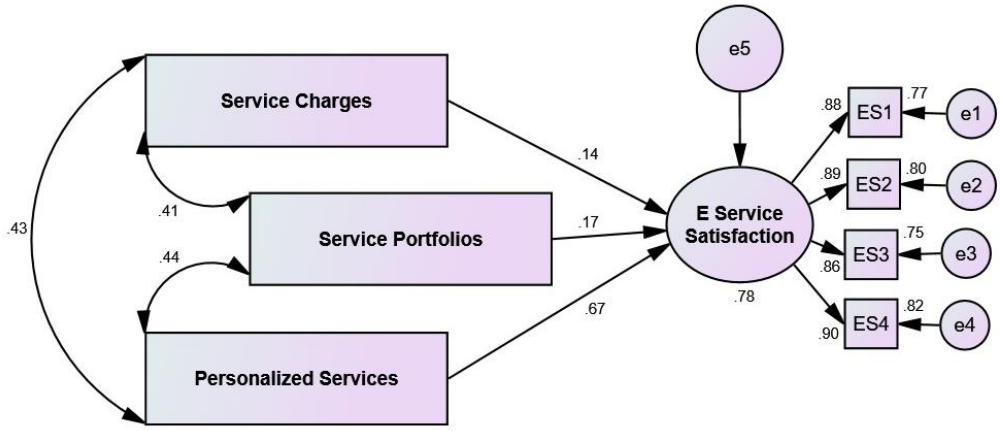


Table 4.42 Model fit indices for the Influence of BSQ Dimensions on e-Service Satisfaction

Goodness of fit Indices	Study Model	Threshold Limit
CMIN/DF	1.287	1 to 5
P-value	0.236	> 0.05
GFI	0.998	> 0.9
AGFI	0.996	> 0.9
CFI	0.999	> 0.9
RMSEA	0.012	< 0.08

Source: Computed data

The structural model shows a very good model fit for evaluating the influence of e-service quality on e-service satisfaction. The CMIN/DF value of 1.287 is well within the recommended range of 1 to 5, indicating minimal discrepancy between the observed and expected data. The fit indices, including GFI (0.998), AGFI (0.996), and CFI (0.999), are all significantly above the threshold of 0.90, reflecting a near-perfect fit. Moreover, the RMSEA value of 0.012 is substantially less than acceptable limit of 0.08, confirming a very close fit of the model to the data. Collectively, these values validate the robustness and appropriateness of the model for examining e-service satisfaction.

4.8.2.1 Influence of BSQ Dimensions on e-Service Satisfaction

The influence of BSQ dimensions on e-service satisfaction is examined using Path analysis and the results are described in table 4.43.

Table 4.43 Influence of Banking Service Quality on e-Service Satisfaction

Hypotheses	Path			Standardized co-efficient (Beta)	R^2 Value	Critical Ratio	P value	Results
H_7	Service charges	→	e-Service Satisfaction	0.14	0.78	2.085	0.040*	Supported
H_8	Service portfolios	→	e-Service Satisfaction	0.17		3.08	0.001**	Supported
H_9	Personalized services	→	e-Service Satisfaction	0.67		8.65	0.001**	Supported

Source: Computed data ** significant at 1% level

The results of path analysis and the hypothesis testing are presented as follows.

H_7: Service charges → e-Service Satisfaction (β = 0.14, CR = 2.085, p = 0.040*)

The beta value of 0.14 implies a weak but significant positive effect of service charges on e-Service Satisfaction. This suggests that reasonable or transparent pricing policies contribute modestly to how customers perceive satisfaction. Practically, it highlights that customers value fair service costs, but this is not a dominant factor influencing satisfaction compared to other service attributes. In contrast, the study findings of Agrawal et al. (2015) and Narteh (2018) reveal that price is a strong influencer of service satisfaction.

H_8: Service portfolios → e-Service Satisfaction (β = 0.17, CR = 3.08, p 0.001)

Service portfolios show a moderate favourable influence on e-service satisfaction. The beta value of 0.17 implies that a diverse range of banking products and services such as loans, insurance, mutual funds, and digital payment tools enhance e-service satisfaction and these findings is inconsistent with the findings of Hosen et al. (2021). This reflects that variety and customization of services are important to today's digital banking users.

H_9: Personalized services → e-Service Satisfaction (β = 0.67, CR = 8.65, p 0.001)

Personalized services show a substantial and considerable effect on e-service satisfaction, with a beta value of 0.67, which is supported by the findings of Abualsauod and Othman (2020). This suggests that efforts to retain customers through loyalty programs, consistent engagement, and personalized service have the most substantial impact on satisfaction. From a practical standpoint, this emphasizes the need for personalized services management strategies to improve long-term satisfaction.

The R^2 value of 0.78 reveals that 78 percent of the variations in e-service satisfaction is explained by the three banking service quality factors namely service charges, service portfolios, and personalized services. These are the very strong explanatory power, implying that the model effectively captures the major factors influencing level of satisfaction in the digital banking context. For practitioners, this highlights the strategic importance of designing well-balanced service structures especially focusing on providing personalized services to customers as a core element of enhancing e-service satisfaction.

4.9 Influence of e-Service Quality and Banking Service Quality on e-Service Satisfaction and Continued Usage Intention of customers

The Private sector banks mostly rely on digital platforms to provide cutting-edge financial services which has drastically changed the banking scenario. These banks have capitalized on the growing demand for convenience, speed, and flexibility in banking services. The Private sector banks are continuing to embrace technological advancements, which are at the forefront of offering digital banking solutions that cater to tech-savvy customers who are looking for seamless, efficient and accessible banking experiences.

