
CHAPTER II

REVIEW OF LITERATURE

Review of literature is a crucial norm for developing the foundation of every research work (Creswell and Creswell, 2018). A review of literature locates a research work in its proper angle by studying the quantum of work already undertaken in the same area (Snyder, 2019). The literature concern to the topic “Effect of e-service Quality on Continued usage intention of customers in select Private sector banks” is presented and discussed under the following heads.

2.1 Theoretical background of the study

2.2 Empirical studies pertaining to the problem selected

2.1 Theoretical Background of the Study

The study utilised Cognitive Motivational Relational (CMR) Theory developed by Richard Lazarus (1991) to provide theoretical support for the association between e-service quality and continued usage intention of customers. According to CMR theory, emotions are produced by an individual’s assessment of his or her surroundings in light of personal goals. This is referred as cognitive component of the theory. Emotions are generated by the relationship between a person and their surroundings, who evaluate either benefits or downsides referred as relational aspect of the theory. According to this theory, cognitive assessment, and emotional response are related. The emotional response is the result of customers’ evaluation of their environment based on his goals, beliefs and values (Rasli et al., 2022). Emotions are motivational because they are responses to the progress of daily encounters (Lazarus 1991). CMR theory has been utilised by researchers to explain how customer responses such as e-service satisfaction, purchase intention and customer loyalty relating to service quality (Brady and Robertson, 2001; Nicholls et al., 2012; Yaseen & El Qirem, 2018; Lin and Shiqian, 2018). It is contended that service quality is connected to the cognitive evaluation of services, whereas purchase intention and customer loyalty are viewed as emotional reactions. Customers of e-banking assess the cues offered in the e-banking environment. The dimensions of e-service quality (reliability, website design, privacy and security and customer service and support) are the cues in the e-banking

environment to evaluate cognitively by the e-banking customers. This assessment as a behavioural reaction to the e-banking, culminate in their continued usage intention to it (Shankar and Jebarajakirthy, 2018). According to this theory there is a relation between service quality and customer loyalty in retail context (Sivapalan and Jebarajakirthy, 2019). Further, theory explains the association between dimensions of e-service quality (reliability, app design and trust) and customer loyalty (Shafiya et al., 2023).

In conformity with the prior literature this study contended that e-service quality dimensions are cognitive evaluation, whereas continued usage intention is an emotional response. Customers of e-banking services cognitively evaluate these services based on the E-S-QUAL dimensions (ease of use, efficiency, safety, reliability, responsiveness and interoperability) and Bank Service Quality dimensions (service charge, portfolio and customer relationship). This evaluation results in continuous usage, a behavioural response to the environment and services.

In online banking context, customers continuously appraise their digital service experiences, evaluating aspects such as ease of use, reliability, responsiveness, and security. These cognitive evaluations generate emotional responses. Customers are motivated to use e-banking when it supports their personal goals such as convenience, time-saving, secure transactions. A positive appraisal of e-service quality reinforces continued usage and loyalty. The relationship between the customer and the bank is redefined through digital interactions. If customers feel valued and safe, this leads to trust, satisfaction and continued usage intention. Thus, by explaining the process linking cognitive appraisal, emotion, and behaviour, CMR theory provides a robust theoretical foundation for understanding e-service satisfaction, trust, and continued usage intention in e-banking services.

2.2 Empirical studies pertaining to the problem selected

The research studies concerned with the problem selected are reviewed and organised under the following heads.

- 2.2.1 Studies pertaining to the relationship between E-S-QUAL dimensions and e-service satisfaction
- 2.2.2 Studies pertaining to the Banking Service Quality dimensions and e-service satisfaction

- 2.2.3 Studies pertaining to relationship between e-service satisfaction and continued usage intention
- 2.2.4 Studies pertaining to the moderating role of customer trust on the relationship of e-service satisfaction and continued usage intention.
- 2.2.5 Studies pertaining to e-banking of Private sector banks
- 2.2.6 Studies pertaining to e-service quality models

2.2.1 Studies pertaining to the relationship between E-S-QUAL dimensions and e-service Satisfaction

Zavareh (2012) examined “e-service quality dimensions and their effect on e-customer satisfaction in internet banking services” to identify the use of E-SERVQUAL for constructing e-service quality in internet banking and to measure the effect of e-service quality on e-customer satisfaction. The primary data were gathered from 392 internet banking users of four main public banks in Iran through questionnaires. It is found that responsiveness, trust, efficiency, reliability, ease of use and site aesthetics are the main dimensions of e-service quality of internet banking. There is a positive relation between e-service quality and e-service satisfaction. The results of regression analysis indicate trust, site aesthetics and ease of use dimensions had a positive influence on e-customer satisfaction.

Rahman et al. (2012) conducted “A conceptual study on the relationship between service quality towards e-service satisfaction: SERVQUAL and Gronroos’s model perspective” to analyse the effect of service quality towards e-service satisfaction. It focused on the association between technical quality, functional quality, internal and external forces on service quality with the mediating role of corporate image. Also measured the mediating role of perceived price on e-service satisfaction. The study concluded by formalising service quality practices definitely enhance manager’s ability to improve e-service satisfaction.

Gupta and Dev (2012) examined “Client satisfaction in Indian Banking: an empirical study” to identify the factors influencing e-service satisfaction and to analyse their effect on e-service satisfaction in Indian retail banking sector. Data were obtained from 400 customers regarding 28 item scale and regression analysis were applied to analyse data. Service quality, ambience, client participation, accessibility and financial are

identified as the drivers of e-service satisfaction. Among these service quality, ambience, and client participation are the key factors impacting e-service satisfaction.

Malviya (2015) studied “Exploring mobile banking quality dimensions for public and private sector banks in Indore district of Madhya Pradesh.” to develop a scale to measure service quality of mobile banking offered by banks. Questionnaire were used to collect data from 200 mobile banking users. Factor analysis is conducted to reduce the number of dimensional statements. The result of the study developed a measurement scale with five dimensions of mobile banking namely assurance and security, efficiency and convenience, responsiveness, reliability and satisfaction.

Agrawal et al. (2014) examined “A conceptual framework on review on e-service quality in banking industry” to propose a conceptual model of e-service quality in Indian banking industry. The dimensions of e-service quality identified are reliability, ease of use, personalisation, security and trust, website aesthetics, responsiveness, contact and fulfilment. All these dimension shows a significant influence on e-service quality.

Ayo et al. (2016) conducted a study on “E-banking user’s behaviour: e-service quality, attitude and e-service satisfaction” to find out the factors affecting service quality of e-banking namely e-service quality, attitude and e-service satisfaction. In this study e-service quality variable, diffusion of innovation construct and self efficacy are employed, which are the best reflecting factors of e-banking usage. Primary data gathered from 254 e-banking users to test the model by using PLS-SEM. The results show that e-service satisfaction strongly influenced by the quality of e-services. System availability, competence of e-service support staff, service portfolio, responsiveness, and reliability are the most important dimensions of e-service quality.

Goel (2017) studied “Application of E-S-QUAL: Assessment of studies across Globe” to examine the dimensional structure of E-S-QUAL dimensions from the existing studies across the globe. The study analyses methodological differences of the scale while studying across the industry and country. From the review of 35 studies, it is found that E-S-QUAL developed by Parasuraman (2005) is a generic scale for measuring e-service quality. It is concluded that E-S-QUAL is a powerful instrument for measuring e-service quality but the interpretations should be based on the evaluation of dimensionality of the scale.

