Impact of Service Quality Dimensions on Customer Satisfaction with Reference to E – Banking Services

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Abstract

Aim of Study: *The aim of the study is basically to explore the service quality dimensions that affect satisfaction of customers in E - banking and also this study aims to investigate the relationship between the service quality dimensions with that of customer satisfaction, brand perception and perceived value of the customers using E – banking services in Delhi and NCR.*

Scope of the Study: *This study investigates the service quality dimensions which affect the satisfaction of customers, brand perception and perceived value of customers using E – banking services in Delhi and NCR.*

Objectives: *The broad objectives of study are to explore the various E – banking services offered by private banks in Delhi and NCR, to establish a relationship between the service quality dimensions with that of the satisfaction of customers, brand perception and perceived value of customers.*

Research Methodology: *The study is exploratory in nature. A systemized and organized study was done to reach the desired objectives of the study. The responses obtained from the respondents i.e. customers using e – banking services in Delhi and NCR and data was analyzed using various statistical techniques. This study is restricted to e - banking service users. The importance of this study is that it focuses on identifying the various factors affecting the overall satisfaction of customers using e - banking services in Delhi and NCR. Here in this study various independent variables are customer satisfaction, Brand Perception and perceived value whereas service quality dimensions are dependent variables.*

Key Words: *Brand Perception, Customer Satisfaction, E – banking, and Perceived Value.*

INTRODUCTION

Web Banking or Internet Banking is a term used to describe banking transactions that are performed via a secured Internet application. Web Banking transactions include such things as paying bills, transferring funds, viewing account statements and paying down loans and mortgages. Although Web Banking has been popular among young Internet-savvy people for many years, its popularity is expected to grow rapidly as Internet usage grows internationally and people discover the many advantages that it provides. Web-Banking.org provides an overview of Internet Banking. It discusses conventional and virtual banks, e-banking services, Internet security and the cost/benefit considerations. Whether you are a complete novice to e-banking or an experienced web banking user wising to expand your knowledge, this site will provide new insights. Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. Therefore transactions related to bank activities via Electronic Mean and medium is called electronic Banking.

Technology in the banks is presently catching up with a high level of development around the world. The gaps between the Indian banks and their counterparts in the technologically advanced countries are gradually narrowing down. The world has witnessed an information and technological revolution of late. This revolution has touched every aspect of public life including banking **(Siam, 2006).** Since two decades, due to an increasingly competitive,

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saturated and dynamic business environment, retail banks in many countries have adopted customer-driven philosophies to address the rapid and changing needs of their customers **(Walker et al., 2008).**

SThe relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches **(Zeithaml, et al, 1988).** They found that, there is very strong relationship between quality of service and customer satisfaction **(Parasuraman et al, 1985; 1988).** Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers **(Nadiri, et al 2009).** The higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied **(Jain and Gupta, 2004).** According to Cronin and **Taylor (1992)** satisfaction super ordinate to quality-that quality is one of the service dimensions factored in to customer satisfaction judgment.

2. REVIEW OF LITERATURE

Gerrard and Cunningham (2003) concluded that Distrust impacts negatively on users' tendency to do internet financial exchanges while customers are yet doubted about trusting to e-banking.

Han and Baek (2004) explained that internet is emerged as a competitive arena for future financial services which enables the banks to provide their customers with more traits and lower costs than traditional banking.

Martinez et al. (2005) concluded that Awareness refers to individuals' capability to identify a name and trademark which provides a certain category of product. Brand perception originates from various conceptions of consumers to brand in their minds. Quality shows the quality of products and services provided by the brand. Brand loyalty is shaped by positive conceptions and feelings toward brand which leads into purchase repetition.

Mittal and Dhingra (2007) explained that Indian banks are investing heavily in the technologies such as branch automation and computerization, core banking, telebanking, mobile banking (M-banking), internet banking, automated teller machine (ATMs), data warehousing etc. ICT innovations in the previous few years have changed the landscape of banks in India.

Shrotriya (2007) found that Customers are looking for multiple delivery channels and flexible as well as convenient working hours neither the clock nor the geographical locations are constraints. Therefore, almost all Indian commercial banks are providing services through the various alternative e-channels; it is called as 'Alternative Banking'.

