

Table of Contents

Content	Page No.
<i>Abstract</i>	i-x
<i>Declaration</i>	xi
<i>Certificate</i>	xii
<i>Acknowledgement</i>	xiii-xiv
<i>Table of Contents</i>	xv-xvii
<i>List of Table</i>	xviii-xx
<i>List of Figure</i>	xxi
Chapter 1	1-18
Introduction	
1.1 Overview	2
1.2 Definition of Service quality	5
1.3 Online Banking	6
1.4 Online Banking Services	8
1.5 Usage of online banking platforms	9
1.6 Online banking users in India	11
1.7 Research Questions	14
Chapter 2	19-83
Review of Literature	
2.1 Adoption of online banking platforms	20
2.1.1 Global Perspective	20
2.1.2 Indian Perspective	32
2.2 Measurement of online and offline Service Quality of banks	44
2.2.1 Global Perspective	44
2.2.2 Indian Perspective	50
2.3 Existing Index or Scales	62
Chapter 3	84-97
Objectives, Scope & Limitation	
3.1 Rationale of the Study	85
3.2 Statement of the Problem	85
3.3 Research Gap	87

3.4	Objectives of the Study	88
3.5	Scope of the Study	89
	3.5.1 Geographic Scope	89
	3.5.2 Academic Scope	89
3.6	Period of the Study	89
3.7	Limitations of the Study	89
3.8	Research Design	90
	3.8.1 Instrument development process	90
	3.8.2 Sampling Process	90
	3.8.2.1 Sample Population	90
	3.8.2.2 Sampling Technique	91
	3.8.2.3 Sample Size	91
3.9	Pilot Survey	94
3.10	Statistical Methods Used for Analysis	95
	3.10.1 Exploratory Factor Analysis	95
	3.10.2 Confirmatory Factor Analysis	95
	Chapter 4	98-112
	Analysis of Demographic Profile	
4.1	Overview	99
4.2	Banking Services Used	100
4.3	Analysis of the Demographic Data	101
4.4	Summary	111
	Chapter 5	113-118
	Identification of Items	
6.1	Items Identified through Literature Study	114
6.2	Results of the Delphi Study	116
	Chapter 6	119-132
	Determination of the Factors	
6.1	Exploratory Factor Analysis	120
6.2	Confirmatory Factor Analysis	123
	6.2.1 Model Fit Indices	124
	6.2.2 Validity Test	125

6.2.2.1	Content Validity	125
6.2.2.2	Construct Validity	126
6.2.2.3	Nomological Validity	130
6.3	Overview of the results derived in this chapter	131
Chapter 7		133-149
Development of an Index		
7.1	Formation of the Index	133
7.2	Calculation of the index values	143
7.3	Comparison between OBSQ and OSQ	146
7.4	Summary	148
Chapter 8		150-157
Findings and Conclusion		
8.1	Findings	151
8.2	Conclusion	153
Chapter 9		158-163
Implications and Contribution		
9.1	Practical Implications	159
9.2	Contribution to the body of research	161
Annexure I		164-167
Annexure II		168-184
Annexure III		185-220
List of Publications		221