Agrawal et al. (2018) explored key dimensions of e-service quality: a case of Indian banking industry to find relevant service quality dimension of e-service quality in Indian banking industry. Efficiency, reliability, fulfilment, e-service satisfaction, responsiveness, ease of use, security and trust, website aesthetics, contact and personalisation are the important dimensions identified from the study.

Kaur et al. (2020) studied “e-service quality: development and validation of the scale” to develop, refine and validate the scale for measuring service quality. Information quality and usability, reliability, security and privacy, efficiency, system availability and assurance are the six dimensions of the developed e-service scale. Among these information quality and usability were the most influencing factor, followed by reliability contributing to the e-service quality.

Ketema (2020) examined impact of m-banking service quality on e-service satisfaction. Data were collected from 240 customers and analysed by using correlation, multiple regression and factor analysis. The result found that the reliability, efficiency, responsiveness, empathy and ease of use have positively influenced satisfaction. Even though ease of use and reliability are the core customer focused dimensions of service quality during the covid pandemic, Privacy/security positively influenced e-service quality but its impact found to be insignificant as the customers give more important to ease of use and reliability.

Abualsauod and Othman (2020) examined the effect of “Online quality gaps on customer perception in Saudi Arabia” with the objective of measuring the influence of quality gaps on usage of online banking services. The primary data collected from 268 respondents were analysed using linear regression equations. It is found that technology and human interaction gaps are the most influencing factors of customer’s usage on online banking services. Furthermore, service reliability, technical knowledge and human interaction gaps were significantly influencing e-service satisfaction in online banking.

Mujinga (2020) examined “Online banking service quality -A South African E-S-QUAL analysis”. The data on customer perception are gathered from 184 customers based on E-S-QUAL scale and analysed. It is found that the banks were meeting customer expectations with regard to online services. Also identified the area of attention to improve

online service quality offered by the banks consists of encouraging wide usage of digital channels by huge investment on it while reducing in branch operational cost.

Kesharwani (2020) studied “e-service quality in banking industry – a review” to identify the most significant dimensions of service quality influencing e-service satisfaction of banking industry. The result show that reliability, efficiency, responsiveness, ease of use, security, website aesthetic, credibility and personalisation are the significant dimensions influencing e-service satisfaction. Whereas system availability, usage and awareness, recovery and compensation are found to less relevant dimensions of e-service quality.

Ahmed et al. (2020) examined “E-S-QUAL model and e-service satisfaction in online banking: evidence from multivariate analysis techniques” to measure the impact of E-S-QUAL dimensions of service quality on e-service satisfaction. The primary data were obtained from 910 customers of top five commercial banks in Pakistan. To find the moderation effect of exogenous and endogenous variables, SEM based multivariate approach including confirmatory factor analysis, exploratory factor analysis and multiple approach were employed. The result showed a direct influence of E-S-QUAL dimensions of service quality on e-service satisfaction, also the perceived value and trust mediate E-S-QUAL dimensions and e-service satisfaction.

Owuamanam (2021) studied “An enhanced model for e-service quality of mobile banking” with aim to develop a new scale for measuring mobile banking service quality. The study identified dimensions of mobile banking service quality namely App design, functionality and customisation as the important dimensions of mobile banking and were incorporated to the new scale ‘MAPPSCALE’ is identified and modified. It contains both the unique dimensions (App design, functionality, customisation) and core (assurance, fulfilment, service recovery).

Reddy (2021) studied “Impact of e-banking on e-service satisfaction” to measure the relationship between e-banking service quality and e-service satisfaction. Reliability, responsiveness, tangibility, assurance are the dimensions included. It is found that service quality is influencing satisfaction, reliability dimension of service quality is the most influencing factor of e-service satisfaction. Also found that the use of e-banking is significantly less in rural and semi-urban areas as they feel use of new technology is complicated and difficult.

Ahmed et al. (2021) analysed “E-banking service satisfaction and loyalty-Evidence from serial mediation through modified E-S-QUAL model and second order PLS-SEM” to measure the influence of e-service on e-service satisfaction and loyalty. The E-S-QUAL modified by adding two additional dimensions namely availability of online system and personal need of customers. A structured questionnaire was used to collect 674 responses from bank customers in Pakistan. The result of analysis showed a positive and compelling effect of modified E-S-QUAL dimension on e-service satisfaction and e-customer loyalty. As a result of serial mediation relationship, it is found that e-service satisfaction, trust and religiosity mediated the modified dimension of E-S-QUAL model and e-customer loyalty.

Hosen et al. (2021) analysed “Perception and expectation of customers in Islamic bank perspective” to measure the level of satisfaction, to analyse the gap between perception and expectation of service quality. Effectiveness and assurance, access, price, tangibles, service portfolio and reliability are dimensions studied and found that the customers are satisfied with these dimensions. Access, services of price, interruption of services, sophistication of technology and variety of products are the main item of deduction for e-service satisfaction.

Butt (2021) analysed the “Impact of E-Banking Service Quality on Customers’ Behaviour Intentions-Mediating Role of Trust” to examine customer behaviour intention to use online banking service and mediating role of trust in Pakistan context. Data were obtained from 250 respondents and analysed using regression analysis. The results show a significant impact of e-service quality on customers trust and e-service quality is a significant predictor of their behaviour intention. The mediating variable trust had also significant effect on continued usage intention of customer.

Khan et al. (2021) conducted a study on “Understanding the service quality and e-service satisfaction of mobile banking in Bangladesh: Using a structural equation model” to find the relation between mobile banking service quality and e-service satisfaction. Convenience sampling method is used to select 240 sample respondents and data are collected through questionnaires. To test the model, PLS SEM is used and the findings show that mobile banking service quality and satisfaction are significantly related. Among the dimensions of service quality responsiveness reveal greater impact on satisfaction while tangibility shows less significant influence on satisfaction. The banker’s should concentrate on responsiveness and reliability to satisfy their mobile banking customers.

Dangaiso et al. (2024) examined the interplay of internet banking service quality, e-satisfaction, e-word of mouth and e-retention: a post pandemic customer perspective to evaluate the antecedents of e-customer retention among banks in Zimbabwe post pandemic. Grounded in the expectancy-disconfirmation theory, the study adopts an explanatory research design and a quantitative research approach. Data was collected using convenience sampling and hand-administered questionnaires. Covariance based Structural Equation Modelling (SEM) in SPSS AMOS examined 261 valid responses. The findings of the study revealed the positive impact of e-banking service quality on e-service satisfaction and e-word of mouth. e-service satisfaction also positively influenced by e-word of mouth and e-customer retention. The results were also confirmatory of the positive effect of e-service satisfaction and e-word of mouth on e-customer retention

Minhaj and Khan (2025) analysed “Dimensions of e-banking and the mediating role of e-service satisfaction: a structural equation model approach” to examine the mediating role of e-service satisfaction in the relationship between e-banking service quality and customer’s continued usage intention. The researcher obtained the primary data from 187 respondents. Purposive sampling technique was adopted. Structural Equation Modelling (SEM), reliability, convergent, discriminate validity and model fitness are achieved through Smart PLS 3. The findings reveal that efficiency, reliability, and service quality have a significant direct effect on e-service satisfaction and customer’s continued usage intention. It also shows the significant effect of efficiency reliability and service quality by taking e-service satisfaction as a mediator on customer’s continued usage intention.