Harrison (2008) concluded that it is not surprising that in such a turbulent environment with increasingly changes, financial institutes are enforced to change their reactions to the market so that they should concentrate less on products and more on customers and relations and they should pursue a short rather than a long term perspective.

Khan et al. (2009) stated that E-banking is a new type of banking which represents banking services in any time and location in online environments through creating facilities to increase the velocity and efficiency of services.

Hackett and Parmanto (2009) defined Accessibility as the capability of users to acquire information and services of the website which is depended to many factors such as size and format of materials, users' hardware/software, internet connection, spatial conditions and users' strengths/weaknesses.

Lee and Chung (2009) explained that Customer's satisfaction is a mood or reaction by consumer/customer to buy and consume a product. In marketing terms, customer's satisfaction is woven with the experience of buying the goods or services. When the outcomes are evaluated by customers, they are in turn comparing the results of their own experiences with expected results.

Yuksel et al. (2010) concluded that financial services are confronting with rapid changes in technology, unstable economic environment, intensive competition, different and changing climate and an imbalance ambience which all create a set of important challenges in the industry.

Ahmad et al. (2011) observed that security if referred to a degree by which the website guarantees the security of financial and personal information of customers.

3. OBJECTIVES OF STUDY

The broad objectives of study are as follows:-
(1) To explore the various E – banking services offered by private banks in Delhi and NCR.
(2) To assess the impact of service quality dimensions in E-banking on customer satisfaction, brand perception, and perceived value.

4. HYPOTHESES OF STUDY

The following Hypotheses were formulated as follows:-Here HO represents Null Hypothesis and HA represents Alternative Hypothesis.

Hypothesis 1:-

H01: There is no significant relationship between service quality dimensions in E – banking with that of the customer satisfaction.

HA1: There is significant relationship between service quality dimensions in E – banking with that of the customer satisfaction.

Hypothesis 2:-

H02: There is no significant relationship between service quality dimensions in E – banking with that of the brand perception.

HA2: There is significant relationship between service quality dimensions in E – banking with that of the brand perception.

Hypothesis 3:-

H03: There is no significant relationship between service quality dimensions in E – banking with that of the perceived value.

HA3: There is significant relationship between service quality dimensions in E – banking with that of the perceived value.

STUDY MODEL

Fig. 1: Study Model

5. RESEARCH DESIGN

The study is exploratory in nature. A systemized and organized study was done to reach the desired objectives of the study. The responses obtained from the respondents i.e. customers using e – banking services in Delhi and NCR using various statistical techniques. This study is restricted to e - banking service users. The importance of this study is that it focuses on identifying the various factors affecting the overall satisfaction of customers using e - banking services in Delhi and NCR. Here in this study various independent variables are customer satisfaction, Brand Perception and perceived value whereas service quality dimensions are dependent variables.

Sources of Data

To cater the need of the research, the researchers have used primary data through self-constructed structured Questionnaire and as far as the secondary data is concerned that was obtained from various reports web sites, and journals etc. to explore the various services offered by the private banks in Delhi and NCR. The data was collected from customers using e - banking services in Delhi and NCR.

Sampling Technique

Judgement sampling technique was used to gather data from the respondents as due to the legal restrictions banks have not provided details of the customers, because of which respondents diverged from every age group, gender, professions, religions, marital status, etc. but were restricted only to customers using e - banking services in Delhi and NCR.

Data Collection Technique

Primary data were collected from various customers using e - banking services in Delhi and NCR. There were 215 respondents of which 190 were considered for study as other 25 were summarily rejected due to some unfilled parts. Self-constructed structured questionnaire was used to interview the various customers using e - banking services in Delhi and NCR.

Statistical Tools Used

IBM SPSS 20 (Statistical Package for the Social Sciences), for data analysis which include factor analysis using principal component analysis, descriptive statistics, multiple regression analysis, and for the reliability the Cronbach's

Alpha was calculated and sample adequacy was tested on KMO and Bartlett's Test. Five points likert's scale is used for measuring responses from strongly disagree to strongly agree.

