Chapter 2

Review of Literature

Contents

2.1 Adoption of online banking platforms

    2.1.1 Global Perspective

    2.1.2 Indian Perspective

2.2 Measurement of online and offline Service Quality of banks

    2.2.1 Global Perspective

    2.2.2 Indian Perspective

2.3 Existing Index or Scales

2.1 Adoption of online banking platforms:

2.1.1 Global Perspective:

Liao & Cheung, (2002) in their study focused on identifying and measuring consumer attitudes towards the usefulness and willingness to use internet e-retail banking. In this research, the researchers found that expectations of accuracy, security, network speed, user-friendliness, user involvement, and convenience were the most important quality attributes underlying perceived usefulness.

Mavri & Loannou (2006), stated that there has always been resistance from bank consumers to make online payments or deal in online transactions due to various factors like the security of personal data or the reliability of the financial institutions. The researchers in their paper aimed to present a methodology for identifying factors that affect a customer's decision whether to use online services. In their paper, they have identified factors like an individual's age, difficulties in using the internet, the fear of changes in the banking sector due to technological development, and the lack of information concerning products and services provided to consumers through electronic delivery channels as determinants of electronic-banking adoption. They have also found that the speed of transactions or the cost of using the internet has little impact on an individual's final decision.

Loonam & O'Loughlin (2008), in their research paper attempted to explore the emergence of self-service banking technology and investigates consumers' perceptions of internet banking self-service within the Irish financial services sector. It was found that despite commonalities between traditional service quality and e-banking service quality dimensions, due to the remote form of the online encounter, many traditional service quality attributes were found to be redundant, and instead, e-dimensions such as web usability, trust, access, information quality, service recovery and flexibility emerged as important e-banking service provision.

Alalwan, et al., (2014), developed and verified a conceptual model that outlines the key variables influencing Jordanian customers' propensity to use and adoption of online banking. The Extended Unified Theory of Acceptance and Use of Technology (UTAUT2) was incorporated into the conceptual framework through the integration of factors such as

performance expectancy (PE), facilitating conditions (FC), and hedonic motivation (HM), as well as perceived risk (PR) and trust (TR), which were gleaned from the literature on Internet banking. The statistical findings validated the recognition of all determinants of behavioural intention (BI) as important. The most significant predictor of BI was TR. We discussed the limitations of this study and potential possibilities for further research.

Jalil et al., (2014), in their paper intended to develop a model for the customer's intention toward online banking transactions. The researchers through this paper tried to provide banking service providers with guidelines to improve their organizational performance. They attempted to explore the crucial factors that influenced Malaysian consumers' perception of online banking transactions. The factors considered for their study were – security, website, trust, and intention; and the control variables considered were gender, income, and occupation. They found that customer trust was the most important variable that significantly and positively affected all other variables.

Montazemi & Saremi, (2014), provided conceptual and empirical clarity to the determinants affecting online banking adoption based on a thorough analysis of the online banking adoption literature. The results of the study indicated that there is a distinction between the components and their nomological relationships before and after online banking adoption.

Alalwan, et al., (2015), investigated whether the demographic features of Jordanian clients affected their opinions of the intention and acceptance of mobile banking (MB) services. The current study has taken into account five demographic parameters, which are as follows: age, gender, income, education, and the customers' prior experience using computers and the Internet. A convenient sample of Jordanian banking clients completed field survey questionnaires, which yielded the necessary data. The main statistical findings (mean and standard deviation) show that due to customer demographic disparities, customers' perceptions of intention and adoption of MB are likely to differ. The results of the current study also showed that, even though a large proportion of sample respondents expressed a strong desire to use MB, the adoption rate for most MB services was low.

Slade, et al., (2015), expanded UTAUT to look at RMP adoption by nonusers in the UK. All of the respondents were currently not using RMP, despite the descriptive statistics showing that half of them were already aware that they could use their mobile devices to

make payments. This indicates that RMP systems are not meeting the demands of UK customers at this time, hence it is critical that developers and marketers put the study's conclusions into practice to increase acceptance. Some of UTAUT's constructs have received additional support in the context of contemporary consumers thanks to this research. While the two key UTAUT dimensions continued to have the greatest influence on behavioural intention, it was also observed that innovativeness and perceived risk had a substantial impact on nonadopters' behavioural intents to use RMP.

Alalwan, et al., (2016), suggested and investigated a conceptual model that provides the most explanation for the major variables impacting Jordanian clients' decision to use mobile banking (MB). The Technology Acceptance Model served as the foundation for the suggested conceptual model (TAM). Perceived risk and self-efficacy were included as further external variables to this. The data gathered from the field survey questionnaires given to a convenience sample of Jordanian banking clients was analysed using structural equation modelling (SEM). The findings demonstrated that perceived risk, perceived simplicity of use, and perceived usefulness all have a substantial impact on behavioural intention.

Madumanthi & Nawaz, (2016), aimed to determine the extent of online banking adoption by Sri Lankan undergraduates, as well as the significant correlation between the variables and undergraduates' adoption of online banking. The study's findings indicate that the behavioural intention to use internet banking is significantly positively impacted by performance expectations. This obliquely implies that more undergraduates will embrace the system if they recognise the advantages to their performance that come with using online banking services. Consequently, in order for undergraduates to adopt online banking services, they would need to demonstrate the benefits that they are anticipated to offer to customers.

Szopinski, (2016), identified the elements that influence the adoption of online banking in Poland. The findings give managers insight into which financial services have the greatest impact on online banking usage. The findings also demonstrate which banking services online banking consumers most commonly choose, as well as to whom banks should direct their offerings.

Chaouali & Hedhli, (2017), in their research study, investigated the effects of the intentional transfer of consumers due to factors such as – attitude and trust, and the contagious effects of social pressures towards intention to adopt mobile banking. They identified that coercive normative and mimetic factors have a significant impact on the adoption of mobile banking by bank consumers. Trust was seen to have a significant impact on the adoption of mobile banking consumers.

Alalwan, et al., (2018), investigated a conceptual model that provides the most explanation for the major variables affecting Jordanian customers intents and usage of online banking. The expanded Unified Theory of Acceptance and Use of Technology (UTAUT2) served as the foundation for the conceptual model that was put forth. This was expanded upon by include perceived danger as an outside variable. The data gathered from the field survey questionnaires given to a convenience sample of Jordanian banking clients was analysed using structural equation modelling (SEM). The findings demonstrated that while social influence had no discernible effect on behavioural intention, performance expectancy, effort expectancy, hedonic motivation, price value, and perceived risk all had a substantial impact.

Farah, et al., (2018), in their research study established that the factors of the (Unified Theory of Acceptance and Use of Technology) UTAUT model help in accurately forecasting the intention of bank consumers to the adoption of mobile banking. The dimensions of performance expectancy and effort expectancy were identified to have a significant relationship with the adoption of mobile banking practices among bank consumers. They also recognized that the intention to use mobile banking leads to the actual usage of mobile banking services.