2.2 Studies pertaining to the Bank Service Quality dimensions and e-service Satisfaction

Glaveli et al. (2006) studied “Banks service quality-evidence from five Balkan countries” to examine differences in rating BSQ dimensions and perception of service quality by customers from five Balkan cities. Effectiveness and assurance, access, price, tangible, service portfolio and reliability are the six BSQ dimensions used to evaluate service quality. The result shows that perceived service quality differed from country to country. Effectiveness, price and reliability were the most important factors and access was the least important factor influencing perception of service quality.

Abdulla et al. (2011) examined “Bank Service Quality (BSQ) index- an indicator of service performance” aims to design and validate a new measurement index in banking sector. Data were collected from 1519 customers of commercial banks and Islamic banks. Exploratory and confirmatory factor analysis were used to test reliability, validity and empirically tested the 29 items instruments. Systemisation, reliable communication and responsiveness are the dimensions identified where systemisation is the most important service quality dimensions measured through multiple regression.

Kamble et al. (2011) conducted a study on “Measurement of service quality in banks: a comparative study between public and private sector banks in India” to measure and compare service quality in private and public banks by applying Banking Service Quality (BSQ) scale. The study analysed the data collected from 240 customers from private and public sector banks. Effectiveness, access and tangibles are the key dimensions in private sector banks whereas, price and reliability are the superior dimensions in public sector banks. It also proved that BSQ is a valid and reliable measure of service quality in Indian banking sector.

Vazifehdoost et al. (2015) examined “An investigation of relationship between Bank Service Quality dimensions based on BSQ model and customer’s satisfaction, Case study: Refah bank, Tehran city” to measure the influence of BSQ dimensions on e-service satisfaction. Effectiveness, guarantee, accessibility, physical dimension, delivery of service and reliability are the dimensions studied and data were gathered from 300 customers regarding these dimensions. The result of correlation and regression analysis show that all these dimensions positively influence e-service satisfaction. Among these effectiveness dimension has the strongest relationship with e-service satisfaction.

Al Jazzazi et al. (2017) studied “Demographic differences in Jordanian bank service quality perceptions” to assess difference in BSQ perceptions across demographic subgroups of Islamic and conventional Jordanian banking customers. Data were gathered from 2000 customers and analysed sub group differences in six demographic variables as gender, age, occupation, income, education and religion using one way ANOVA. It is found that bank service quality perceptions are significantly differ in these variables.

Narteh (2018) analysed “Service quality and e-service satisfaction in Ghanaian banks – the moderating role of price” to examine relationship between service quality and

e-service satisfaction through the combined application of SERVQUAL and BSQ model and also the moderating effect of price. Data were gathered from 560 bank customers and analysed through structural equation modelling. Tangibles, reliability, assurance, empathy and price shows direct positive relationship between service quality and e-service satisfaction.

Ayo (2018) studied “A two-phase multi objective optimization for benchmarking and evaluating service quality in banks” to provide a reliable measurement for service quality in banks. The SERVQUAL model was developed based on Banking Service Quality (BSQ). Effectiveness and assurance, access, price, tangibles, service portfolio and reliability are dimensions discussed under this study. A sample 270 customers were surveyed regarding 22 item BSQ scale. Important factors identified are delivery of promised service, precision on account statements, queues that move rapidly and sufficient number of ATMs per branch. The result of multi objective algorithm shows that delivery of promised service and queues are more important than more rapidly and sufficient number of ATMs per branch.

Shankar & Jebarajakirthy (2019) analysed “The influence of e-banking service quality on customer loyalty: A moderated-mediation approach” to investigate moderated mediated mechanism for enhancing customer loyalty toward e-banking platform through e banking service quality. The dimensions of e-banking service quality studied are reliability, website design, privacy, security and customer service and support. Data were gathered from 1028 customers and analysed using SEM. The results showed that the reliability, privacy and security dimensions enhanced customer loyalty and trust in e-banking mediate the effects of EBSQ dimensions on customer loyalty except for website design. The mediation effect of trust varies between high and low involved consumers.

Shayestehfer and Yazdani (2019) examined “Bank service quality: A comparison of service quality between BSI branches in Isfahan and Dubai” to compare perception of banking customers with regard to bank’s service quality from 400 samples drawn from two banks. Data were collected through questionnaires about seven dimensions of banking service quality. Factor analysis was used to analyse data, independent sample t test used to compare sample means and Friedman test is used to ranking BSQ dimensions. Customers from both the cities are satisfied with banking service quality, however the importance of dimensions differed in both the cities.

Hamzagic and Tournoise (2021) studied “New dimension in the Bank Service Quality (BSQ) measurement scale: an empirical investigation” to test the validity of the extended BSQ scale. The study used six dimensions from the original scale developed by Bahia and Nantel (2000) as effectiveness and assurance, access, price, tangibles, service portfolio and reliability with extended dimension ‘personalized services. A sample of 201 clients were surveyed to conduct an empirical study and tested by applying statistical tools like Cronbach alpha, Confirmatory Factor Analysis and Exploratory Factor Analysis. The study found that the new scale is statistically valid and reliable. The extended scale more effectively assesses and offers more accurate picture the bank’s service quality.

Amar et al. (2024) studied “Measuring bank service quality and recommendations for improvement: A case of Indonesia” to assess service quality and recommend improvements to the Indonesian Islamic Bank. A modified bank SERVQUAL and Service Performance Control Matrix (SPCM) were used in this study. The service quality was evaluated based on customer perceptions and their desired and minimum levels of expectations. This study used a set of questionnaires with a 35-item scale comprising seven dimensions: effectiveness and assurance, access, price, tangibles, service portfolio, reliability, and compliance. The data were collected using a survey, and 193 responses were received. The findings disclosed that the bank customer's perception of the service provided exceeded their minimum expectations but fell short of their desired expectations. By mapping the service performance into the matrix, it was determined that no services fell within the excellent zone, three services were classified in the problematic zone, and the majority of services fell within the improvement zone.

2.2.3 Studies pertaining to relationship between e-service Satisfaction and Continued Usage Intention of customers

Nochai and Nochai (2013) studied “The impact of internet banking service on customer in Thailand: A case study in Bangkok” to find various internet banking service dimensions which influences e-service satisfaction among top three banks in Bangkok city. Quota sampling method is employed to find 450 samples respondents. Multinomial logistic regression analysis was applied to analyse the relationship between these dimensions and satisfaction. The factors like completing a task accurately, 24*7 days service, contacting staff to check immediately, providing accurate information and up to date transaction have impact on e-service satisfaction.

Kaura (2013) examined “Antecedents of e-service satisfaction: A study of Indian public sector and Private sector banks” to study the effect of service quality, perceived price, and fairness and service convenience on e-service satisfaction in public and private sector banks. Primary data were gathered from 445 customers and regression analysis was used to analyse data. Employee behaviour, tangibility and information technology are used as dimensions of service quality. All dimensions except tangibility show positive impact on e-service satisfaction for both Public and Private sector banks.