This section presents a research model that investigates the components affecting customer continued usage intention of e-services of select banks. The study examines how the e-service satisfaction mediate e-service quality, banking service quality and customer continued usage intention. Also, evaluating the moderating effect of customer trust on the link between e-service satisfaction and customer continued usage intention. The significance of service quality in e-banking has been widely recognized as a key driver of e-service satisfaction, but the mediating role of e-service satisfaction, between service quality and customer continued usage intention is underexplored. Additionally, customer trust in digital banking services serve an important role in enhancing continues usage and customer loyalty, especially in the scenario of data privacy, security and online fraud.

As proposed by the CMR theory customers cognitively evaluate their digital banking experience based on dimensions of e-service quality and banking service quality. This evaluation motivates them to continuous use of e-services which will result in service satisfaction, customer trust and continuous usage.

The research model in this section seeks to clarify how e-service satisfaction mediates e-banking service quality and customers' continued usage intention. Furthermore, it examines how customer trust, as a moderating variable, influences the strength of relationship between e-service satisfaction and customers' continued usage intention. Understanding these dynamics will enable private sector banks to fine-tune their service offerings and build stronger relationships with customers by improving e-service quality, enhancing e-service satisfaction and fostering customer trust in the digital banking environment.

4.9.1 CB-CFA for the Reliability and Validity for the Research Instrument

To validate the measurement model of latent constructs, Confirmatory Factor Analysis (CFA) is a widely used statistical technique in social science. Unlike Exploratory Factor Analysis (EFA), which identifies underlying structures without prior assumptions, CFA tests predefined relationships between observed variables and their corresponding latent constructs, thereby confirming the theoretical structure of the model.

In this study, Covariance-Based CFA (CB-CFA) was employed to test the reliability and validity of the measurement model using IBM SPSS AMOS 21. The model's quality was assessed based on key criteria namely construct validity (including convergent and discriminant validity) and composite reliability (CR).

- **Convergent validity** was evaluated through standardized factor loadings (>0.5) and Average Variance Extracted (AVE > 0.5), ensuring that indicators sufficiently represent their underlying constructs (Hair et al., 2010; Malhotra et al., 2001).

- **Discriminant validity** was assessed using the Fornell and Larcker (1981) criterion, which requires that the square root of AVE for each construct exceeds its correlation with other constructs.

- **Composite Reliability (CR)** check the internal consistency of the constructs, values above 0.70 were acceptable, implies good composite reliability (Hair et al., 2010).

  This approach ensures that the measurement model is both theoretically sound and statistically robust, forming a strong foundation for subsequent structural analysis.

4.9.2 CFA for the factors influencing e-Service Quality and Banking Service Quality

The reliability and validity of the e-service quality dimensions and banking service quality dimensions are presented in figure 11 and table 4.44 to 4.46.

Figure 11 CFA for the E-S-QUAL and BSQ dimensions of e-Services of Private Sector Banks