Maduwanthi & Rajeshwaran, (2018), examined the variables that affect how often private banks use automated teller machines. The conceptual model, which was created by evaluating the body of available research, concentrated on the variables influencing the use of automated teller machines. The dependent variable of automated teller machine usage was used in conjunction with the independent variables of behavioural control, risk, utility, and simplicity of use.Easy of use, usefulness, behavioural control, social influence, and the use of automated teller machines are all at a high level, although risk is at a low level, according to the mean and standard deviation result.While the findings of multiple regression analysis indicate that simplicity of use is the factor that influences automated

teller machine usage the most, the results of simple regression analysis reveal that all independent variables have a substantial impact on automated teller machine usage.

Nawaz & Yamin, (2018), Researchers in Sri Lanka developed a model that outlines the variables that affect bank customers' behavioural intention to utilise mobile banking (m-banking) services. The popular Technology Acceptance Model (TAM) served as the basis for two factors: perceived usefulness (PU) and perceived ease of use (PEOU); perceived compatibility (PC) and perceived trust (PT), which were taken from the literature since they were more contextual. A structural equation modelling analysis was carried out to determine the insights from the data gathered from Sri Lankan banking customers. The structural model verified that PU, PEOU, PC, and PT—PT being the strongest— significantly impact Sri Lankan banking customers' behavioural intention to utilise m-banking services. The data obtained also fitted the suggested model exceptionally well. Although behavioural intentions to use any technology are known to be influenced by TAM elements, customers' intentions to utilise m-banking services in Sri Lanka have been empirically proven to be influenced by PT and PC. To obtain more thorough insights, additional variables, such as demographic regulating determinants and actual adoption behaviour, may have been included. While a great deal of research has already been done to examine the intention and actual adoption of m-banking services, little is known about how compatibility and trust variables especially affect such intention in the context of Sri Lanka. Therefore, by combining these variables with TAM elements and conducting an empirical investigation within the context of Sri Lankan banking clients, this study has made an effort to close this gap.

Abayomi, et al., (2019), analyzed the impact of various demographic factors on the adoption of mobile banking services by bank consumers. The researchers observed that demographic factors – age, income level, and occupational level influence the adoption of online banking among consumers. Gender, on the other hand, seemed to have no significant influence on the adoption of internet banking.

Baabdullah, et al., (2019), noted that there was a need to investigate the primary predictors of mobile banking usage as well as the potential benefits of employing such a system for increasing customer loyalty and satisfaction. The D&M IS Success Model and UTAUT2 are the two models that are combined in this study's conceptual model. It was discovered that the primary variables, which include performance expectancy, pricing value,

facilitating conditions, hedonic incentive, habit, system quality, and service quality, significantly influenced the actual use behaviour. Since this study was cross-sectional, longitudinal studies should be used in subsequent research to get additional data. Additionally, convenience sampling of Saudi M-Banking users was used in this study. This could have a negative effect on the problem of generalizability to the entire population. A thorough conceptual model that meticulously explains the use of M-Banking from the viewpoint of Saudi users would fill the vacuum in the MBanking literature in Saudi Arabia.

Nayanajith & Damunupola, (2019)[a], in their study, examined the importance of subjective norms and e-service security in the adoption of consumer online banking. The students of Kelaniya University who are taking part in the weekend study programs were chosen as a sample.

Nayanajith & Damunupola, (2019)[b], in their study, used the Technology Acceptance Model (TAM) and extended the model by adding subjective norms and security dimensions to it. The study revolved around identifying the factors for the adoption of online banking. The researchers identified that the constructs of TAM had a significant relationship with the adoption of online banking. The researchers established a positive relationship between perceived security and the adoption of online banking.

Nayanajith, et al., (2019), in their research analyzed the relationship between user-friendliness, perceived usefulness, and the adoption of internet banking services. The researchers established a significant relationship between perceived usefulness, user-friendliness, and the adoption of online banking by banking consumers. The study results insisted that consumers are prone to use an online banking website if the website is perceived to be useful and the interface of the website is easy to operate for the customer.

Raviadaran, et al., (2019), in their research study examined the association between the service quality dimensions of internet banking adoption. They considered five service quality dimensions, namely, responsiveness, reliability, security, communication, and access. They identified that out of the five dimensions under study, security, and access have a significant impact on the adoption of internet banking by consumers.

Salem et al., (2019), investigated the factors that influence Palestinian consumers' utilization of internet banking services. The findings revealed that technological leadership, e-trust, e-loyalty, consumers' value for online personalization, consumers' privacy concerns, and inclination for technology adoption all influence the use of online banking services.

Sharma, et al., (2019), developed and evaluated a novel research model to comprehend and forecast the uptake of mobile payment services. It was found that users' intentions could be predicted by the modified Technology Acceptance Model, which included variables like customisation, mobility, awareness of benefits, and self-efficacy in addition to perceived trust and perceived security. To evaluate and validate the suggested research model, this study used two stages of research technique. The research model was tested using structural equation modelling, and the main factors influencing the adoption of mobile payment services were validated and ranked using neural network models. The findings suggest that consumers are not sufficiently motivated to use mobile payment services by usefulness alone. It is imperative that decision-makers assign substantial weight to other elements, such as trust, security, awareness, and customisation, in order to keep current customers and attract new ones.

Sivathanu, (2019), in a research study analysed the Actual Usage(AU) of digital payment systems by consumers during the period of demonetization was investigated, it was found that the Behavioral Intention (BI) to use and Innovation Resistance (IR) affects the usage of digital payment systems.

Frimpong, et al., (2020), conducted a cross-national study to examine the factors that impact mobile banking adoption. The nations under study are Ghana and the United Kingdom. The results of the study showed no significant difference between the bank consumers of the two countries in terms of the impact of consumers' attitudes and their intention to use mobile banking. The intrinsic factors were observed to play a stronger role in describing the attitudes of consumers towards mobile banking adoption among the banking consumers of Ghana as compared to the banking consumers of the UK.

Jegatheesparan & Rajeshwaran, (2020), examined the variables affecting Batticaloa district customers' use of commercial banks' online banking services. The study was conducted using the Theory of Reasoned Action (TRA) and the Technology Acceptance

Model (TAM) in accordance with the deductive approach. The utilisation of online banking and the independent variables of usefulness, ease of use, security, compatibility, and information quality were shown to be strongly positively correlated, according to the results. The results of a basic linear regression demonstrated the strong relationship between the use of online banking and independent factors such information quality, compatibility, security, usefulness, and ease of use. The overall model used is significantly adequate at predicting the use of internet banking, according to multiple regression analysis. Furthermore, the results showed that the use of online banking was significantly correlated with the five criteria of usefulness, ease of use, compatibility, and information quality. According to the findings, the greatest indicator of how often commercial banks used internet banking was usefulness, which was followed by compatibility, ease of use, and information quality.