Lee (2013) studied “Major Moderators influencing the relationships of service quality, e-service satisfaction and customer loyalty” to identify moderating variables influencing service quality, e-service satisfaction and customer loyalty. The results show that service quality and e-service satisfaction positively affect customer loyalty and service quality positively influence e-service satisfaction. The effect of service quality on e-service satisfaction increases among customers with high level of perceived value on price and the relationship between e-service satisfaction and loyalty strengthen when perceived switching cost increases.

Njane (2013) analysed “An investigation of factors influencing customer retention in Barclays bank of Kenya” to identify the factors affecting customer retention. Primary data were collected through semi structured questionnaire and interviews and analysed via employing descriptive statistics. The results show that accuracy, delivery of services, efficiency, physical appearance and convenient location, competitive price are the factors influencing customer retention. Corporate image of the bank based on stability, familiarity and reliability are also influencing customer retention.

Tamuliene & Gabryte (2014) examined the “Factors influencing customer retention: case study of Lithuanian mobile operators.” The objective is to develop a model of customer retention on mobile operators in Lithuania. Data were gathered from 223 mobile operators and collected through a well-structured questionnaire. Correlation and regression analysis were applied to analyse collected data. The results shows that e-service satisfaction, relationship quality, switching cost and customer retention are significantly related.

Abdullah et al. (2014) examined “Determinants of e-service satisfaction on retail banks in New Zealand: An empirical analysis using Structural equation modelling” to find

factors influencing e-service satisfaction by examining perception of customers regarding service quality. reliability, responsiveness, assurance, empathy, enabling and tangibles are the five dimensions of service quality initially analysed. Among this reliability, assurance and enabling significantly influence e-service satisfaction in retail banks.

Kundu and Datta (2015) examined “Impact of trust on relationship between e-service quality and e-service satisfaction” to find the mediating role of trust on e-service quality and e-service satisfaction. Data were drawn from 367 customers and analysed using EFA, CFA and SEM. It is found that e-service quality is strongly correlated with e-service satisfaction and confirm that trust act as a mediating variable.

Moensard et al. (2016) examined “the effect of service quality and relationship marketing to customer value, e-service satisfaction, switching cost and customer retention: a case study on the customers of Bank NTT at East Nusa Tenggara Province”. This study aims to measure the effect of quality service, relationship marketing, customer value, e-service satisfaction, switching cost on customer retention and to find the most influencing variable affecting customer retention. Data were obtained from 180 customers and analysed. It is found that there is significant relation between quality of service, relationship marketing, e-service satisfaction, switching cost on customer retention while customer value has no significant influence on customer retention. Relationship marketing is the most influencing factor on customer retention.

Pual et al. (2016) measured “impact of service quality on e-service satisfaction in private and public sector banks” to examine the effect of e-service quality on e-service satisfaction in private and public sector banks in India. Data were collected from 500 customers, 250 each from public and private sector banks. Responds to needs, fast service, knowledge of products, solving questions, quick connection to the right person and effort to reduce queuing time were found to be the factors significantly associated with overall satisfaction in private sector banks. Knowledge of the product and fast service are the influencing factors and appearance is the negatively influencing factor in case of public sector banks.

Simon et al. (2016) analysed “Effect of electronic banking on e-service satisfaction in selected commercial bank, Kenya” to study the effect of e-banking on e-service satisfaction. Primary data was collected from 225 customers and analysed using regression

analysis. The results shows that the flexibility, ease of use and personalisation of internet banking are the most significant factors influencing e-service satisfaction. The usefulness and friendliness of internet banking is the least significant factor influencing e-service satisfaction.

Al Hawary and Al Smeran (2017) examined “Impact of electronic service quality on e-service satisfaction of Islamic banks in Jordan” to study the impact of e-service quality on e-service satisfaction. Reliability, ease of use, effectiveness, website design, privacy and responsiveness are the dimensions employed and 300 samples were collected. Ease of use, website design, privacy and responsiveness dimensions of e-service quality show significant impact on e-service satisfaction. Whereas, reliability and effectiveness indicate insignificant impact on e-service satisfaction.

Hashemi and Abbasi (2017) examined the “Impact e-service quality on e-service satisfaction” to measure the impact of e-service quality on continued usage intention of customer. The variables examined are efficiency, service provision, safety and security and e-service satisfaction. Primary data were collected from 113 customers and analysed through inferential statistics. It is found that electronic service quality indicates a positive significant influence on e-service satisfaction and continued usage intention of the customer.

Srar et al. (2017) studied “impact of online banking service quality on e-service satisfaction and its importance in customer retention” with the objective of finding the important dimensions of online service quality and its effect on customer retention using mediating role of e-service satisfaction. The results indicate that assurance, tangibility and responsiveness have significant positive influence on e-service satisfaction while reliability and empathy are insignificant. Also found that service quality is a significant predictor of customer retention.

Mahmoud et al. (2018) analysed “The effect of trust, commitment and conflict handling on customer retention: the mediating role of e-service satisfaction” to measure direct and indirect relationship amongst trust, commitment and conflict handling on customer retention. It is found that trust and conflict handling had a direct influence on e-service satisfaction and indirect significant effect on customer retention via e-service satisfaction. Also found that conflict handling shows direct significant effect on e-service satisfaction.

Parawansa (2018) examined “Effect of commitment and customers satisfaction on the relationship between service quality and customer retention in rural banks in Makassar, Indonesia” to find the effect of commitment and e-service satisfaction on the relationship between service quality and customer retention. A sample of 300 customers surveyed and analysed through inferential statistics. The study indicates significant relation between service quality, commitment, e-service satisfaction and customer retention. Also found that commitment and e-service satisfaction mediate the effect of service quality on customer retention.

Darzi and Bhatt (2018) studied “Personnel capability and e-service satisfaction as predictors of customer retention in the banking sector: a mediated – moderation study” to investigate the effect of personnel capability and e-service satisfaction on customer retention. Data were gathered from 409 private banking customers in Jammu and Kashmir and analysed using structural equation modelling. Results indicate that personnel capabilities and e-service satisfaction have positively influenced customer retention. E-service satisfaction partially mediated the effect of personnel capabilities on customer retention. All the dimensions significantly influenced e-service satisfaction.

Sathyavani and Shivany (2018) studied “E-banking service quality, e-service satisfaction and e-loyalty: A conceptual model” from the customers point of view. Analyse review of literature relating to all these key variables and develop a conceptual model to connect E-banking, e-service satisfaction, e-service quality and E-loyalty. The results show a positive relationship between these variables.

Yilmas et al. (2018) examined “Investigating the relationship between service quality dimensions, e-service satisfaction and loyalty in Turkish banking sector: An application of structural equation model”. It aims to examine the structure of SERVQUAL dimensions and to describe the student’s perception towards bank’s service quality and overall level of satisfaction. Data were collected from students from faculty of Economics and Administrative science of Eskisehir Osmangazi university. To develop the structure of SERVQUAL dimensions first order and second order confirmatory factor analysis were used. A SEM model is used to test the effect of perceived service quality, e-service satisfaction and customer loyalty. It is found that reliability, confidence inspired by bank and accessibility have a positive influence on e-service satisfaction.

Shared (2019) analysed “the relationship between e-service quality and e-service satisfaction: An empirical study in Egyptian banks”. Data were obtained from 140 respondents who uses online services in various bank branches in Cairo city in Egypt. Reliability, responsiveness, privacy fulfilment and empathy were the dimensions under study. The result of factor analysis indicate relation between e-service quality and e-service satisfaction. From the regression analysis it is found that all the variable except empathy show a significant correlation with e-service satisfaction.