About the Questionnaire

A self-constructed well-structured questionnaire is used for the collection of data. It is designed in such a manner to explore the general opinion of various customers using e -banking services. The questionnaire was divided into two parts: First part contains questions related to the demographic profile of customers like Gender, Age, Nationality, Educational Background, Occupation and Income etc. Second part contains 36 positive statement related to service quality dimensions, customer satisfaction, brand perception and perceived value. The questionnaire

was developed on five point likert's scale from strongly disagree to strongly agree.

6. DATA ANALYSIS AND INTERPRETATION

Reliability Analysis

In order to prove the internal reliability of the model used, the researchers have performed Cronbach's Alpha test of Reliability. Applying this test specifies whether the items pertaining to each dimension are internally consistent and whether they can be used to measure the same construct or dimension of service quality. According to **Nunnaly (1978)** Cronbach's alpha should be 0.700 or above. But, some of studies 0.600 also considered acceptable **(Gerrard, et al, 2006; Kenova and Jonasson, 2006).**

Table 1: Reliability Statistics

S. No.	Variable	Number of Items	Cronbach Alpha
1	Instruments Availability	3	0.853
2	E – fulfillment	3	0.941
3	Reliability and Accuracy	2	0.462
4	Efficient Services	3	0.728
5	Security	3	0.882
6	Responsiveness	2	0.843
7	Simple	3	0.761
8	Convenient	3	0.884
9	Cost Effectiveness	3	0.881
10	Problem Handling	3	0.716
11	Compensation	3	0.746
12	Contact	3	0.882
13	Brand Perception	1	1.000
14	Perceived Value	1	1.000

In order to check the reliability of the questionnaire, the Cronbach's Alpha test was applied. The value of Cronbach's alpha is found to be more than 0.700 in all the variables except reliability and accuracy which is removed through factor analysis. As the value of Cronbach's Alpha is more than 0.7, which considers the instrument to be reliable for the study. Therefore, the high Cronbach's Alpha coefficient in this study represents a high consistency and reliability among statements in questionnaire. However, Cronbach's alpha value of all items were acceptable, it means that, present data suitable to factor analysis.

Validity Analysis

The Kaiser-Meyer-Olkin measure of sampling adequacy tests whether the partial correlations among variables are small. High values (close to 1.0) generally indicate that a factor analysis may be useful with data. Bartlett's test of sphericity tests the hypothesis that correlation matrix is an identity matrix, which would indicate that variables are unrelated. Small values (less than 0.05) of the significance level indicate that a factor analysis may be useful with data.

Table 2: KMO and Barlett's test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.742
Bartlett's Test of Sphericity	Approx. Chi-Square	1138.418
	Df	78
	Sig.	0.000

Kaiser-Meyer-Olkin test was done to measure the homogeneity of variables and Bartlett's test of sphericity was done to test for the correlation among the variables used. **From table 2,** it is found that the value for Kaiser-Meyer-Olkin Measure of Sampling Adequacy was more than 0.6 in all the parts of questionnaire, as it is 0.742. Also Bartlett's Test of Sphericity has significant value less than 0.05 at 5 % level of significance in all the parts of questionnaire. Thus it is concluded that instrument is accepted for the study.

Factor Analysis

Extractions communalities are estimates of the variance in each variable accounted for by the components. Table 3 reveals that, communalities are ranging from .640 to .798, which indicates that the extracted components represent the variables well. Table 4 reveals that amount Eigenvalues and percentage of variance in the original variables accounted for by each component. Factor-1 loading about 32.38%, Factor-2 loading 15.56%, Factor -3 loading 13.10% and Factor- 4 loading 8.96%. All four factors explain nearly 70% of the variability; it means only a 30% loss of information. According to Kenova and Jonasson (2006) and Garson, (2002) 60% is arbitrary level for good factor loadings in likert scale cases.

Table 3: Communalities

Variable	Initial	Extraction
Instruments Availability	1	0.832
E – fulfillment	1	0.916
Efficient Services	1	0.782
Security	1	0.822
Responsiveness	1	0.831
Simple	1	0.761
Convenient	1	0.842
Cost Effectiveness	1	0.815
Problem Handling	1	0.716
Compensation	1	0.746
Contact	1	0.822
Brand Perception	1	0.702
Perceived Value	1	0.762

Extraction Method: Principal Component Analysis

From table 4, the variables Instruments Availability, E – fulfillment, Security, Responsiveness, Convenient, Cost Effectiveness, and Contact are most important factors as their loading score is more than 0.8.