Joseph, (2020), investigated the measures that can be used to improve mobile money service adoption among bank consumers in Nigeria. The researchers identified that factors such as poor internet connection, cost of the services, and security issues impact the adoption of mobile money services among the bank consumers of Nigeria. The researchers suggested that the banks clarify the queries of the consumers in regard to mobile money services. This will help in encouraging more consumers in adopting mobile banking services.

Lin, et al., (2020), evaluated the factors that influence the adoption of online intention of internet banking. The researchers used the Decision Making Trial and Evaluation Laboratory, Analytic Network Process, and Structural Equation Modeling (DEMATEL-ANP-SEM) approach. The researchers identified that trust is a significant factor that influences the adoption of internet banking by banking consumers. The areas that require attention by the bank to gain the trust of the bank consumers are – monitoring the liquidity, security of personal information, and compliance with financial regulations.

Naeem, (2020), in his research study, identified the relationship between the social influence on bank consumers and the adoption of internet banking. The researchers developed a theoretical framework to determine the relationship between social influence and the adoption of internet banking by consumers who use social networking platforms. The researchers found a significant relationship between social reviews and the adoption of internet banking among bank consumers.

Rahi, et al., (2020) discovered that website design, customer service, and brand image are the most important elements for bank users to choose internet banking services for their banking needs. The study's findings showed that a number of distinct elements, including website design, e-customer service, customer happiness, and brand image, drive the use of internet banking in Pakistan. In practical terms, these findings will assist policy makers in comprehending important variables that impact consumers' intentions to use internet banking in Pakistan.

Rajeshwaran, (2020), studied the relationship between digital banking service quality and customer satisfaction at commercial banks in the Eastern region. They also investigated if these parameters varied depending on the demographics of the users in the region. The study's findings indicate that customer happiness and the quality of digital banking services are at an elevated level. While compensation is at a reasonable level, the efficiency and anonymity of digital banking services significantly contribute to a greater level of service quality. High levels of customer satisfaction are mostly attributed to usefulness and timeliness. The study reveals that customer satisfaction is positively impacted by the digital banking service quality characteristics of efficiency, responsiveness, fulfilment, privacy, and system availability, but compensation has no discernible effect on customer satisfaction. Furthermore, there are notable differences in the quality of service and customer satisfaction with digital banking between the monthly income and educational qualification groups. Nonetheless, there are no appreciable differences in the level of customer satisfaction or service quality of digital banking between the age, gender, and residential area categories. It is determined that the commercial banks' digital banking services' quality has an impact on the province's customers' happiness with digital banking.

Shankar & Rishi, (2020), explored the factors of online convenience that has the capacity to influence the adoption of mobile banking. The findings of the study provided banks with novel insights into how they may improve the convenience of mobile banking platforms in order to increase the rate of adoption intention and usage of mobile banking. Additionally, numerous additions to the literature on mobile commerce and the convenience of online shopping were made by this study.

Sharma, et al., (2020), evaluated the effect of user-espoused cultural values, on individuals' behavioural intentions to adopt internet banking (IB) in Fiji. Specifically, the researchers focused on user-espoused cultural value adoption. By extending the UTAUT model and

including customer satisfaction and perceived risk dimensions as well as the cultural moderators of individualism and uncertainty avoidance, a conceptual framework is established. According to the findings of the empirical research that was conducted, it appears that the levels of performance expectancy, effort expectancy, social influence, and facilitating conditions all have a favourable impact on IB adoption, however perceived risk has a negative impact on IB usage intention. It was discovered that IB intention had a favourable influence on usage behaviour, which in turn had an influence on customer satisfaction. This study also demonstrates that avoiding ambiguity has the effect of reducing the influence of performance expectancy as well as facilitating conditions on an individual's intention to adopt IB.

Daka & Phiri, (2021), in their study, examined the factors of the UTAUT model that impacts the adoption of e-banking services among bank consumers. The results suggested that the factor of Social Influence (SI), has no significant relationship in terms of the adoption of e-banking services. The other factors of the UTAUT model have a significant impact on the adoption of e-banking services by bank consumers.

Jebarajakirthy & Shankar, (2021), studied the impact of online convenience on the intention to adopt mobile banking. The researchers studied the dimensions of convenience to analyze how such dimensions affect the intention to adopt mobile banking. The researchers proposed a conceptual framework to determine the relationship between mobile banking adoption and the dimensions of convenience.

Williams, (2021), expanded on previously known information by using a context theory contextualization technique to create two study models that look into how users perceive ease of use, risk and trust management, and payment experiences in a mobile environment. Variance-based structural equation modelling was used to analyse the empirical data. Multi-group analysis was also performed to investigate potential differences based on age, gender, and manner of payment for mobile services. According to the findings, perceived originality is a crucial success factor, which is followed by perceived utility and convenience. The perception of a safe workplace only has a limited impact.

Albort-Morant, et al., (2022), explored the differences in the adoption of online banking by bank consumers across the cities of Spain. The Technology Acceptance Model was used to measure the intention to adopt online banking services among bank consumers.

The study results showed that no significant difference exists in the behavioral intention of bank consumers across the cities of Spain.

Chauhan, et al., (2022), analysed the adoption of online banking services as an extension of the UTAUT2 model. The research utilised the UTAUT2 paradigm, which stands for the Unified Theory of Acceptance and Use of Technology, and expanded upon it by adding concepts such as consumer innovativeness, perceived risk, and the availability of security information. An empirical investigation of the model helped to explain the impact of the UTAUT2 model's constructs in predicting adoption intention with regard to electronic banking services. In addition, the study demonstrated the significance of newly included variables as well as their impact on the explanation of consumers' adoption intention in relation to e-banking services.

Goel, et al., (2022), intended to determine how trust and health-related concerns affected M-payment loyalty. In light of the COVID-19 pandemic's exponential rise in the use of digital payments, this study aims to better understand users' devotion to M-payment. The combined TAM and SOR paradigm, which views trust and health-related beliefs (PSU and PSE) as a "stimulus," was used to address the study's research issues. PU, closeness, and contentment were viewed as the "organisms," and loyalty was seen as the "response" that followed. According to the study's findings, perceived severity and trust serve as motivators for M-payment loyalty. Furthermore, trust influences intimacy as well as loyalty directly. Furthermore, there was no discernible linear association between M-payment loyalty and perceived utility.

Sanjeetha, et al., (2022), investigated the factors that everyone considers when making decisions about the use of financial services that are available online. The findings indicated that the vast majority of bank clients possessed a degree of understanding on a variety of Islamic banking concepts that was far lower than the average level of knowledge across the country. This study contributes to our existing knowledge about the ways in which Islamic banking has benefited from the expansion of the Internet. The researchers observed that the factor compatibility would make people less inclined to use Islamic banking services, whereas the factors - knowledge and comprehension, complexity, relative benefit, ambiguity, service quality, and the ability to observe would encourage people to use Islamic banking services.