Putri et al. (2019) studied “Effect of Bank Service Quality (BSQ) model on e-service satisfaction and loyalty in PT. bank Mandiri TBK bank Sungguminassa” to analyse the role of BSQ to e-service satisfaction and loyalty. Data were obtained from 100 customers and analysed using PLS model. Effectiveness and assurance, access, price embodiment, service portfolio and reliability were the BSQ dimensions studied. Reliability, responsiveness, assurance and empathy are the indicators of e-service satisfaction while transaction habit, repeat transactions, recommendations and commitments are the customer loyalty indicators. The results indicate that satisfaction mediate the effect of banking service on customer loyalty is positive and significant.

Boonlertvanich (2019) conducted a study on “Service quality, satisfaction, trust and loyalty: the moderating role of main-bank wealth status” to develop a comprehensive model of service quality showing the relationship between satisfaction, trust and loyalty. A sample of 400 customers from large commercial banks in Thailand were collected through questionnaires. The result of Partial least square, Structural equation modelling and multigroup analysis show that service quality directly and indirectly affects satisfaction, trust and loyalty. Also found that behaviour loyalty is less affected by the wealthy customers than regular customers while attitudinal loyalty is identical. So, it is proved that main bank wealth status has a co-moderating role in the relation between service quality and customer loyalty.

Mokhtar and Sjahrudin (2019) examined “The relationship between customer relationship management quality, service quality, e-service satisfaction and customer loyalty.” The objective of the study is to validate the mediational model that link CRM quality and service quality e-service satisfaction and customer loyalty. Survey was conducted among 1825 customers regarding 22 SERVQUAL statements. The result of

confirmatory factor analysis show that e-service satisfaction plays a mediating role CRM quality, service quality on customer loyalty. Also proven that service quality has a significant effect on customer loyalty which is mediated by e-service satisfaction.

Raza et al. (2020) studied “Internet banking service quality, e-service satisfaction and loyalty: the modified e-SERVQUAL model” to explore dimensions of service quality and its effect on e-service satisfaction and e-loyalty. Data were collected from 500 bank customers in Pakistan using structured questionnaires and Partial Least Squares Structured Equation Modelling were employed to test the model. It makes use of modified model of E-SERVQUAL with dimensions as user friendliness, personal need, efficiency of website and site organisation to relate e-satisfaction and customer loyalty. It is found that all these dimensions positively influenced e-service satisfaction while e-service satisfaction significantly influence customer loyalty.

Haq and Awan (2020) examined “Impact of e-banking service quality on e-loyalty in pandemic times through interplay of e-satisfaction” to analyse e-banking service quality and its effect on e-loyalty through mediating role of e-satisfaction. Responses are collected from 976 customers and analysed using SEM model. Reliability and website design are the most influencing factor of e-loyalty however those are partially mediated by e-satisfaction. The effect of privacy and security on e-banking loyalty are fully mediated by e-satisfaction.

Sasono et al. (2021) examined “The impact of e-service quality and satisfaction on customer loyalty: empirical evidence from internet banking users in Indonesia” to measure the mediating role of e-satisfaction and influence of service quality on customer loyalty. The data were gathered from 205 internet banking customers and analysed using Structural Equation Modelling. The results show significant relation of e-service quality and e-service satisfaction on customer loyalty and e-satisfaction mediate the influence of e-service quality towards e-loyalty.

Alkitbi et al. (2021) studied the “Factors affecting customer retention: A systematic review” to examine various factors affecting customer retention. Around 30 studies are reviewed and found that service quality, trust, satisfaction and commitment are the most common factors affecting e-service satisfaction.

Langat et al. (2021) examined “Mobile banking service quality and customer retention: A moderated mediation model of customer perceived value and perceived corporate image” to examine indirect relationship between service quality and customer retention via customer perceived value with moderating role of perceived corporate image in Kenyan banking industry. A sample of 400 users of mobile banking services are selected by using simple random and systematic sampling method and data collected through questionnaire. The findings highlight the relationship between service quality and customer retention with mediating effect of customer perceived value. Further, moderating role of corporate image on indirect association on mobile banking service quality and customer retention are found out.

Bankuoru Egala et al. (2021) examined “To leave or retain? An interplay between quality digital banking service and e-service satisfaction” to study the impact of quality digital service on e-service satisfaction and retention. The study employed combined model of E-S-QUAL and BSQ model of service quality. Data were gathered from 395 customers and analysed using PLS-SEM. The results reveal the significant relation between digital banking service satisfaction and continued usage decision. Also found that ease of use, efficiency, privacy/security and reliability significantly influencing e-service satisfaction and continued usage intention.

Ahmed and Mostafa (2021) analysed “Impact of e-relationship marketing on e-service satisfaction, loyalty and retention in banking sector of Bangladesh” to study the effect of e-relationship marketing on e-service satisfaction, loyalty and customer retention. A sample of 600 responses were collected and analysed using factor analysis and SEM. It is found that the variables responsiveness, commitments, security, communication, bonding and trust showing positive significant relationship between e-relationship management and e-service satisfaction. Also found that the effect of e-service satisfaction on retention and loyalty is positive.

Marliyah et al. (2021) examined “The effect of e-service quality on satisfaction and its impact on customer loyalty of mobile banking users” to study the effect of service quality on e-service satisfaction and its impact on customer loyalty. Data were obtained from 84 customers and analysed using PLS-SEM. The results show a positive significant

influence of service quality on e-service satisfaction and loyalty. Also show that e-service satisfaction has significant positive influence on customer loyalty.

Fatikah & Albanna (2022) studied “The influence of e-service quality and e-trust on e-loyalty: the role of e-satisfaction as an intervening on Islamic mobile banking customers” to analyze the effect of e-trust and e-service quality on loyalty through e-satisfaction of Islamic mobile banking users. The sampling method used in this study was nonprobability sampling with a purposive sampling technique. The data was collected from 151 respondents who met the assessment criteria and were supposed to use mobile banking at least twice. This study used Structural Equation Model (SEM) analysis techniques, which were estimated by Smart PLS 3.0. The results show that e-service quality and e-trust have a positive effect on e-satisfaction; e-trust and e-satisfaction have a positive effect on e-loyalty; e-service quality does not affect e-loyalty; e-satisfaction can mediate the relationship between e-service quality and e-trust to e-loyalty.

Fathima et al. (2022) analysed “e-service satisfaction and customer retention as a result of e-service quality after the Covid-19 breakdown” to measure the effect of e-service satisfaction on customer retention as a result of e-service quality. Data were obtained from 167 customers regarding E-SERVQUAL scale and analysed using inferential statistics. The results indicate positive relation of e-service quality dimensions on e-service satisfaction in the case of potential retained customers.

Rahardjo and Darma, (2025) studied “Digital service quality and mobile banking continuity as drivers of loyalty and bank reputation”. This study aims to test and obtain empirical evidence of the effect of online service quality measurement scales in the banking sector environment in increasing continuity of mobile banking service usage, and can increase customer loyalty and bank reputation. Data were obtained from 387 customers of Bank Negara Indonesia (BNI) and analysed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) model. The results obtained that application architecture and user friendliness cannot increase continuity of mobile banking service usage. The measurement scale for online service quality in the banking sector that can increase continuity of mobile banking service usage is Application efficiency, Reliability, Responsiveness, Security, and Familiarity, and Continuity of mobile banking service usage can increase loyalty and bank reputation.