<p style="text-align:center">Table 4: Total Variance Explained</p>

	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.224	32.47	32.47	4.224	32.47	32.47
2	2.057	15.81	48.28	2.057	15.81	48.28
3	1.676	12.88	61.16	1.676	12.88	61.16
4	1.155	8.88	70.04	1.155	8.88	70.04
5	0.718	5.52	75.56			
6	0.610	4.69	80.25			
7	0.570	4.38	84.63			
8	0.543	4.17	88.8			
9	0.370	2.84	91.64			
10	0.350	2.69	94.33			
11	0.302	2.32	96.65			
12	0.242	1.87	98.52			
13	0.192	1.48	100			

Extraction Method: Principal Component Analysis

<p style="text-align:center">Table 5: Rotated Component Matrix</p>

Variables	Component			
	1	2	3	4
Instruments Availability (IA)			0.774	
E – fulfillment(EF)			0.926	
Efficient Services (ES)				0.572
Security (S)		0.721		
Responsiveness (R)		0.630		
Simple (Si)		0.528		
Convenient (C)		0.662		
Cost Effectiveness (CE)	0.738			
Problem Handling (PH)		0.773		
Compensation (Co)				0.652
Contact (CON)			0.659	
Brand Perception (BP)	0.822			
Perceived Value (PV)	0.893			

Extraction Method: Principal Component Analysis

From table 5, it can be concluded that factor 1 contains Cost Effectiveness, Brand Perception and the perceived value, factor 2 contains Security, Responsiveness, Simple, Convenient and Problem Handling, factor 3 contains Instruments Availability, E – Fulfillment and contact, factor 4 contains Efficient services and Compensation.

7. HYPOTHESIS TESTING

Hypothesis 1:-
H01: There is no significant relationship between service quality dimensions in E – banking with that of the customer satisfaction.

HA1: There is significant relationship between service quality dimensions in E – banking with that of the customer satisfaction.

A multiple regression analysis test was done to test the hypothesis

Relationship between Service Quality and Customer Satisfaction

Table 6: Relationship between service quality and customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	β		
(Constant)	0.103	0.055		1.872	**0.077**
IA	0.105	0.018	0.168	7.983	**0.000***
EF	0.107	0.017	0.154	5.459	**0.000***
ES	0.106	0.017	0.136	5.476	**0.000***
S	0.092	0.019	0.115	5.352	**0.000***
R	0.048	0.010	0.093	4.223	**0.000***
Si	0.087	0.011	0.184	9.348	**0.000***
C	0.095	0.012	0.237	9.973	**0.000***
CE	0.046	0.016	0.075	3.447	**0.000***
PH	0.106	0.018	0.158	6.432	**0.000***
Co	0.088	0.006	0.203	10.598	**0.000***
CON	0.101	0.008	0.241	11.723	**0.000***

Table 6 indicates that the multiple regression analysis identifies that overall satisfaction is completely affected by service quality dimensions as all the service quality dimensions are found be significant. It is clear that the service quality dimensions contribute to the overall customer satisfaction in e – banking facilities. Since the significant relationship is found between the both variables which imply that the greater the service quality dimensions and greater is the overall customer satisfaction in e - banking. Since p – value is less than 0.01 in all the service quality dimensions that means they are significant at 1% level of significance. Thus the multiple regression equation for the service quality dimensions and the overall customer satisfaction in e – banking facilities provided by private banks is given as follows:-

$$Customer\ Satisfaction = 0.155 + 0.131\ (IA) + 0.285\ (EF) + 0.260\ (ES) - 0.272(S) \pm - 0.287\ (R) + 0.115(Si) + 0.252(C) - 0.285(CE) + 0.291(PH) - 0.264\ (Co) + 0.347\ (CON)$$

Table 7: Regression Analysis – Service Quality Dimensions and Customer Satisfaction

Model	R	R^2	Adjusted R^2	S.E. of estimates	F	Sig.
1	0.942	0.887	0.887	0.02849	2615.75	**0.000***

a: Predictors: (Constant), Service Quality Dimensions
b: Dependent variable: Customer Satisfaction