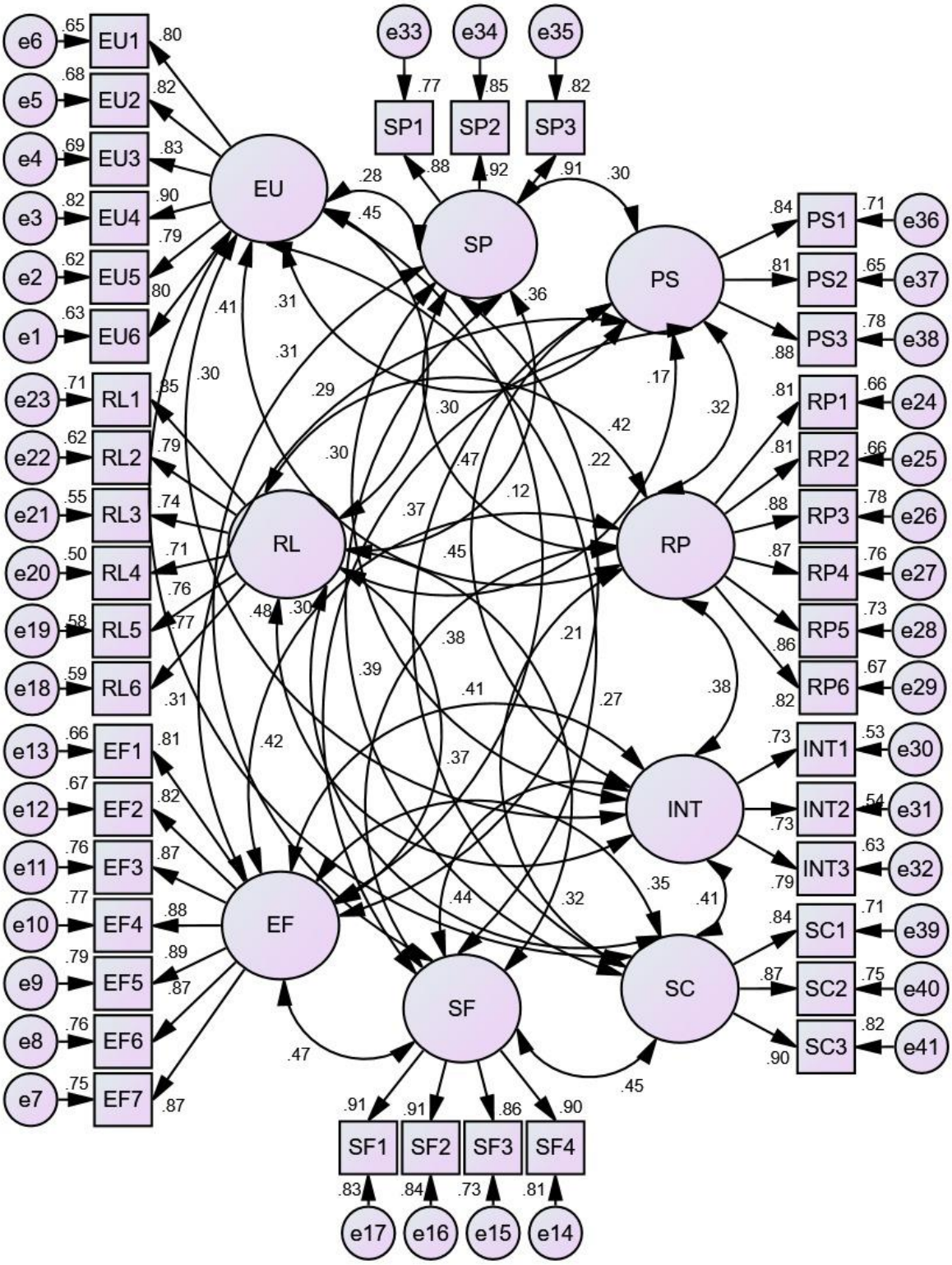


Table 4.44 Model fit indices

Goodness of fit Indices	Study Model	Threshold Limit
CMIN/DF	4.127	1 to 5
P-value	0.000	> 0.05
GFI	0.918	> 0.9
AGFI	0.903	> 0.9
CFI	0.951	> 0.9
RMSEA	0.074	< 0.08

Source: Computed Data

The CFA model for the E-S-QUAL and BSQ factors in Private sector banks demonstrates an acceptable model fit based on multiple indices. The CMIN/DF value of 4.127 falls within the recommended threshold of 1 to 5, indicating a reasonably good model fit (Hair et al., 1998). While the p-value of 0.000, suggesting a statistically significant chi-square. This result is often expected in larger samples and does not necessarily indicate poor fit, as chi-square is sensitive to sample size (Barrett, 2007). More importantly, the GFI (0.918), AGFI (0.903), and CFI (0.951) all exceed the recommended minimum value of 0.90 (Hair et al., 2006), signifying good fit in terms of absolute and incremental indices. Additionally, the RMSEA value of 0.074 is within the acceptable range of less than 0.08 (Hu & Bentler, 1999), indicating a reasonable error of approximation. Collectively, these indices confirm that the measurement model has an acceptable fit and is suitable for further structural analysis.

Table 4.45 Validity and Reliability

Constructs	Item Code	Factor loading	Cronbach's Alpha	AVE	Composite Reliability
Ease of Use (EU)	EU1	0.80**	0.88	0.68	0.93
	EU2	0.82**			
	EU3	0.83**			
	EU4	0.90**			
	EU5	0.79**			
	EU6	0.80**			

Constructs	Item Code	Factor loading	Cronbach's Alpha	AVE	Composite Reliability
Safety (SF)	SF1	0.91**	0.90	0.8	0.94
	SF2	0.91**			
	SF3	0.86**			
	SF4	0.90**			
Efficiency (EF)	EF1	0.81**	0.90	0.74	0.95
	EF2	0.82**			
	EF3	0.87**			
	EF4	0.88**			
	EF5	0.89**			
	EF6	0.87**			
	EF7	0.87**			
Reliability (RL)	RL1	0.85**	89	0.60	0.90
	RL2	0.79**			
	RL3	0.74**			
	RL4	0.71**			
	RL5	0.76**			
	RL6	0.77**			
Responsiveness (RP)	RP1	0.81**	0.87	0.71	0.94
	RP2	0.81**			
	RP3	0.88**			
	RP4	0.87**			
	RP5	0.86**			
	RP6	0.82**			
Interoperability (INT)	INT1	0.73**	0.77	0.56	0.79
	INT2	0.73**			
	INT3	0.79**			
Service Charges (SC)	SC1	0.84**	0.88	0.76	0.90
	SC2	0.87**			
	SC3	0.90**			
Service Portfolio (SP)	SP1	0.88**	0.88	0.82	0.93
	SP2	0.92**			
	SP3	0.91**			
Personalized services (PS)	PS1	0.84**	0.83	0.71	0.88
	PS2	0.81**			
	PS3	0.88**			

Source: Computed Data ** *significant at 1% level*

The table indicate a strong psychometric property of the constructs. The item reliability of all the factors is confirmed by measuring factor loadings, are found to be above the threshold of 0.7 and highly significant. The **Cronbach's alpha values** range from **0.77 to 0.90**, indicating high internal consistency for all constructs (Hair et al., 2010). **Average Variance Extracted (AVE)** values exceeded the recommended minimum of 0.50 for all constructs, with the lowest at 0.56 and the highest at 0.82, establishing **convergent validity**. Similarly, **Composite Reliability (CR)** values range from **0.79 to 0.95**, surpassing the 0.70 benchmark, confirming the **overall reliability** of the constructs. These results collectively validate the measurement model's reliability and construct validity, making it appropriate for further structural analysis.