2.2.4 Studies pertaining to the moderating role of Customer Trust on the relationship of e-Service Satisfaction and Continued Usage Intention of customers

Kaur et al. (2020) examined the “Role of perceived risk in online banking and its impact on behavioural intention: trust as a moderator” to revisit the role of perceived risk in online banking, using an alternative view on trust as a moderator on the relationship between perceived risk and behavioural intention. Structural equation modelling technique is used to analyse data collected from 677 bank customers via personalized services using a self-administered questionnaire. The results indicate that perceived risk as a multi-dimensional construct has a direct and indirect impact on behavioural intention to use e-banking continuously.

Hamakhan (2020) examined “The effect of individual factors on user behaviour and the moderating role of trust: an empirical investigation of consumers’ acceptance of electronic banking in the Kurdistan Region of Iraq” to investigate the effect of Individual Factors on User Behaviour, and the moderating role of Trust in the relationship between Individual Factors, and User Behaviour based on the Unified Theory of Acceptance and Use of Technology. This study highlights the role of trust on the acceptance of electronic banking channel services, which is the most crucial consideration in customers’ decisions to accept electronic banking channels services. Data were collected using an online questionnaire that received 476 valid responses and the model tested data using the Partial Least Squares-Structural Equation Modelling approach. The results show that Individual Factors have a positive effect on User Behaviour. Besides, results show that trust moderates the relationship between Individual Factors and User Behaviour.

Van et al. (2020) studied the “Impact of perceived risk on mobile banking usage intentions: trust as a mediator and a moderator” to examine the relationships among perceived risk, trust, and intention to use mobile banking. The research model is confirmed based on data collected from the customers of one of Vietnam's largest joint stock commercial banks. The results of statistical analysis show that the research model explains 60.2 percent of the variability of intention to continued use of mobile banking. The results show that perceived risk includes components such as financial risk, social risk, time risk, privacy risk, security risk, and performance risk. Furthermore, perceived risk is negatively related to trust and intention to use mobile banking, and trust has a positive relationship

with intention to continued use of mobile banking. Implications are drawn and useful for improving intention to use mobile banking.

Al-bloush (2021) examined the “impact of website quality components towards continuous usage intention” to examine the impact of system quality, e-service quality, and information quality on continuous-use intention. The current research used a convenience random sample to collect data from customers of Jordanian commercial banks operating in South, Middle, and North Amman, using structured questionnaires. Data from 372 respondents were analysed applying PLS-SEM to examine the research hypotheses. The findings revealed that continuous-use intention was significantly influenced by system quality, e-service quality, and information quality. These offer valuable insights for academics and decision-makers to improve website quality components, considering their critical role in improving the continuous-use intention of online banking.

Alqasa and Afaneh (2022) “Moderating Role of Trust Exploring the impact of service quality dimensions on customer loyalty with a moderating role of customer trust: An Applied study on the Saudi commercial banks” to examine the moderating effect of customer trust on the direct relationship between service quality and customer loyalty. Data were gathered from 340 banking customers using a systemic sampling technique. The data were analysed using the PLS-SEM approach and the SMART PLS 3.0 software. Service quality is viewed in this study as a multidimensional construct comprised of tangibility, reliability, responsiveness, assurance, and empathy. The findings indicated that each factor directly affects consumer loyalty. The moderating effect of customer trust on the established association between service quality aspects and customer loyalty.

Masoud and Albaity (2022) analysed the “Impact of general trust on bank risk-taking: the moderating effect of confidence in banks”. The study examined the effect of general trust (GT) and confidence in banks (CIB) on bank risk-taking. Besides, it explores the moderating role of CIB on the relationship between GT and bank risk-taking. Two-step system GMM estimator was used to examine the links between the general trust and confidence in banks with bank risk-taking in MENA region. Results indicated that both general trust and confidence in banks negatively influenced bank risk-taking. Moreover, CIB weakened the negative relationship between GT and bank risk-taking.

Venkatakrishnan et al. (2023) examined “Web design and trust as moderators in the relationship between e-service quality, e-service satisfaction and customer loyalty”. A survey instrument and data from 650 respondents who are regular e-buyers from the southern part of India are used. The results indicate that e-service quality positively relates to e-service satisfaction and loyalty. The finding suggests that price perception and trust are vital in enhancing e-service satisfaction. Further, the indirect effect of e-service quality on customer loyalty through e-service satisfaction is supported. Finally, web design and trust significantly influence the relationship between e-service quality and e-service satisfaction.

Nguyen and Dao (2024) examined “Factors influencing continuance intention to use mobile banking: an extended expectation-confirmation model with moderating role of trust” to explore the impact of user adaptation and its antecedents, including perceived usefulness, self-efficacy, and subjective norm on continuance intention towards mobile banking. Data were gathered using convenient and snowball sampling techniques, face-to-face survey with a sample of 523 consumers of large banks in Vietnam. The partial least squares structural equation modelling Smart PLS 4.0 software is employed for data analysis. The research findings reveal that trust moderates the relationship between adaptation and continuance intention.

Kim and Yum (2024) analysed the “Enhancing Continuous Usage Intention in E-Commerce Marketplace Platforms: The Effects of Service Quality, Customer Satisfaction, and Trust” aimed to identify the relationship between e-service quality, customer satisfaction, e-trust, and continuous usage intention in e-commerce marketplace platforms. Moreover, the study examined the role of customer satisfaction and e-trust as mediator using a structural equation modelling technique. Data from 311 users were used in the data analysis. The results indicates that e-service quality significantly and positively affects customer satisfaction, e-trust, and continuous usage intention, customer satisfaction has a significant and positive impact on e-trust and continuous usage intention, e-trust has a significant and positive impact on continuous usage intention and both customer satisfaction and e-trust serve as significant mediating factor in the relationship between e-service quality and continuous usage intention.

Rejitha and Jayalakshmi (2025) studied the “Interplay of Brand Trust and Customer Loyalty on assessing the Impact of Trust-Building on Retention and Advocacy” to test different trust-building strategies and examined their influence on customer retention and

advocacy. The sample consisted of 500 customers across industries surveyed to measure outcomes affecting brand trust and resultant loyalty behaviours through a broad mixed-method design. The statistical techniques used to analyse the quantitative data helped segregate significant trust factors most relevant for loyalty. In contrast, qualitative findings provided a deep perspective of customer experiences and expectations. Results show a positive and strong association between trust and loyalty, which underlines that efforts to build or reinforce this relationship foster customer retention and advocacy among individuals in the Brazilian context. The analysis further identifies sector-specific differences that emphasize that the trust-loyalty relationship is moderated by the environment from which it operates.

2.2.5 Private Sector Banks in India and e-service quality

Technology adoption is necessary in banking industry to meet their customers' requirements improving efficiency and ensure customer delight. In India, private banks sector and foreign banks are the carriers of technological revolution (Tiwary 2011). Private sector banks are better equipped with modern infrastructure and give emphasis on relationship marketing (Shahneaz et al., 2013). Customer relationship management in private sector banks are found to be medium and need to improve to retain the customers (Manoj, 2018). E-service satisfaction and service quality are considered to be key determinants of banking success rate.