Behera, et al., (2023), investigated the negative aspects of mobile payment for customers by extending the notion of innovation resistance (IR) and measuring non-adoption intention (NAI). The establishment of mobile payment (m-payment) systems has led to the development of new methods for completing financial transactions, enabling mainstream banking users to transact as never before. Every mobile money transaction creates a digital trail, which worries some susceptible customers about privacy risks. Until common interfaces based on current standards are implemented, customers cannot adequately participate in the m-payment system due to a lack of worldwide standards. The non-adoption of mobile payments can be attributed to self-compassion (SC) traits as anxiety, weariness, efficacy, wait-and-see tendencies, and the excessive choice of technology effect.

Rana, et al., (2023), determined and looked into the major obstacles to the use of mobile wallets, or m-wallets, in India. Following the release of COVID-19, coins and paper money exchanged between buyers and sellers have been identified as one of the virus's transmission channels. And so, in light of the epidemic, m-wallets, which were once thought of as a convenient way to make payments, are now required. Although the use of mobile payments is growing rapidly, people in emerging nations like India still view everyday cash transactions favourably. In order to use mobile wallets efficiently in Indian contexts, a framework of obstacles has been constructed, and this study has explained the conceptual linkages between the problems presented. In order to accomplish the goals of this study, an ISM-MICMAC-based methodology was employed. The framework based on ISM is segmented into nine distinct levels of hierarchy. The most significant obstacle to the deployment of mobile wallets has been identified as "lack of strong regulatory compliance (Ch6)," while the most dependant and crucial obstacle is "customers' perceptions about the value of using mobile wallets (Ch11)". The top and bottom levels are separated by seven hierarchical layers, each of which has a different number of obstacles according to its power of dependency and driving.

Yan, et al., (2023), analysed the factors that influences the adoption of Mobile Financial Services (MFS). According to the findings, social influence, perceived trust, and perceived value are strongly related to the intention of users to adopt MFS platforms. On the other hand, during the COVID-19 pandemic, perceived risk, performance expectancy, and effort expectancy were observed to influence users' perceived value of the MFS platforms. It is

interesting to note that the findings of the study suggested that the users' perceived risk did not have an effect on their intention to adopt MFS platforms during the pandemic. Therefore, it is possible that the suggested adoption of the MFS framework both during and after the pandemic could contribute to the existing research on the adoption of information technology (IT) through the expansion of the UTAUT. In this research, it was found that the performance and effort expectancy of users influence their intention to indirectly adopt MFS through perceived value.

2.1.2 Indian Perspective:

Singh & Malhotra, (2004), provided data on the number of commercial banks that offer Internet banking as well as information on the goods and services they provide. The data was gathered from a survey conducted on commercial bank websites. Using univariate statistical analysis, it examines the features of commercial banks that provide Internet banking in comparison to other commercial banks in terms of profitability, cost effectiveness, and other factors. By the end of the first quarter of 2004, funding, revenue and expense sources, and performance metrics started to diverge between Internet and non-Internet banks. Additionally, it was discovered that there is no discernible relationship between Internet banking offerings and profitability.

Malhotra & Singh, (2009), outlined the situation of Internet banking in India and talked about how it affects the country's banking sector. It specifically aims to investigate how Internet banking affects risk and performance for banks. Comparing Internet banks to non-Internet banks, the univariate analysis shows that the former are bigger, have higher profitability, and superior operating efficiency ratios. Compared to non-Internet banks, internet banks rely more significantly on core deposits for funding. The results of the multiple regression analysis, however, show that while there is no significant correlation between Internet banking's offerings and profitability, there is a strong and negative correlation between Internet banking and the banks' risk profiles.

Safeena, et al., (2011), investigated the impact of perceived utility, perceived ease of use, and perceived danger on internet banking uptake in India. Perceived usefulness, perceived ease of use, and perceived risk are all major drivers of internet banking adoption among Indian consumers, according to the findings of this study.

Mann & Sahni, (2012), determined the dimensions and their influence on the different adopter categories' adoption of Internet banking. Two key constructs—customer perception, which includes perceived security risk and ease of use—and perception of demographic variables—which include users' age, gender, income, and occupation—are identified from the body of existing literature in order to gain an understanding of the various adopter segments. Based on the cluster analysis, the following groups of people have adopted Internet banking: innovators, early majority, late majority, and laggards. The analysis confirms that the sole factor impeding the uptake of Internet banking services is income.

Bashir and Madhavaiah (2014) intended to provide insight into the factors of consumers' attitudes and behavioral intentions to use Internet banking services, with a focus on perceived risk, trust, enjoyment, website design, and social impact. Consumers' attitudes regarding utilizing Internet banking are found to be directly influenced by perceived usefulness, perceived ease of use, trust, and reported enjoyment, according to the study.

Sharma and Govindaluri (2014) investigated the factors that influence the adoption of internet banking in urban India. The key predictors of attitudes toward using online banking in urban India were found as social influence, awareness, internet connection quality, and computer self-efficacy. Users' attitudes toward using internet banking services can be used to forecast their desire to utilize these systems.

Sikdar & Makkad, (2015) in their research considered a five-factor model for online banking adoption in the context of banking consumers in India. The five factors that were studied regarding the adoption of internet banking were – trust, usage constraint, ease of use, accessibility, and intention to use. Accessibility, Usage constraints, and intention to use were found to be significant factors.

Malhotra & Singh, (2016), described the current state of social networking site usage in India by banks operating in both the public and private sectors, with a focus on Facebook. The study's findings came from a survey conducted in 2015 on the Facebook pages of 47 banks. The study is based on a tool known as the Facebook Assessment Index (FAI), which rates a company's Facebook page's content, popularity, and engagement in three categories.Only 48.9% of the banks that were observed had an official Facebook profile, according to the statistics.When compared to other banks, new private sector banks fared

well on all three FAI criteria.There is a big chance for the banks to improve their usage of Facebook, as they were not completely utilising its utility.

Firdous & Farooqi, (2017), determined the different aspects of the quality of internet banking services. The impact of the internet banking service quality parameters on customer satisfaction was also examined by the researchers. The study's findings suggest that the quality of internet banking services has a noteworthy influence on consumers' satisfaction levels. Seventy percent of customers are satisfied with internet banking when all the dimensions—efficiency, system availability, fulfilment, privacy, contact, responsiveness, and interaction—are considered individually.

Patel & Patel, (2017) validated the Technology Acceptance Model (TAM), as well as its expanded form, in order to better understand the factors impacting internet banking uptake in Gujarat. The extended TAM has a higher predictability than the TAM in internet banking situations, according to the empirical findings. The findings revealed that perceived security is the most important element in influencing the intention to utilize internet banking, followed by perceived usefulness, perceived ease of use, and social influence.