Table 4.46 Discriminant Validity

Constructs	EU	RL	EF	SF	SP	PS	RP	INT	SC
EU	**(0.82)**								
RL	0.30	**(0.77)**							
EF	0.45	0.37	**(0.86)**						
SF	0.27	0.32	0.47	**(0.89)**					
SP	0.28	0.36	0.22	0.31	**(0.91)**				
PS	0.31	0.17	0.29	0.30	0.30	**(0.84)**			
RP	0.41	0.42	0.42	0.38	0.30	0.32	**(0.84)**		
INT	0.30	0.48	0.41	0.44	0.30	0.45	0.38	**(0.75)**	
SC	0.31	0.30	0.35	0.45	0.39	0.37	0.21	0.41	**(0.87)**

Source: Computed Data

The table 4.46 presents the discriminant validity among the constructs, the diagonal elements, shown in parentheses, represent the square roots of the AVE for every construct, which are all higher than their corresponding inter-construct correlations. The measurement model demonstrates adequate discriminant validity, indicating that all constructs are empirically distinct and suitable for structural equation modelling

4.9.3 CFA for the factors of e-Service Satisfaction, Customer Trust and Customer's Continued Usage Intention

The reliability and validity of e-service satisfaction, customer trust and continued usage intention were measured through confirmatory factor analysis and the results are presented in figure 12 and table 4.47 to 4.49.

Figure 12 Confirmatory Factor Analysis of e-Service Satisfaction, Customer Trust and Customer's Continued Usage Intention

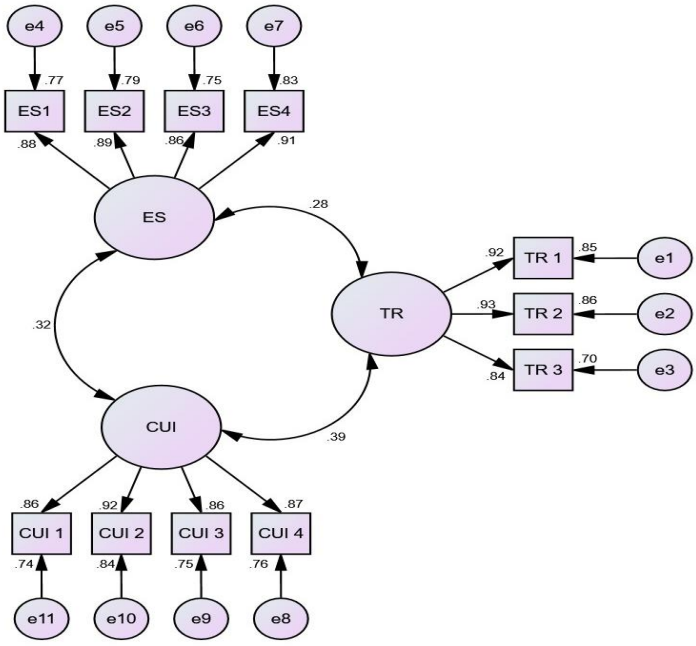


Table 4.47 Model fit indices

Goodness of fit Indices	Study Model	Threshold Limit
CMIN/DF	3.247	1 to 5
P-value	0.000	> 0.05
GFI	0.991	> 0.9
AGFI	0.980	> 0.9
CFI	0.995	> 0.9
RMSEA	0.031	< 0.08

Source: Computed data

The CFA model for the e-service satisfaction, customer trust, and continued usage intention of customers in Private sector banks demonstrates an acceptable model fit. The CMIN/DF value of 3.247 falls within the recommended range of 1 to 5, indicating a reasonable level of model parsimony (Hair et al., 1998). Although the statistically significant p-value is 0.000, this is common in large samples and does not alone indicate poor fit (Barrett, 2007). Goodness-of-fit criteria such as GFI (0.991), AGFI (0.980), and

CFI (0.995) exceed the threshold of 0.9, supporting the model's adequacy (Hair et al., 2006). Additionally, the RMSEA value of 0.031 is well below the recommended upper limit of 0.08 (Hu & Bentler, 1999), indicating a close fit to the data. Collectively, these indices confirm that the measurement model fits of the observed data well and is theoretically sound for further structural evaluation.

Table 4.48 Reliability and Validity

Constructs	Item Code	Factor Loading	Cronbach's Alpha Final	AVE	Composite Reliability
E-service Satisfaction (ES)	ES1	0.88**	0.89	0.78	0.94
	ES2	0.89**			
	ES3	0.86**			
	ES4	0.91**			
Continued Usage Intention (CUI)	CUI1	0.86**	0.88	0.77	0.93
	CUI2	0.92**			
	CUI3	0.86**			
	CUI4	0.87**			
Customer Trust (TR)	TR1	0.92**	0.89	0.81	0.93
	TR2	0.93**			
	TR3	0.84**			

Source: Computed Data ** significant at 1% level

The factor loadings indicated in table (4.48) above the acceptable threshold of 0.5, proving the item validity of the constructs. The Cronbach's Alpha reliability yielded values above 0.80 affirming the depedability of the measurement items. Similarly, the Composite Reliability values, all above 0.80, indicate a strong internal consistency across the constructs. Moreover, AVE values surpass the benchmark of 0.5, demonstrating satisfactory convergent validity. Overall, all statistical indicators fall within the recommended limits, confirming that the dataset is robust and well-suited for advanced analysis and model development.

Table 4.49 Discriminant Validity

Constructs	ES	CUI	TR
ES	**(0.88)**		
CUI	0.32	**(0.88)**	
TR	0.28	0.39	**(0.90)**

Source: Computed data

The value shown in the parenthesis are the square roots of the AVE scores, should be more than the correlation between the latent constructs to confirm the absence of overlap. As seen in the table 4.49, each construct meets this criterion, indicating that there are no strong inter-construct associations. This confirms that the constructs are distinct from one another, thereby establishing their discriminant validity.

4.9.4 Co-Variance Based Structural Equation Modelling

SEM is a thorough statistical tool for analysing strong interlinkage between latent and observable indicators. SEM allows researchers to analyse multiple dependent relationships simultaneously, providing a more holistic view of the data. It combines aspects of factor analysis and multiple regression, making it particularly useful for testing theoretical models that involve complex connection between variables. SEM can handle both direct and indirect effects, allowing for a deeper insight into causal relationships among variables.