Nambiar et al. (2018) analysed "Perceived service quality and e-service satisfaction- a missing link in Indian banking sector" to measure the effect of perceived service quality on e-service satisfaction through customer value evaluation. A total of 846 responses is collected from both old generation and private sector banks in India and analysed. It is found that there is a significant relationship between tangibility, reliability, empathy and responsiveness dimensions of service quality and customer value evaluation.

Kumar et al. (2018) examined "e-service satisfaction in private sector banks – a case study of HDFC bank" to study the level of satisfaction in private sector banks. Data were collected from 100 customers of HDFC bank and compared the mean value of expectation and observations. Various parameters have been ranked on the basis of weighted mean and correlation has calculated. The results shows that the bank is fulfilling

expectation only in 16 parameters out of 31 individual items. Even though the customers are ready to retain the bank and recommend to their friends and relatives.

Bhatt and Mehta (2020) analysed “Factors influencing overall service quality in banking: a comparative study of Indian Public and Private sector banks” to explore most influencing factors of service quality. An online survey of 1014 customers were conducted to collect required data. Assistance, competence, ease of use, connectivity, tangibility, security and accessibility dimensions are identified through factor analysis. The result of t test and multiple regression analysis shows that private bank’s services significantly efficient than public sector banks.

Dahal (2022) studied the “impact of service quality on customer loyalty in Government banks in Nepal” to examine the relationship between service quality and customer loyalty. The SERVQUAL model was applied to evaluate 364 responses collected from public banks in Nepal. The result of regression and correlation analysis shows that reliability, responsiveness and empathy positively influence customer loyalty whereas the tangibility and assurance insignificantly associated.

Tee (2022) examined “Mediating effect of e-service satisfaction on the relationship between service quality and customer loyalty in Ghana banking industry” to measure the mediating role of e-service satisfaction on service quality and customer loyalty. A systematic random sampling method applied to select 860 respondents and collected through questionnaires. The result of regression analysis indicates that a positive mediating role of e-service satisfaction on service quality and customer loyalty.

Kesharwani and Chaudri (2025) assessed “the Impact of Credibility and Security on Customers E-Trust in the Context of Indian Banks” seeks to measure the impact of credibility and security dimensions of E-service quality on customers’ E-trust in the context of Indian banks. The sample for the study is taken from customers of Public and Private sector banks of Delhi/NCR. A total of 420 complete and suitable responses were received for final analysis. During data collection, it was ensured that the respondent is over the age of 18, has an active bank account, and has been using banking E-services for at least six months. Data for the study is analyzed using FEA, CFA, and SEM via using SPSS 24 and AMOS 21 software. The findings of the study reveal that both the credibility and security dimensions of E-service quality have a strong impact in influencing customer

trust in E-banking. Banks' focus on enhancing credibility and security measures creates value in customers' eyes that as a result enhances their faith in the service provider.

2.2.6 Studies pertaining to e-service quality models

Measuring service quality is now become a very important function of every service industry. Service quality is the discrepancy between consumers perception of services offered by a firm and their expectations about firms' offerings of such services. The expectation is defined as the prediction of a customer about an imminent transaction with the bank. Customers experience from the transaction are known as perception (Parasuraman et al., 1988). The customer judge quality as low if the perception is less than the expectation and high quality if the perception is more than or equal to expectations (Parasuraman et al., 1985). Different model developed to measure service quality are discussed to arrive at the inevitable element of service quality.

According to Nordic School, service quality is measured by comparing expected and perceived service. Technical quality, Functional quality and images are determinants of service quality. Among them functional quality is the very important dimension of service quality (Gronroos, 1984). The SERVQUAL developed by Parasuraman, Zeithaml and Berry (1985) incorporated tangibility, responsiveness, reliability, security, accessibility, courtesy, credibility, communication to measure service quality. These dimensions have been reduced into five measures namely tangibility, reliability, responsiveness, empathy and assurance which is popularly known as RATER dimensions. As per Attribute Service Quality Model (Haywood and Farmer,1988) service quality model consist of physical and procedural, behavioural and judgemental dimensions. The Synthesized Model of Service Quality (Brogowicz et al.,1990) states that service quality is the gap between technical and functional quality. The gap result not only from the customer experiences but also from other sources like advertisement and word of mouth etc. Cronin and Taylor (1992) developed SERVPERF model which considered only on customer perception about a service offered. It is the modified version of SERVQUAL but the only difference is that SERVPERF doesn't take into account expectation of customers.

The Perceived Quality and Satisfaction Model developed by Spreng and Mackoy (1996) states that service quality is the effect of expectation and perceived performance on

satisfaction by using ten set of variables namely convenience, friendliness, providing accurate information, listening, knowledge, consistency, helping, professional staffs and personalisation. The PCP Attribute Model of Philip and Hazlett (1997) built on a hierarchical structure with three attributes namely Pivotal (end product), Core (people, process and organisational structure) and Peripheral services (extras or frills designed to make service delightful). Antecedents and Mediator Model developed by Dhabolkar (2000) states that reliability, personal attention, comfort and features are the antecedents of service quality.

The WebQual (Loiacono et al.,2000) model measures website quality with 12 dimensions namely, information fit to task, tailored communication, trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, emotional appeal, consistent image, online completeness and relative advantage. The Banking Service Quality model (BSQ) developed by Bahia and Nantel (2000) measured banking service quality with six dimensions namely effectiveness and assurance, access, price, tangible, service portfolio and reliability.

The e-SERVQUAL (Zeithaml et al.,2002) consist of seven dimensions, classified into two scales. The core scale consists of efficiency, reliability, fulfilment, privacy and the recovery scale consist of responsiveness, compensation and contact of a service.

In order to measure service quality delivered through websites, Parasuraman et al, (2005) developed two multiple item scale namely E-S-QUAL and E-Rec-SQUAL. An E-S-QUAL was developed based on 22 item scale with four dimensions namely Efficiency, Fulfilment, System availability and Privacy. E-Rec-SQUAL is consists of 11 items with three dimensions namely Responsiveness, Compensation and Contact.

Of various models in e-service quality, basically taken into account technical and functional dimensions of services which are considered as core services offered in a service sector along with other important dimensions of responsiveness and peripheral services. As the present study aim to assess the e-service quality of private sector banks, the study is based upon e-service quality assessment through E-S-QUAL (Parasuraman et al., 2005) and Banking Service Quality (BSQ) developed by Bahia and Nantel (2000).

Since the original model of service quality developed by Parasuraman et al. (1988) could not explicitly measure the quality of e-services (Zeithaml 2002), the revised model

E-S-QUAL was developed by Parasuraman et al. (2005) consist of 22 item scale on four dimensions namely efficiency, fulfilment, system availability and privacy. Efficiency is the proper structuring of website and the ability of the customers to access the website easily with minimum effort. Fulfilment includes timely delivery of the product, availability of the product and services and accuracy of the service requirement. Reliability is the accuracy of the promised services and proper functioning of the site. System availability measures system downtime and privacy is the beliefs of customers about the safety of site and protection of their personal information.