Priya, et al., (2017), focused on evaluating the factors affecting mobile banking adoption among young Indian bank consumers. The relationship between User Satisfaction (US) and Behavioural Intention (BI) was analyzed with Perceived Usefulness (PU), Structural Assistance (SA), Perceived Credibility (PC), and Perceived Ease of Use (PEOU). PU was observed to play a mediating role with the factors – BI, US, PC, PU, PEOU, and SA.

Goswami & Boro, (2018), in their study indicated that the use of ATMs and debit cards, together with mobile banking and cash deposit machines, were the top three technology-based banking services chosen by urban consumers. It was discovered that elements such as system utility, service reliability, secure access, social impact, useful and speedy transactions, and ease of use all have a role in how frequently technology-based banking services are utilised. Aside from this perceived concern, high costs and transaction risk were important factors that greatly influenced the behaviour of technology-based banking consumers in metropolitan areas. The following factors were found to have a statistically significant relationship with one another: monthly income and use of cash deposit machines; level of education and mobile banking; level of education and use of cash

deposit machines; gender and use of cash deposit machines; occupation and mobile banking; and occupation and use of cash deposit machines.

Firdous & Farooi, (2019), examined the development of e-service quality and explains how service quality gave way to e-service quality. The quality of the service is now an e-service. The differences between traditional services and e-services have made the previously developed models of service quality less applicable. In order to accommodate the e-channels of service delivery, this led to the necessity of either creating new scales or improving the existing service quality scales. In today's technology-driven service delivery era, the SERVQUAL and related scales were improved, and scales such as E-SQ and ESQual-ERec-SQual were established for measuring electronic service quality.

Goswami & Boro, (2019), investigated the characteristics that motivate bank consumers to maintain their use of technology-based banking services such ATMs, debit cards, credit cards, internet banking, mobile banking, and M-Pesa. The findings indicated that sustained usage behaviour of technology-based financial services was significantly predicted by system characteristics, perceived risk, perceived usefulness, and perceived trust perceived by bank clients. There was found to be a statistically significant correlation between the demographic factors of the respondents and the respondents' continuous use of technology-based banking services.

Ligon, et al., (2019), explored the reasons behind the lack of adoption of digital payment by the small-scale merchants of India. The researchers identified factors such as access to the internet, perceived benefits, demonetization, lack of customer demand, lack of awareness, fear of being cheated, customer demand, and ease of use. The researchers through the results of the study established that perceived benefits have a significant relationship with the adoption of digital payments among small-scale merchants of Jaipur.

Shankar, et al., (2020), analyzed how electronic word-of-mouth (e-WOM) has an impact on mobile banking adoption. It identified that e-WOM has a significant impact in encouraging consumers to adopt mobile banking. E-WOM triggers factors like trust and behavioral intention of consumers into using mobile banking. The researchers suggested ways in which e-WOM can be used as a mediating factor to increase trust and behavioral intention among bank consumers.

35

Kaur, et al., (2021), conducted a qualitative study to evaluate the role of bank branches in migrating the bank's consumers from offline to online banking platforms. The researchers suggested that to encourage more consumers to switch from offline banking methods to online banking channels, the banks need to incorporate a few organizational changes to win their consumers' trust. The researchers observed that trust is one of the major factors that can act as a barrier or as a motivator in the adoption of online banking.

Tiwari, et al., (2021), examined the impact of consumers' awareness, risk, and trust in m-banking adoption. The researchers used the TAM to evaluate the effect of consumers' awareness. It was identified that perceived usefulness, perceived ease of use, customer awareness, perceived risk, and perceived trust significantly impact the adoption of mobile banking among bank consumers.

Boro & Goswami, (2022), determined whether or not rural and urban bank consumers in India make use of a variety of technology-based banking services in a manner that is distinct from one another. The findings of the study indicate that there is a significant difference between rural and urban bank consumers with regard to the utilisation of various technology-based banking services, the lack of utilisation of these services and a lack of awareness of these services, the frequency of utilisation, the reasons for utilisation, and the level of familiarity with the utilisation of computers, the internet, and smart phones. With the exception of credit cards and M-Pesa, consumers in urban areas can be categorised as having a strong tendency to use a variety of technology-based banking services because their utilisation rate outpaces their non-usage rate. Consumers who bank in urban areas utilise technology-based banking services on a more regular basis than consumers who bank in rural areas, who use these services only a few times a month or less frequently.

Das & Shil, (2023), investigated consumer knowledge of and happiness with YONO use. The results showed that most customers are generally satisfied with YONO in terms of overall satisfaction. Every industry is experiencing a constant state of technological innovation, and these developments are improving our lives and being highly beneficial to us. Over time, the Indian banking industry has experienced a number of transformations. Banks are now more competitive, and in order to draw in and keep consumers, they provide a range of incentives and deals. State Bank of India provides an integrated digital banking platform called YONO. It provides customers with a range of lifestyle and financial advantages.

Table 2.1: Summary of Literature on **Adoption of Online Banking Platforms** (arranged chronologically)

Topic	Authors	Dimensions	Geographical Location
Internet-based e-banking and consumer attitudes: an empirical study	Liao & Cheung, (2002)	Expectations of accuracy, security, Network speed, User-friendliness, User involvement, Convenience, and Perceived Usefulness	China
Adoption of Internet Banking: An Empirical Investigation of Indian Banking Sector	Singh & Malhotra, (2004)	Profitability, Cost-Efficiency, Internet Banking	India
Consumers' perspectives on online banking services	Mavri & Loannou, (2006)	Speed of transaction, Difficulty in the use of new technology, Necessity, Cost, Education Level and Lack of Information	Greece
Exploring e-service quality: a study of Irish online banking	Loonam & O'Loughlin, (2008)	Web-usability, Trust, Access, Information Quality, Security, Reliability, Flexibility, Responsiveness, Service-recovery & Personalisation/ Customisation	Ireland
The impact of internet banking on bank performance and risk: The Indian experience.	Malhotra & Singh, (2009)	Profitability, Operating Efficiency and Financing, Internet Banking, Cost of Operations	India
Internet Banking Adoption in an Emerging Economy: Indian Consumer's perspective	Safeena, et al., (2011)	Perceived Ease of use, Perceived usefulness, Perceived risk, Consumer acceptance	India
Profiling adopter categories of internet banking in India: an empirical study	Mann & Sahni, (2012)	Internet Banking, Perceived Ease of Use, Perceived Security Risk, Demographic Variables, Adoption Behaviour	India
Examining factors affecting customer intention and adoption of internet banking in Jordan	Alalwan, et al., (2014)	Performance Expectancy, Facilitating Conditions, Hedonic Motivation, Perceived Risk, Trust	Jordan
Consumer attitude and behavioural intention towards Internet banking adoption in India	Bashir & Madhavaiah, (2014)	Trust, Web design, perceived enjoyment, social influence	India