In this study, SEM is utilised to explore the research model involving e-banking service quality, e-service satisfaction, customer trust, and continued usage intention of select private sector banks. Specifically, SEM allows for the simultaneous testing of the mediating role of e-service satisfaction and the moderating role of customer trust in the relationship between e-banking service quality and continued usage intention.

The **Mediation Analysis** facilitates the examination of how e-service satisfaction acts as a mediator in the association between e-service quality, banking service quality and e-service satisfaction. This is done by estimating the indirect effect of service quality on continued usage intention through e-service satisfaction. SEM allows for testing whether e-service quality and banking service quality influences e-service satisfaction both directly and indirectly through the mediator.

The **Moderation Analysis** assess how customer trust moderates the link between e-banking service quality, e-service satisfaction, and continued usage intention. Customer trust, as a moderating variable, is expected to influence the strength of the relationships between the key variables in the model. SEM helps to identify whether the effect of e-service satisfaction on Continued Usage Intention differs at various levels of customer trust.

The **Latent Variables** both observed variables (measures of e-service quality, satisfaction, and customer trust) and latent variables (overall perceptions of e-service quality and customer trust) are modelled. This capability allows for a more accurate representation of complex constructs that cannot be directly measured, offering a more nuanced understanding of the factors influencing e-service satisfaction and customers' intention to continue usage in select private sector banks.

The **Goodness of Fit** indices allow the assessment of the proposed model fits the data. This ensures the validity and reliability of the relationships being tested, offering confidence in the conclusions drawn from the model.

The SEM is used to test the research model, provide clearer picture of how e-banking service quality, e-service satisfaction, customer trust, and continued usage intention are interconnected in the context of select private sector banks. This technique not only helps in understanding direct relationships but also uncovers underlying indirect effects, making it an essential tool for developing actionable insights for banking strategies. The following hypotheses were framed to test the relationship.

H_{10} E-service quality has a positive effect on e-service satisfaction

H_{11} Banking service quality has a positive effect on e-service satisfaction

H_{12} E-service quality has a positive effect on continued usage intention

H_{13} Banking service quality has a positive effect on continued usage intention

H_{14} e-Service satisfaction has a positive effect on continued usage intention

H_{15} Customer trust has a positive effect on continued usage intention

H_{16} e-Service satisfaction mediates the relationship between e-service quality and continued usage intention

H_{17} e-Service satisfaction mediates the relationship between banking service quality and continued usage intention

H_{18} Customer trust moderates the relationship between e-service satisfaction and

continued usage intention

Figure 13 Structural Equation Model with Mediating role of e-Service Satisfaction between e-service quality and banking service quality on continued usage intention, and the moderating effect of Customer Trust on the link between e-Service Satisfaction and Continued Usage Intention

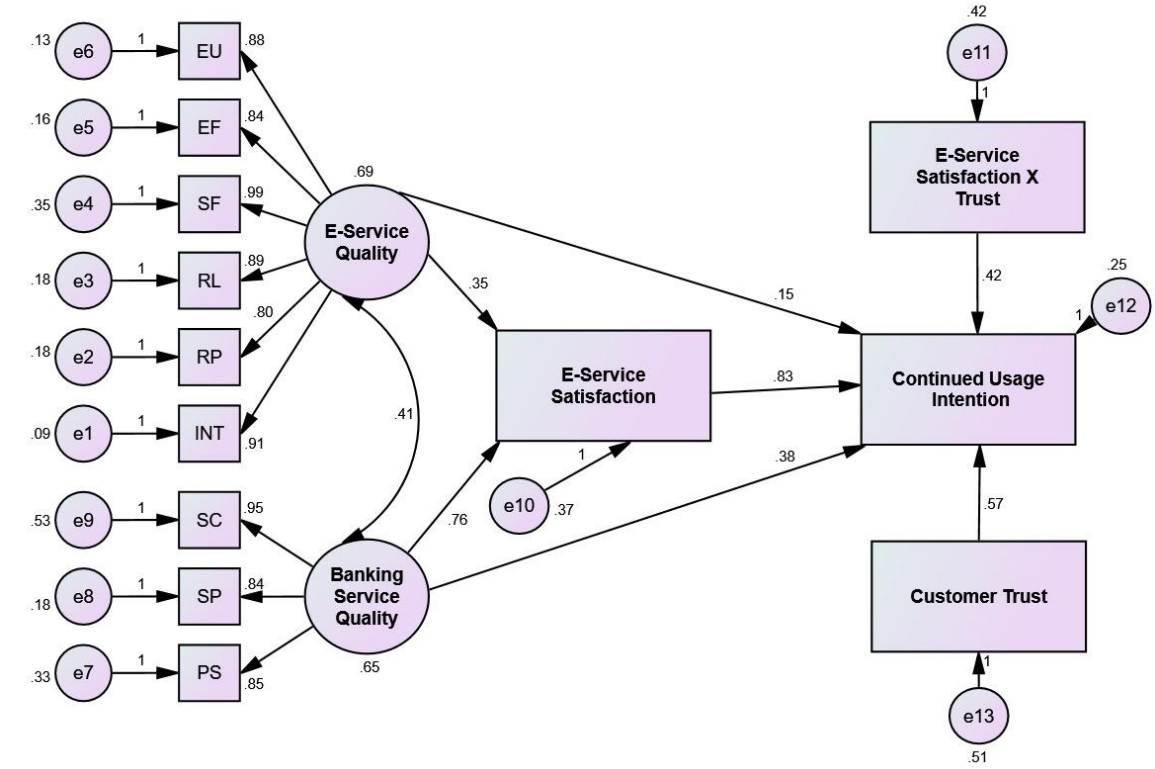


Table 4.50 Structural Equation Model Fit Indices

Goodness of fit Indices	Study Model	Threshold Limit
CMIN/DF	4.105	1 to 5
P-value	0.000	> 0.05
GFI	0.941	> 0.9
AGFI	0.909	> 0.9
CFI	0.969	> 0.9
RMSEA	0.069	< 0.08