The rise of mobile banking led to the development of M-S-QUAL (mobile service quality), incorporating dimensions such as app usability, reliability, aesthetics, and responsiveness, which go beyond website-based service measures (Huang and Benyoucef, 2013; Chong et al. 2018). Researchers integrated E-S-QUAL dimensions with personalisation, security compliance, personalized services, e-trust, e-satisfaction, and e-loyalty models to better explain customer behaviour in digital environments (Khurana, 2019; Almansour & Elkrghli, 2023). Recent studies highlight new digital dimensions, including personalization, aesthetics/UX, omnichannel integration, and AI-enabled service quality, reflecting the shift from simple transactional services to experience-driven digital ecosystems (Wolf & Steul-Fischer, 2023; Kesharwani and Chaudri,2025).

All these dimensions cannot be applied in every service industry. The number and definition of the dimension differ according to the nature of products and service offered by the company. The E-S-QUAL is an open model it is applied flexibly in different service industries. Hence, in the present study ease of use, efficiency, safety, reliability and responsiveness were applied to analyse the dimensional structure of banking e-service quality. From the BSQ model the dimensions namely price, service portfolio and customer relationships were applied in the present study and which not covered under E-S-QUAL.

Research Gap

On reviewing the above literature relating to e-Service quality, Banks service quality, e-service satisfaction and continued usage intention of customers, the following research gap have been identified. In the bank's context of service quality extant of researches have been conducted by the foreign and Indian researchers. Effect of e-service quality on e-service satisfaction using E-SERVQAUL (Vos et al., 2014; Abdullah et al.,

2014; Pual et al. 2016; Hashemi and Abbasi 2017; Sathyavani and Shivany 2018; Boonlertvanich 2019; Ahamed et al. 2020; Khan et al. 2021) and effect of e-service satisfaction on continued usage intention (Siu et al. 2013; Tamuliene, V., & Gabryte, I. 2014; Moenardy et al., 2016; Mahmoud et al., 2018; Mokhtar and Sjahrudin 2019, Alkitbi et al., 2021; Langat et al. 2021; Fathima et al., 2022).

From the insight on past studies indicating that the traditional SERVQUAL model is inadequate to measure the e-service quality. The improved version of this model incorporates ease of use, website design elements and so on. E-S-QUAL model itself shall not serve the purpose of assessing banking service quality. Hence, BSQ model is considered along with E-S-QUAL in the present study. Further, the model is extended with examining effect of e-service satisfaction on customer's continued usage intention which is the ultimate objective of any bank.

The dimensions of e-service quality namely efficiency, reliability, assurance, fulfilment, e-service satisfaction, responsiveness, ease of use, security and privacy, trust and website aesthetics are found essential and explored well except the personalised services. This gap addressed in the present study by incorporating 'Personalised Services' with BSQ dimensions in assessing e-banking service quality. It is proved that E-S-QUAL developed by Parasuraman (2005) is a powerful instrument for measuring e-service quality with the dimensions efficiency, reliability, assurance, fulfilment, e-service satisfaction, responsiveness, ease of use, security and privacy (Goel P 2017; Ahmed et al. 2020) and BSQ developed by Bahia and Nantel (2000) comprises of six dimensions as effectiveness and assurance, access, price, tangibles, service portfolio, personalized services and reliability are the valid reliable measure of service quality of banks (Kamble et al. 2011; Narteh 2018; Putri et al. 2019; Hosen et al. 2021; Hamzagic and Tournoise 2021). Inclusive with the aim of the study the dimensions of ease of use, efficiency, safety, reliability, responsiveness, trust, service charge, portfolio have been adopted with personalised services. The studies based on both E-S-QUAL and Banking Service Quality are very limited and the measurements of e-service quality with regard to private sector banks are rare.

From the literature review it is found that e-service satisfaction mediates the relationship between service quality dimensions and continued usage intention of

customers (Butt s 2021; Shankar and Jebarajakirthy 2019; Ahmed et al. 2021). The e-service satisfaction is found to be most significant factor affecting continued usage intention of customers and dissatisfied customers significantly reduce their continued usage (Putri et al. 2019; Nugroho et al. 2020; Fatima et al. 2022). e-service satisfaction mediates the relation between service quality and continued usage intention (Al-Tit,2015; Mahmoud et al., 2018). This study aims to examine the mediating role of e-service satisfaction on continued usage intention and moderating role of customer trust between e-service satisfaction and continued usage intention.

It is evident from the available literature that customer expectations and preferences differ according to socioeconomic factors and banking practices. But in the digital era, the bankers to prioritize what is truly important to their customers and also to provide the best customer experience possible, should meet out the standards expected by the customer segment demanding high-end digital services.

The research studies conducted so far have analyzed the banking customers in general. The present study sheds light on IT&ITes employees, who are well versed in using technology for profession and banking transactions.

It is found that the Cognitive Motivational Relational theory was applied to study the relationship between service quality, e-service satisfaction and loyalty (Brady and Robertson, 2001; Nicholls et al., 2012; Yaseen & El Qirem, 2018; Lin and Shiqian, 2018). This study aims to examine the relationship between e-service quality, e-service satisfaction and continued usage intention which is less explored.

Private sector banks are increasingly facing challenges related to customer switching due to heightened competition, evolving customer expectations, and the growth of digital alternatives. Customers often migrate to competing banks or fintech platforms because of factors such as higher service charges, hidden fees, inadequate complaint handling, or dissatisfaction with digital service quality (Mehta et al., 2023). The rise of UPI-based applications and neobanks has further reduced switching barriers, making it easier for customers to explore alternatives that offer greater convenience, transparency, or rewards. Research indicates that switching intention in banking is largely influenced by perceived service quality, trust, and pricing fairness, suggesting that private banks need to

strengthen e-service quality and relationship management to retain customers in a competitive landscape (Sreenivas et al., 2022).

Service quality in banking is a critical factor influencing customer satisfaction, trust, and continued usage intention. Since most banking products are easily replicable, it is the perceived quality of services that differentiates one bank from another and ensures long-term competitiveness (Khurana, 2019). Although several studies have examined service quality in the Indian banking sector, most have emphasized traditional service dimensions while neglecting the fast-evolving digital service experience in private banks. Limited research has explored how service quality impacts continuous usage intention in the context of private sector banks, particularly in regions like Kerala where digital adoption is high.

There is dearth of empirical research explicitly examining the effect of e-service quality on continued usage intention in the context of Private sector banks, despite the fact that numerous studies have examined the connection between service quality and e-service satisfaction in banking. Although elements like customer service, transaction security, and website usability have all been researched separately, there isn't much thorough research that looks at how various aspects of e-service quality work together to affect continued usage intention choices in this particular banking market. Furthermore, it is crucial to look into these characteristics within the study area because customer expectations and preferences differ depending on demographic, socioeconomic, and technological factors.

The increasing concerns regarding data privacy, cybersecurity risks, and interoperability issues across digital banking platforms, trust has become a decisive factor in reducing perceived risk and enhancing customers' willingness to maintain long-term relationships with banks. However, prior literature has not adequately clarified how trust acts as a moderating factor between e-service satisfaction and retention intentions, especially in the context of technologically advanced yet highly competitive banking environments. Therefore, there exists a clear gap in understanding the moderating role of customer trust in strengthening the relationship between e-service quality, satisfaction, and continued usage intention, highlighting the need for further empirical investigation.

Private banks face intense competition both among themselves and with fintech/digital-first payment providers. Thus, retaining customers through superior e-service quality is critical to their growth and sustainability. While many studies analyse e-service quality in banking generally, fewer focus specifically on Private sector banks, despite their leading role in India's digital banking ecosystem.