

SPECIMEN FORMAT FOR THESES OF MONTH

Faculty : School of Commerce and Management

Department : Commerce

Branch/ Area: : Commerce/Marketing

Sub Subject Heading: : Service Marketing

Candidate's Name : Fathimath Thasleena K

Candidate's Address with email :
Vazhayil House
Alanallur Post
Palakkad Dist
Kerala, India
Pin:678601
19phcop004@avinuty.ac.in

Title of the thesis : **EFFECT OF E-SERVICE QUALITY ON CONTINUED
USAGE INTENTION OF CUSTOMERS IN SELECT
PRIVATE SECTOR BANKS**

(i) In Roman Script Effect of E-Service Quality On Continued Usage
(ii) In roman Script Intention Of Customers In Select Private Sector Banks
Effect of E-Service Quality on Continued Usage
Intention of Customers in Select Private Sector Banks

Nomenclature of Degree: : Doctor of Philosophy-Ph.D

Month & Year of Enrolment: : July , 2019

Month & Year of Registration: : July, 2019

Month &Year of Submission: : December, 2025

Month &Year of Award : March, 2026

Name of Supervisor : Dr. P Santhi

Designation of Supervisor : Professor, Department of Commerce &
Dean, School of Commerce and Management

Centre/department/school in which research was conducted : Department of Commerce/School of Commerce and management

University's Name & Address : Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore-641043, TamilNadu, India

Abstract within 300 words:

Globally, the banking witnessed a rapid advancement in digital technology, intensifying the digital transformation process and necessitating the development of new technologies or adjustment to current business models (Kaur and Sahni, 2024). In the present day of intense competition and outspoken customers who base their decisions to stay or leave based on both emotional and rational cues, customers continued usage intention is becoming an increasingly important managerial concern. In this context, understanding how e-service quality influences continued usage intention is essential for Private sector banks that wish to sustain customer engagement and loyalty.

The present study examines the effect of e-service quality and banking service quality of select Private sector banks on continued usage of customers with mediating role e-service satisfaction and moderating role of customer trust. The locale of the study is Ernakulam district in Kerala. Primary data were gathered from 398 customers by using structured questionnaires and the secondary data were collected from research articles, books and government reports.

Paired t-test results show that customer experience generally exceeds expectations, with no gap in ease of use, efficiency, safety, interoperability, and service portfolio, but a significant gap exists in reliability and responsiveness. Chi-square analysis reveals that socio-economic variables significantly influence customer satisfaction, trust, and continued usage intention. ANOVA and Tukey HSD results indicate that older customers and those earning above ₹ 75,000 exhibit more positive perceptions across service quality dimensions. Structural Equation Modelling confirms that e-service quality influences continued usage intention through satisfaction, with customer trust acting as a moderator. The results of the structural equation modelling clearly demonstrated that e-service quality and banking service quality both 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 has a stronger effect on satisfaction compared to e-service quality.

i) Major objectives :

The objectives of the study are

- To analyze the customer expectation and experience gap of E-S-QUAL and BSQ dimensions of e-banking services offered by the select Private Sector Banks among IT&ITeS employees,
- To examine e-service quality and Banking Service Quality of select Private Sector Banks across socio-demographic profile of the respondents,
- To identify the level of customer trust, level e-service satisfaction and level of continued usage intention of the respondents on e-banking service of select Private Sector Banks,
- To analyse the effect of the elements of e-service quality and Banking Service Quality on e-service satisfaction among the respondents, and
- To explore the mediating role of e-service satisfaction in the relationship between e-service quality and Banking Service Quality on Continued Usage Intention of the respondents and the moderating effect of Customer Trust in the relationship between e-service satisfaction and continuous usage intention.

ii) Hypothesis:

The following hypotheses were developed to fulfill the objectives of the study.

- H₀₁: There is no significant difference between mean ranks of benefits of using e- services by the customers of private sector banks
- H₀₂: There is no significant mean difference between experience and expectation of the customers on e-service quality dimensions of select private sector banks
- H₀₃: There is no significant mean difference between experience and expectation of the customers on banking service quality of select private sector banks
- H₀₄: 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
- H₀₅: There is no significant mean difference between the experience on banking service quality dimension of the private sector banks across socio economic profile of the respondents
- H₀₆: There is no significant association between level of customer trust on e-banking services of select private sector banks and the socio economic profile of the respondents.

- H₀₇: There is no significant association between level of customer trust on e-banking services of select private sector banks and the banking transactions of the respondents.
- H₀₈: There is no significant association between customer's level of e-service satisfaction and the socio economic profile of the respondents.
- H₀₉: There is no significant association between customer's level of e-service satisfaction and the banking transactions of the respondents.
- H₀₁₀: There is no significant association between level of continued usage intention of e-banking services and socio economic profile of the respondents.
- H₀₁₁: There is no significant association between level of continued usage intention of e-banking services and banking transactions of the respondents.

iii) Methodology :

The locale of the study is Ernakulam district in Kerala, India, a prominent commercial and industrial center in the state of Kerala. Specifically, the study focusses on e-banking users of selected Private sector banks and they become employees of IT&ITeS companies working at Infopark, Ernakulam. Primary data were gathered from 398 customers by using structured questionnaires and the secondary data were collected from research articles, books and government reports. The reliability of the constructs is proved with a Cronbach's alpha value of above 0.70.

iv) Findings:

- Out of the total sample, majority of the respondents are males (57.78%), coming under the age group of 36- 50 years (64.07%), 56 percent of the customers are married, undergraduates (49.26%) and middle level designated (57%).
- Most of the respondents are holding accounts in HDFC Bank (35.42%), are savings account holders (81.90%), having 2 to 5 years of experience with bank(55.77%). Among the different modes of e-banking, Mobile banking is the most preferred banking mode (35.42%), Fund Transfer is the most commonly used e-service (79.14%) and time-saving and curiosity features are the most influential factors driving customers to adopt e-services in private sector banks.
- The gap analysis reveals that customer experience better service than expectation and no gap was identified relating to ease of use, efficiency, safety, interoperability and service portfolio. While, there is significant gap noted in reliability and responsiveness of e-services.

- The post-hoc analysis indicates that elder customers and those earning monthly income above ₹ 75000, showing a positive attitude toward all the e-service quality dimensions and banking service quality dimensions as compared to other customer groups. The customers with 2-5 years of experience 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, ease of use, service charge, service portfolio and personalized services dimensions.
- It is found that socio economic variables like age, monthly income, marital status and years of experience with the bank is significantly associated with level of customer trust, satisfaction and continued usage intention of customers.
- The results of the structural equation modelling clearly demonstrated that e-service quality and banking service quality both 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 has a stronger effect on satisfaction compared to e-service quality.
- The partial mediation effect of e-service satisfaction 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 satisfaction–continued usage intention link.
- The interaction effect proves that customer trust amplifies the influence of satisfaction on continued usage intention.

Examiners

Internal Examiner : Dr. Devinder Sharma
 Professor, Department of Commerce
 Faculty of Commerce and Management
 Himachal Pradesh University, Shimla

External Examiner : Dr. Shantharuby Buvanendra
 Professor of Finance
 University of Colombo
 Sri Lanka