Source: Computed Data

The Structural Equation Model demonstrates an acceptable overall fit based on commonly accepted model fit indices. The CMIN/DF value is 4.105, which falls within the acceptable range of 1 to 5, indicating a suitable level of model complexity relative to the data. Although the p-value is 0.000, suggesting statistical significance, this is typical in large samples and does not necessarily imply poor model fit. All the Goodness-of-fit indices such as GFI (0.941), AGFI (0.909), and CFI (0.969) exceed the recommended threshold of 0.90, indicating strong model fit. Additionally, the RMSEA value of 0.069 is below the upper acceptable limit of 0.08, reflecting a reasonable approximation of model fit. Together, these indices prove that the structural model is suitably specified and acceptable for further interpretation and hypothesis testing.

4.9.5 Hypotheses Testing for Direct Effect Based on SEM Analysis

The direct influence of e-service quality and banking service quality on e-service satisfaction and continuous usage intention were examined and the results are illustrated in table 4.51.

Table 4.51 Direct Effect of E-service Quality and Banking Service Quality on e-Service Satisfaction and Continued Usage Intention

Hypotheses	Path Index			Standardized co-efficient (Beta)	Critical Ratio	P value	Results of Hypotheses Testing
H_{10}	e-Service quality	→	e-Service satisfaction	0.35	5.15	<0.001**	Supported
H_{11}	Banking service quality	→	e-Service satisfaction	0.76	10.66	<0.001**	Supported
H_{12}	e-Service quality	→	Continued usage intention	0.15	3.02	<0.001**	Supported
H_{13}	Banking service quality	→	Continued usage intention	0.38	6.45	<0.001**	Supported
H_{14}	e-Service satisfaction	→	Continued usage intention	0.83	12.55	<0.001**	Supported
H_{15}	Customer Trust	→	Continued usage intention	0.57	8.54	<0.001**	Supported

Source: Computed Data ** Significant at 1% level

4.9.6 Direct Effects in the Model

The figure 13 presents a robust model linking key constructs like e-service quality, banking service quality, e-service satisfaction, continued usage intention, and customer trust. The connection between these constructs are tested using path coefficients, with all of them showing significant values.

The **E-service quality (β = 0.35)** has a positive influence on e-service satisfaction, hypothesis $\mathbf{H_{10}}$ is supported. The relationship is positive and significant, confirming that better e-service quality improves e-service satisfaction. It implies that improvements in e-service quality such as better user interface, faster response times and personalized services are likely to enhance e-service satisfaction in the digital realm. The results are best aligned with the findings of Ahmed et al. (2020); Marliyah et al. (2021).

The **Banking Service Quality (β = 0.76)** has a strong positive effect on e-service satisfaction and hypothesis $\mathbf{H_{11}}$ is proved. Banking service quality significantly enhances e-service satisfaction. The critical ratio and path coefficient indicate that traditional aspects of banking service (like service charge, service portfolio and personalized services) play a central role in forming e-service satisfaction, even in a digital setting. The result is aligned with the findings of Putri et al. (2019).

The **E-Service Quality (β = 0.15)** influences continued usage intention and hypothesis $\mathbf{H_{12}}$ is supported, but the effect is relatively weaker compared to banking service quality. E-service quality positively influences Continued Usage Intention, albeit to a lesser extent than banking service quality. It suggests that while digital service improvements contribute to continued usage intention, they are not as powerful as banking service quality itself. The results are inconsistent with the previous literatures of Ahmad et al (2020); Kim and Yum (2024), which resulted stronger influence of e-service quality on continued usage intention.

The **Banking Service Quality (β = 0.38)** has a substantial and stronger influence on continued usage intention compared to e-service quality. Hypothesis $\mathbf{H_{13}}$ is supported. Banking Service Quality significantly influences Continued Usage Intention. The critical ratio shows this relationship is strong and indicates that customers are more prone to stay loyal to banks that offer consistently high-quality banking services.

The **e-Service satisfaction (β = 0.83)** shows a very strong positive effect on continued usage intention, hypothesis **H_{14}** is supported. Higher e-service satisfaction leads to better Continued Usage Intention which reflects the widely accepted view that satisfied customers are expected to be remain loyal. These findings are aligned with the study results of Sathyavani and Shivany (2018); Dangaiso et al. (2024). This is particularly important for banks as they aim to build enduring relationships with customers.

The **Customer Trust (β = 0.57)** significantly influences continued usage intention, hypothesis **H_{15}** is supported. Trust plays a substantial role in retaining customers, which is supported by the previous literatures of Van et al. 2020; Butt (2021); Kim and Yum (2024). It suggests that customer trust, developed through security, transparency and consistency, are the key factors in maintaining a delightful customer base in the highly competitive banking industry.

4.9.7 Mediation effects of e-service satisfaction in the relationship between e-Service Quality, Banking Service Quality and Continued Usage Intention

A mediation analysis is employed to comprehend, clarify, or test a theory on the method or mechanism by which a variable X transmits its effect on Y through a mediator variable M. The mediation role of e-service satisfaction was investigated by using bootstrapping methodologies and results are shown in table 4.52.