Perceptions Towards Online Banking Transactions in Malaysia	Jalil et al., (2014)	Security, Website, Trust & Customer's Intention	Malaysia
Factors affecting adoption of online banking: A meta-analytic structural equaltion modeling study	Montazemi & Saremi, (2014)	Trust, Perceived usefulness, Social influence, system quality	USA
Internet banking adoption in India	Sharma & Govindaluri, (2014)	Social Influence, Internet banking awareness, Quality of internet connection, computer self-efficacy	India
Adoption of Mobile Banking in Jordan: Exploring Demographic Differences on Customers' Perceptions	Alalwan, et al., (2015)	Usage Behaviour, Intention to use, experience, income, education, gender, age	Jordan
Online banking adoption: A factor validation and satisfaction causation study in the context of Indian banking consumers	Sikdar & Mukkad, (2015)	Accessibility, Extent of Usage Constraints, Expected usefulness-based intention, Ease of use & End-user Trust	India
Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: extending UTAUT with innovativeness, risk, and trust	Slade, et al., (2015)	Remote Mobile Payment, Performance Expectancy, Effort Expectancy, Social Influence, Innovativeness, Risk Negatively, Trust, knowledge of Mobile payment	UK
Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy	Alalwan, et al., (2016)	Consumer adoption of mobile banking, Perceived ease of use, Perceived Usefulness, Behavioural Intention, Perceived Risk, Self-Efficacy	Jordan
Undergraduates' adoption of online banking in Sri Lanka	Madumanthi & Nawaz, (2016)	Performance Expectancy, Effort Expectancy, Social Influence, Bandwidth, Behavioural Intention	Sri Lanka
Presence of banking in social media: Indian evidence	Malhotra & Singh, (2016)	Popularity, interactivity, content	India
Factors affecting the adoption of online banking in Poland	Szopinski, (2016)	Perceived Usefulness, Perceived ease of use, Convenience, trust, sense of safety, sense of privacy	Poland

Toward a contagion-based model of mobile banking adoption	Chaouali & Hedhli, (2017)	Behavioural Intention, attitude, trust, coercive pressure, normative pressure, mimetic pressure	Qatar
Impact of Internet Banking Service Quality On Customer Satisfaction	Firdous & Farooqi, (2017)	Internet Banking, E-service quality, Customer Satisfaction	India
Adoption of internet banking services in Gujarat	Patel & Patel, (2017)	Perceived security, Perceived ease of use, Social influence and perceived usefulness	India
Mobile banking adoption in an emerging economy: An empirical analysis of young Indian consumers	Priya, et al., (2017)	Perceived usefulness, perceived ease of use, perceived credibility, user satisfaction structural assurance and behavioural intention	India
Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk	Alalwan, et al., (2018)	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Perceived Risk, Behavioural Intention	Jordan
Mobile-banking adoption: empirical evidence from the banking sector in Pakistan	Farah , et al., (2018)	Performance Expectancy, Behavioural Intention, Effort expectancy, social influence, Facilitating Conditions, Habit, Hedonic motivation, Perceived Value, Trust, Perceived risk, Adoption intention, usage behaviour	Pakistan
Determinants of Usage of ATM of Private Banks in Puttalam District	Maduwanthi & Rajeshwaran, (2018).	Ease of Use, Usefulness, Behavioural Control, Risk, Social influence, personal factors, ATAM	Sri Lanka
Sri Lankan Customers' Behavioural Intention to Use Mobile Banking: A Structural Equation Modelling Approach	Nawaz, & Yamin, (2018)	Perceived Usefulness (PU), Perceived Ease of Use (PEOU),Perceived Compatibility (PC) and Perceived Trust (PT)	Sri Lanka
Technology based Banking Behavior of Urban Consumers: An Empirical Study in Kamrup Metro Districts of Assam, India.	Goswami & Boro, (2018)	System utility, service reliability, secure access, social influence, useful and quick transaction, and easy to use	India
Platform Adoption Factors in the Internet Industry	Kim, (2018)	Perceived usefulness, perceived ease of use, attitude towards using, behavioural intention, actual system of use	Korea

Effects of Demographic Factors on Consumers' Mobile Banking Services Adoption in Nigeria	Abayomi, et al., (2019)	Gender, age,monthly income, occupational income, mobile banking adoption	Nigeria
Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model	Baabdullah, et al., (2019)	Performance expectancy, price value, facilitating conditions, hedonic motivation, habit, system quality, and service quality	Saudi Arabia
Service Quality To E-Service Quality: A Paradigm Shift	Firdous & Farooqi, (2019)	Service Quality, E-service Quality, Information technology, SERVQUAL, E-SQual, ERec-SQua	India
A Study on Continued usage Factors of Technology Based Banking Services in Commercial Banks.	Goswami & Boro, (2019)	Perceived risk, perceived usefulness, perceived trust, usage behaviour of technology	India
What explains low adoption of digital payment technologies? Evidence from small scale merchants in Jaipur, India	Ligon, et al., (2019)	Demonetisation, customer demand, ease of use, lack of customer demand, lack of awareness, fear of being cheated, and internet access	India
Effects of Subjective Norms and Security on Online Banking Adoption: Multilevel Linear Model Analysis	Nayanajith and Damunupola, (2019)	Perceived e-security, Perceived Usefulness, and Perceived Ease of Use	Sri Lanka
Effects of Subjective Norms and Security on Online Banking Adoption: Multilevel Linear Model Analysis	Nayanajith and Damunupola, (2019)	TAM, adoption, online banking, security of e-services	Sri Lanka
Website Usability, Perceived Usefulness and Adoption of Internet Banking Services in the Context of Sri Lankan Financial Sector	Nayanajith, et al., (2019)	Web usability perceived usefulness, adoption of internet banking	Sri Lanka
Impact of Service Quality Dimensions on Internet Banking Adoption, Satisfaction and Patronage	Raviadaran, et al., (2019)	Reliability, responsiveness, communication, access and security	Malaysia