Table 7 shows the association between the overall service quality dimensions in e – banking facilities and the satisfaction of customers using e – banking services provided by private banks in Delhi and NCR. The coefficient of correlation between overall service quality dimensions and the overall satisfaction of customers is 0.942 and the value of R square is 0.887. Thus more than three fourth of variation in dependent variable that is customer satisfaction is explained by the independent variable service quality dimensions. Since the Adjusted R square is found to be 0.887 which indicates that 88.7% of the variation in satisfaction of customers is explained by the service quality dimensions. The significant value is found to be 0.000 which is below than 0.05, thus it is significant at 5% level of significance. Thus, null hypothesis is rejected and alternative hypothesis is accepted. **So, there is significant relationship between service quality dimensions in E – banking with that of the customer satisfaction.**

Hypothesis 2:-

H02: There is no significant relationship between service quality dimensions in E – banking with that of the brand perception.
Ha2: There is significant relationship between service quality dimensions in E – banking with that of the brand perception.

Relationship between Service Quality and Brand Perception

Table 8: Relationship between service quality and brand perception

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	**Std.Error**	**β**		
(Constant)	0.095	0.451		0.197	0.832
IA	0.206	0.117	0.162	1.962	0.531
EF	0.172	0.159	0.122	1.197	0.421
ES	- 0.102	0.159	- 0.065	- 0.653	0.061
S	0.261	0.078	0.281	3.392	**0.000***
R	0.220	0.090	0.265	3.387	**0.000***
Si	0.259	0.050	0.253	3.572	**0.000***
C	0.015	0.075	0.018	0.182	0.072
CE	0.260	0.135	0.262	3.572	**0.000***
PH	0.068	0.067	0.052	0.508	0.865
Co	0.267	0.118	0.287	3.552	**0.041***
CON	- 0.132	0.063	- 0.108	- 1.237	0.926

Dependent Variable: Brand Perception

Table 8 indicates that the multiple regression analysis identifies that brand perception is partially affected by service quality dimensions as partial service quality dimensions are found be significant. It is clear that the service quality dimensions partially and moderately contribute to the brand perception in e – banking facilities. Since the partial significant relationship is found between the both variables which imply that the greater the service quality dimensions and greater is the brand perception in e - banking. Since p – value is less than 0.01 in some of the service quality dimensions that means they are significant at 1% level of significance. Thus the multiple regression equation for the service quality dimensions and the brand perception in e – banking facilities provided by private banks is given as follows:-

$$Customer\ Satisfaction = 0.095 + 0.206\ (IA) + 0.172\ (EF) - 0.102\ (ES) + 0.261(S) + 0.220\ (R) + 0.259(Si) + 0.015(C) + 0.260(CE) + 0.068(PH) + 0.267\ (Co) - 0.132\ (CON)$$

Table 9: Regression Analysis – Service Quality Dimensions and Brand Perception

Model	R	R^2	Adjusted R^2	S.E. of estimates
1	0.672	0.452	0.447	0.652985

a: Predictors: (Constant), Service Quality Dimensions
b: Dependent variable: Brand Perception

Table 9 shows the association between the overall service quality dimensions in e – banking facilities and the brand perception of customers using e – banking services provided by private banks in Delhi and NCR. The coefficient of correlation between overall service quality dimensions and the brand perception of customers is 0.672 and the value of R square is 0.452. Thus nearly half of variation in dependent variable that is brand perception is explained by the independent variable service quality dimensions. Since the Adjusted R square is found to be 0.447 which indicates that 44.7% of the variation in brand perception of customers is explained by the service quality dimensions. The significant value is found to be 0.000 which is below than 0.05 in some of the service quality dimensions, thus some of the service quality dimensions that is S, R, Si, CE and Co are significant at 5% level of significance while others service quality dimensions are insignificant. Thus, null hypothesis is partially rejected and alternative hypothesis is partially accepted. **So, there is partial significant relationship between service quality dimensions in E – banking with that of the brand perception.**

Hypothesis 3:-
H03: There is no significant relationship between service quality dimensions in E – banking with that of the perceived value.
HA3: There is significant relationship between service quality dimensions in E – banking with that of the perceived value.