Table 4.52 Mediation Effect of e-Service Satisfaction in the relationship between e-Service Quality, Banking Service Quality and Continued Usage Intention

Independent variable	Mediator	Dependent variable	Direct effect	Mediation effect	Mediation result
e-Service Quality	e-Service Satisfaction	Continued Usage Intention	0.15**	0.30**	Partial mediation
Banking Service Quality	e-Service Satisfaction	Continued Usage Intention	0.38**	0.63**	Partial mediation

Source: Computed Data **Significant at 1% level and the values of indirect effect are computed based on 5000 bootstrapping samples.

The mediation analysis reveals that e-service satisfaction partially mediates the relationship between e-service quality and banking service quality on continued usage intention of customers of private sector banks. The direct effect of e-service quality on continued usage intention remains statistically significant (0.15**), while the mediation effect through e-service satisfaction is also significant (0.30**), as confirmed by the bootstrapping method with 5,000 samples. Hypothesis, $\mathbf{H_{16}}$ is supported and mediates the impact of e-service quality on Continued Usage Intention.

It reveals that while e-service quality directly influences continued usage intention, a substantial portion of its effect is channelled indirectly through enhanced e-service satisfaction. The presence of both significant direct and indirect effects confirms a partial mediation, suggesting that improving e-service satisfaction is a key pathway through which e-service quality drives continued usage intention. These findings are supported by previous study results of Parawansa (2018); Sasono et al. (2021); Fatikah & Albanna (2022).

Similarly, banking service quality directly influences continued usage intention and is statistically significant (0.38**) while the indirect effect through e-service satisfaction is even stronger (0.63**) and statistically significant. Hence, hypothesis $\mathbf{H_{17}}$ is supported and e-service satisfaction mediates the effect of Banking Service Quality on Continued Usage Intention.

It shows that overall banking service perception, influenced by e-service satisfaction, significantly enhances continued usage intention.

The results highlight the vital role of e-service satisfaction as a linking mechanism between e-service quality and continued usage intention. Although e-service quality directly influences continued usage intention, the indirect path through satisfaction accounts for a significantly larger portion of the total effect. It indicates that simply improving digital services is not enough to ensure continued usage intention. Those improvements must lead to a meaningful increase in e-service satisfaction to have a lasting impact. The presence of partial mediation suggests that e-service satisfaction acts as a key psychological driver that translates functional service quality into emotional commitment, making it a vital component in designing effective strategies for Private sector banks.

4.10 Moderation Effects in the Model

Moderation analysis is used to examine the 'strength or weakness of the link between independent variable and dependent variable, known as the moderator'. (Hayes, 2022). Moderation is a statistical interaction, is crucial in study, since adding a moderating element to a theoretical explanation can help to understand how one variable affects another (Holbert & Park, 2020). In this study, customer trust is the moderator which moderate the connection between e-service satisfaction and continued usage intention. Satisfied customers tend to be highly trusted on their bank, which will enhance continued usage intention of customers and will lead to loyalty. Hence, this study analyses whether the customer trust strengthen or weaken the connection between e-service satisfaction and continued usage intention.

Table 4.53 Testing the Moderation Effect of Customer Trust in the relationship between e-Service Satisfaction and Continued Usage Intention

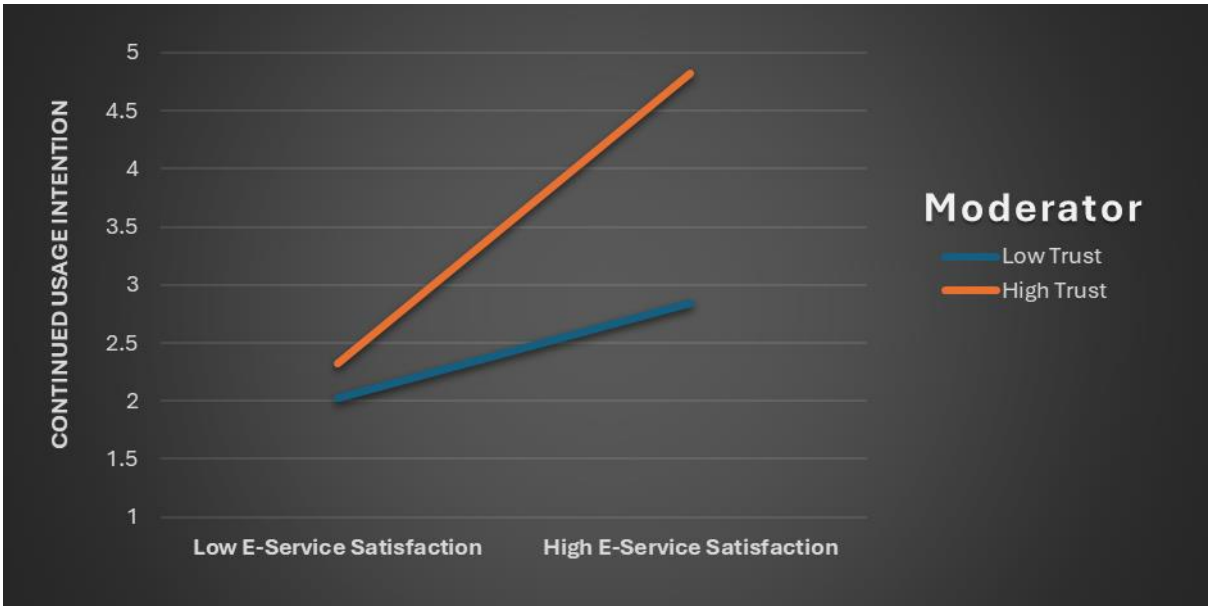
Constructs			**Unstandardized Regression Coefficients**		
Independent construct	**Moderator**	**Dependent construct**	**Independent construct**	**Moderator**	**Interaction**
E-Service Satisfaction	Customer Trust	Continued usage intention	0.83**	0.57**	0.42**