Factors affecting Palestine consumers' use of online banking services	Salem, et al., (2019)	Technological leadership, consumers' value for online personalisation, e-trust, e-loyalty, concern for privacy	Palestine
A hybrid SEM-neural network model for predicting determinants of mobile payment services	Sharma, et al., (2019)	Self-efficacy, perceived trust, mobility, perceived ease of use, awareness of benefits, perceived usefulness, customisation, perceived security, intention to use	Muscat
Adoption of digital payment systems in the era of demonetization in India: An empirical study	Sivathanu, (2017)	Actual Usage(AU), Behavioral Intention (BI), Innovation Resistance (IR)	India
A Cross-national Investigation of Trait Antecedents of Mobile Banking Adoption	Frimpong, et al., (2020)	Inherent innovativeness, attitude, need for interaction, environmental differences	Ghana & UK
Factors influencing on customer usage of online banking: from the perspective of technology acceptance and theory of reasoned action models	Jegatheesparan & Rajeshwaran, (2020)	Usefulness, Ease of Use, Security, Compatibility, Information Quality, Usage of online banking	Sri Lanka
How to Improve Mobile Money Service Usage and Adoption by Nigerians in the Era of Covid-19	Joseph, (2020)	Financial inclusion, adoption of m-banking, mobile money acceptance	Nigeria
Analyzing the factors influencing adoption intention of internet banking: Applying DEMATEL-ANP-SEM approach	Lin, et al., (2020)	Perceived usefulness, perceived ease of use, attitude toward using, behavioural intention, and actual system use	Taiwan
Developing the antecedents of social influence for Internet banking adoption through social networking platforms: evidence	Naeem, (2020)	Social media networking websites, social networking platforms, social media instant messaging networks, adoption of internet banking	UK

from conventional and Islamic banks			
Factors propelling the adoption of Internet banking: the role of e-customer service, website design, brand image and customer satisfaction	Rahi, et al., (2020)	Customer service, web-design, brand image	Pakistan
Evaluating service quality of digital banking and its impact on customer satisfaction in Eastern Province of Sri Lanka	Rajeshwaran, (2020)	Customer Satisfaction, Service Quality, Digital Banking, efficiency, system availability, fulfilment, privacy, responsiveness, compensation	Sri Lanka
How do electronic word of mouth practices contribute to mobile banking adoption?	Shankar, et al., (2020)	Behavioural intention, e-WOM	India
Modelling internet banking adoption in Fiji: A developing country perspective	Sharma, et al., (2020)	Internet Banking, Customer Satisfaction, UTAUT, perceived risk	India
Factors Driving the Adoption of E-banking Services Based on the UTAUT Model	Daka & Phiri, (2021)	Performance expectancy, effort expectancy, facilitating conditions, behavioural intention, social influence	Zambia
Impact of online convenience on mobile banking adoption intention: A moderated mediation approach	Jebarajakirthy & Shankar, (2021)	Access convenience, search convenience, evaluation convenience, transaction convenience, benefit convenience, utilitarian values, hedonic values, mobile banking adoption intention and perceived security concerns.	Australia
Adoption of digital banking channels in an emerging economy: exploring the role of in-branch efforts	Kaur, et al., (2021)	Perceived usefulness, adoption of digital banking, self-efficacy, perceived ease of use, and trust	India
Examining the Impact of Consumers' Awareness, Risk and Trust in M-Banking Adoption	Tiwari, et al., (2021)	Perceived usefulness, perceived ease of use, customer awareness, perceived risk, perceived trust, behavioural intention	India
Social commerce and the mobile platform: Payment and security perceptions of potential users	Williams, (2021)	perceived ease of use (PEOU), and perceived usefulness (PU), Behavioral intention (BI)	UK

Online banking adoption in Spanish cities and towns. Finding differences through TAM application	Albort-Morant, et al., (2022)	Perceived usefulness, perceived security, perceived ease of use and use behaviour	Spain
Assessing factors influencing consumers' non-adoption intention: exploring the dark sides of mobile payment	Behera, et al., (2023)	Usage Concern, risk concern, value concern, image concern, traditional concern, complexity concern, price concern, innovation resistance, self-compassion, non-adoption intention	India
Rural Urban Divide in Technology Usage of Consumers in Banking Industry: A Study in Assam	Boro & Goswami, (2022)	Frequency of usage, purposes of using, the extent of familiarity with computers, internet and smart phone usage	India
Adoption of electronic banking services in India: An extension of UTAUT2 model	Chauhan, et al., (2022)	UTAUT2,adoption of online banking, consumer innovativeness, Perceived risk	India
I won't touch money because it is dirty: examining customer's loyalty toward M-payment	Goel, et al., (2022)	Perceived Security, Satisfaction, Perceived Usefulness, Loyalty, Perceived Susceptibility, Trust, Intimacy	India
Customer Adoption of Online Banking: An Application of Diffusion of Innovation Theory in Sri Lanka	Sanjeetha, et al., (2022)	Awareness and Comprehension, Complexity, Relative Benefit, Ambiguity, Service Quality	Sri Lanka
Awareness and Satisfaction Level of Customers Towards YONO: A Study on Cachar District of Assam	Das & Shil, (2023)	Awareness, Satisfaction, Usage of YONO	India
Assessing challenges to the mobile wallet usage in India: an interpretive structural modelling approach	Rana, et al., (2023)	Value of using m-wallets, compatibility, over incentives, trust, language issues, psychological factors, low digital literacy, risk, privacy concerns, poor internet penetration, fragmented company, lack of integration of new technology, lack of goal oriented strategy, cost, lack of adequate infrastructure, lack of strong regulatory compliance,	India

		completion of credit and debit cards, impact of UPI	
Factors influencing the adoption intention of using mobile financial service during the COVID-19 pandemic: The role of FinTech	Yan, et al., (2023)	perceived risk, perceived value, performance expectancy, and effort expectancy	Banglades h

2.2 Measurement of online and offline Service Quality of banks:

Several studies on bank service quality were identified in the literature study but most of these studies measured service quality by replicating or adapting the SERVQUAL model. Even though the SERVQUAL model was most widely used as an instrument of measuring service quality it was questioned for its conceptual suitability by several researchers.

2.2.1 Global perspective:

Babakus & Boller (1992) in their research paper noted that the five dimensions of the SERVQUAL model are not generic and that they should be industry-specific. There seem to be a number of methodological issues with the 5-dimensional SERVQUAL concept and measurement of service quality. They further reported that the dimensionality of service quality may depend on the type of services under study. The use of mixed-item wording and the current operationalization of service quality based on gap scores appeared to be two major problems in the measurement of the construct.

Brown & Koenig, (1993), in their paper stated that SERVQUAL's dimensionality has not proved to be universal. The TQM controversy was introduced at the beginning of this article. However, there is disagreement among researchers over whether or not an institution of higher learning should use customer data in general when making decisions. Some academics believe that the respondents' particular perspectives on professional preparation are at odds with the objectives of conventional higher education.

Avkiran (1994) in his paper conducted a comprehensive study to develop a utilitarian multi-dimensional instrument that can be applied to customer service quality. In his study, he mentioned that research must be conducted on consumers' needs by attaching socio-economic items, diagnosing problem service areas by examining scores across dimensions

and items, and also considering important scores in formulating solutions for problem areas.