Relationship between Service Quality and Perceived Value

Table 10: Relationship between service quality and perceived value

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	β		
(Constant)	0.155	0.436		0.381	0.834
IA	0.131	0.092	0.102	1.335	0.072
EF	0.285	0.065	0.263	3.752	**0.000***
ES	0.260	0.063	0.261	3.451	**0.000***
S	- 0.272	0.049	- 0.252	-3.682	**0.000***

R	- 0.287	0.047	- 0.261	-3.523	**0.000***
Si	0.115	0.068	0.112	1.851	0.857
C	0.252	0.072	0.253	3.552	**0.000***
CE	- 0.285	0.102	0.231	-2.881	**0.000***
PH	0.291	0.107	0.252	-2.731	**0.000***
Co	- 0.264	0.052	0.287	-3.224	**0.000***
CON	0.347	0.061	0.342	5.425	0.092

Dependent Variable: Perceived Value

Table 10 indicates that the multiple regression analysis identifies that perceived value is partially affected by service quality dimensions as partial service quality dimensions are found be significant. It is clear that the service quality dimensions partially and moderately contribute to the perceived value in e – banking facilities. Since the partial significant relationship is found between the both variables which imply that the greater the service quality dimensions and greater is the perceived value in e - banking. Since p – value is less than 0.01 in some of the service quality dimensions that means they are significant at 1% level of significance. Thus the multiple regression equation for the service quality dimensions and the perceived value in e – banking facilities provided by private banks is given as follows:-

$$Customer\ Satisfaction = 0.155 + 0.131\ (IA) + 0.285\ (EF) + 0.260\ (ES) - 0.272(S) \pm$$
$$- 0.287\ (R) + 0.115(Si) + 0.252(C) - 0.285(CE) + 0.291(PH) - 0.264\ (Co) +$$
$$0.347\ (CON)$$

Table 11: Regression Analysis – Service Quality Dimensions and Perceived Value

Model	R	R^2	Adjusted R^2	S.E. of estimates
1	0.724	0.524	0.518	0.58285

a: Predictors: (Constant), Service Quality Dimensions
b: Dependent variable: Perceived Value

Table 11 shows the association between the overall service quality dimensions in e – banking facilities and the perceived value of customers using e – banking services provided by private banks in Delhi and NCR. The coefficient of correlation between overall service quality dimensions and the perceived value of customers is 0.724 and the value of R square is 0.524. Thus more than half of variation in dependent variable that is perceived value is explained by the independent variable service quality dimensions. Since the Adjusted R square is found to be 0.518 which indicates that 51.8% of the variation in perceived value of customers is explained by the service quality dimensions. The significant value is found to be 0.000 which is below than 0.05 in some of the service quality dimensions, thus some of the service quality dimensions are significant at 5% level of significance while others service quality dimensions are insignificant. Thus, null hypothesis is partially rejected and alternative hypothesis is partially accepted. **So, there is partial significant relationship between service quality dimensions in E – banking with that of the perceived value.**

8. SUMMARY OF HYPOTHESIS

Table 12: Summary of Hypothesis

S. NO.	HYPOTHESIS	NULL HYPOTHESIS	ALTERNATIVE HYPOTHESIS
1.	**Customer Satisfaction**	Rejected	**Accepted**
2.	**Brand Perception**	Partially Rejected	**Partially Accepted**
3.	**Perceived Value**	Partially Rejected	**Partially Accepted**

MODEL DEVELOPED: E-M SERVICE QUALITY INTERNET BANKING MODEL

On the basis of above study and analysis, the model is developed and is named on the name of authors as **E–M Service Quality Internet Banking Model** in already validated by multiple regression equation as well as hypotheses is as follows: -

Fig. 2: E–M Service Quality Internet Banking Model

Assumptions: It is to be presumed that satisfaction of customers affected by other factors also apart from given above and it depends on personal desire to get satisfied with services offered. While constituting this model it is assumed that other factors are kept constant due to which the satisfaction of customers may have been affected which can be considered as one of the limitation of this model.

9. CONCLUSION

The aim of the current study was to examine the contribution of service quality dimensions in the satisfaction of customers utilizing various E banking services offered by the private banks in Delhi and NCR. It was found that all the service quality dimensions are significant and good predictor of customer overall satisfaction in E – banking. It was concluded that all the service quality dimensions are significant with customer satisfaction while partial significant with brand perception and perceived value.

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