Source: Computed Data ** 1% Significance level

The results from the moderation analysis show that e-service satisfaction has statistically significant positive effect on continued usage intention (unstandardized coefficient = 0.83, $p < 0.01$). Similarly, customer trust independently contributes to continued usage intention (coefficient = 0.57, $p < 0.01$). Most importantly, the interaction between e-service satisfaction, continued usage intention and customer trust is also significant (coefficient = 0.42, $p < 0.01$), indicating a moderation effect. Hence, $\mathbf{H_{18}}$ is supported and customer trust strengthens the effect of e-service satisfaction on continued usage intention. It indicates that the influence of e-service satisfaction on continued usage intention varies depending on the level of customer trust, the higher the trust, the stronger the impact of satisfaction on continued usage intention. The findings are supported by the previous studies of Hamakhan (2020); Van et al. (2020); Alqasa and Afaneh (2022); Nguyen & Dao (2024).

These results implies that the connection between e-service satisfaction and the intention to continue using the service is significantly moderated by customer trust. The significant interaction effect suggests that customer trust not only has a direct influence on continued usage intention but also amplifies the effect of e-service satisfaction. Therefore, customers who trust the bank are more likely to remain retained even when their satisfaction is only moderately high, whereas customers with lower trust may require higher satisfaction levels to show the same level of continued usage intention. The significance test confirms the moderation effect which is given below

Figure 14 Interaction of Customer Trust and e-Service Satisfaction to predict Continued Usage Intention



The simple slope graph (figure 14) illustrates the moderating effect of customer trust in the linkage between e-service satisfaction and continued usage intention. The slopes show that as trust level increase, the positive impact of e-service satisfaction on continued usage intention becomes stronger. Specifically, at high level of trust, the slope is steep, indicating a strong relationship between satisfaction and continued usage intention. In contrast, at low level of trust, the slope is flatter, suggesting that satisfaction alone is less effective in retaining customers when there is a lack of trust.

The visual evidence from the graph supports a significant positive interaction effect, confirming that customer trust enhances the effect of e-service satisfaction on

continued usage intention, which means that while satisfaction is a key driver of continued usage intention, its impact is contingent upon the customers' level of trust with e-services of the bank. Therefore, retention strategies of the bank will be more effective when customer trust is simultaneously strengthened.

As proposed in the model, in order to examine the e-service satisfaction and continued usage intention of customers towards e-banking, the assessment of banking service quality along with e-service quality contributes a favourable outcome. For private sector banks operating in highly competitive digital environments, this insight is crucial. It implies that efforts to improve customer trust such as through app performance, responsiveness and usability must be complemented by measures that build customer trust. These include enhanced transparency, secure digital infrastructure, consistent communication and ethical handling of customer data. Customer trust acts as a catalyst that amplifies satisfaction-driven continued usage intention, making it an indispensable component of personalized services strategies.

Overall Inference from the Model

The results of the structural equation modelling clearly demonstrated that both e-service quality and banking service quality have a major role in raising e-service satisfaction, which in turn has a strong positive impact on the intention to continue using the service. Notably, banking service quality ($\beta = 0.76$) has a stronger effect on satisfaction compared to e-service quality ($\beta = 0.35$), and also plays a more decisive role in driving continued usage intention (Mediation effect, $\beta = 0.38$ vs. 0.15). However, the impact of e-service satisfaction on continued usage intention particularly strong ($\beta = 0.83$), confirming that digital satisfaction is an essential element in retaining customers. The partial mediation effect further reveals that the benefits of e-service quality on continued usage intention are channelled significantly through satisfaction, reinforcing the need to focus on user-friendly, fast and responsive digital services.

Importantly, customer trust emerged as a critical moderator in the link between satisfaction and continued usage intention link. The interaction effect ($\beta = 0.42$) proves that customer trust amplifies the influence of satisfaction on continued usage intention. The customers with high trust are more inclined to stay loyal, even with moderate satisfaction

levels. This has significant practical implications for banks while enhancing service quality is vital, building customer trust through transparency, security, and consistent engagement is equally essential. Customer trust not only strengthens satisfaction but also ensures long-term customer retention in a competitive digital banking landscape. For private sector banks, this means investing in both digital excellence and relational trust-building to sustain competitive advantage.

The analysis presented in this chapter offers valuable insights into how various elements of both e-service quality and banking service quality influence e-service satisfaction, customer trust, and ultimately, continued usage intention, specifically among IT&ITes sector employees. The respondents, being professional group highly digital-savvy and service-conscious, provides a critical lens through which the effectiveness of private sector banking services can be assessed. It is proved that customers cognitive appraisal of e-banking experiences affirm that e-service satisfaction serves as a key mediating factor, converting service quality into meaningful continued usage intention. Additionally, customer trust amplifying the impact of satisfaction on continued usage intention, particularly among individuals who demand both digital convenience and institutional credibility.

These results hold practical significance for private sector banks aiming to attract and retain customer segment that expects seamless digital experiences, quick resolutions and high levels of data security. The results emphasize the need for a dual-pronged approach: improving digital service infrastructure to boost satisfaction, and simultaneously fostering trust through transparent, reliable, and responsive practices. By recognizing the behavioural patterns and expectations of customers, banks can develop more tailored, tech-driven, and trust-based strategies to build long-term relationships and strengthen their competitive positioning in evolving digital banking landscape.