McDougall & Levesque (1994), in their paper examined two major issues of concern to service marketers i.e. the dimensions that comprise service quality and the approach to service quality measurement. The components of service quality and the methodology for measuring it were the two main concerns of service marketers that this study looked into. Based on two empirical studies—one replicating SERVQUAL, the other using an updated set of service quality items—it was determined that performance measures, rather than performance and expectation measures, are a more effective and efficient way to measure service quality in the retail banking industry. Service quality is made up of three fundamental dimensions that are related to tangibles, work processes, and outcomes. The researchers replicated the SERVQUAL model while employing a revised set of quality items.

Newman & Cowling (1996), in their paper presented an empirical study of major quality improvement initiatives undertaken by two British banks. The initiative taken by one of the banks is the implementation of the SERVQUAL model while another bank adopted the Crosby Total Quality Training Programme. It was found that even though both banks were able to report an improvement in service quality, however, the SERVQUAL model appeared to be more effective.

Jabnoun & Al-Tamimi, (2003), also in their paper tried to develop a modified SERVQUAL for measuring service quality in the UAE commercial banks. The developed instrument was tested for reliability and validity and the results indicated that the instrument had only three dimensions. The three dimensions that resulted from factor analysis were – human skills, tangibles, and empathy. As the dimensions found through this study were different from the original SERVQUAL dimensions it adds to the dimensionality problems of the model.

Siyal et al. (2006), in their paper focused on finding the impact of different socioeconomic characteristics on the willingness to adopt e-commerce. The findings show that the rate of adoption of e-commerce can be explained by factors such as exposure to the Internet, education level, and income level. Contrary to popular assumption, however, this study demonstrated that customer age and gender do not significantly influence the uptake of e-

45

commerce in Singapore. In order to make the necessary adjustments to increase the appeal and popularity of e-commerce in Singapore and the Asia-Pacific area, policy makers and e-merchants may find this study to be helpful in better understanding customer behaviour and attitudes towards e-commerce. The researcher found that the socio-economic factors which had a significant relation with the willingness to adapt are exposure to the internet, income level, and education level.

Herington & Weaven, (2009), in their paper tried to explore the measurement of e-service quality for e-retail banking. The four dimensions studied in this study are – personal needs, site organization, user-friendliness, and efficiency. They also uncovered an unknown factor that negatively affects customer satisfaction and that relates to the absence of human interaction.

Kumar, et al., (2010), attempted to study the differences in the service quality between two types of banks, namely conventional and Islamic, in terms of common critical factors after re-examining the SERVQUAL model. The modified SERVQUAL model consisted of four critical dimensions, namely – tangibility, reliability, competence, and convenience. The findings show that while there are considerable differences in perceptions of tangibility and convenience between conventional and Islamic banks, there are also significant differences in expectations regarding competence and convenience. The SERVQUAL model's use of dominance analysis reveals that the two types of banks differ only in terms of degree rather than pattern. In both types of banks, competence and convenience are shown to be the relatively more important characteristics.

Gbadeyan & Akinyosoye (2011), identified the following e-banking variables – speedy transfer, efficient transactions, a regular check of the transaction and statement details, easy access, saves transaction costs, lower transaction fees, offers the third-party facility of fund transfer, cyber fraud, cyber theft, security concerns, risk of hackers, leaked customer information, third party intervention and system failure/ error and lack of knowledge.

Kadir, et al. (2011) in their research paper tried to identify the effects of services offered by Malaysian banks through online media and ATMs on customer satisfaction. As a study strategy, the authors of this work made use of the perceived service quality model, which can be seen as the gap that exists between the customer's expectations and their level of

satisfaction. The researcher who worked on this study came to the conclusion that 11 of the E-SERVQUAL model 3 dimensions did not adequately address the requirements of the consumers. The E-SERVQUAL model, which was implemented in the online banking system in Malaysia, included these dimensions: responsiveness, personalization, and flexibility.

In their work, Ariff et al. (2012) made an attempt to determine the components of e-SQ for online banking in Malaysia. While picking e-SQ for internet banking services, it is important to take into account a variety of factors, including the aesthetics of the website and the level of customization offered.

Zavareh et al., 2012 in their paper assessed the use of the E-SERVQUAL scale to construct e-service quality (e-SQ) for internet banking services. In addition to this, they attempted to investigate the impact that e-SQ had on e-Customer Satisfaction (e-CS). They claimed that adjustments of dimensions and elements of E-SERVQUAL are necessary in order to verify that the instrument is valid in the environment of internet banking.

A study by, Amin (2016) evaluated the quality of internet banking services and how it affects customer satisfaction and loyalty among online banking users. According to the findings, each of the four factors that make up the quality of internet banking services—personal need, website organization, user-friendliness, and website efficiency—can be relied upon, and each element has a positive significant link with internet banking service quality. The efficiency of a banking institution's online platform is an essential component of the overall quality of its internet banking service. According to the findings of the study, there is a significant connection between the quality of internet banking services, e-customer satisfaction, and e-customer loyalty.

Yaya et al., (2017), attempted to identify and discuss some conceptual and empirical issues that should be considered while adopting a generic scale, such as E-S-QUAL, to evaluate service quality. With the use of the Delphi methodology, the researchers of the publications that were examined for this study were given the opportunity to share their knowledge and expertise regarding the application of the E-S-QUAL scale. It was discovered that the generic nature of the scale was one of the factors that contributed to the inconsistency in the dimensions.

Fauzi & Suryani, (2018), in their research study, utilized the CARTER model so that they could investigate the service quality aspect of Islamic banking in Indonesia. Second, the research investigated whether or not there was a correlation between the quality of service provided and levels of customer satisfaction, trust, and loyalty in Indonesian Islamic financial institutions. According to the findings, a customer's perception of a bank's reliability is one of the most important factors in determining overall satisfaction with an Islamic bank in Indonesia. If the Indonesian Islamic bank can first earn its consumers' trust, then the bank will see a considerable improvement in the loyalty of its consumers.

Gloria & Talavera, (2020), in their study, examined the variables of SERVQUAL that help in measuring the service quality of banks in the Philippines. The researchers identified that out of the 24 items of the SERVQUAL model, only 16 items were fit to measure the service quality of banks. The new 16 items were classified by the researchers into four dimensions - reliability, empathy, responsiveness, and tangibility.

Mujinga, (2020), in the study used the E-S-QUAL model to measure the online banking service quality. The researchers made use of this model to determine whether or not the banks were meeting the expectations of their consumers in terms of the quality of the services that they provided. According to the findings, there is a need for an increase in the level of service quality that is provided in order to live up to the standards set by the consumers.

Rajaobelina, et al., (2020), in their research study examined the relationship between mobile banking service quality and positive word of mouth. The results of the study showed that consumers generate positive word-of-mouth (WOM) when they speak positively about the service quality of mobile banking and express their belief that mobile banking can have a beneficial impact on the facilities they use. They also discovered that consumers' affinity to a particular brand has an effect on how those consumers evaluate the quality of the services provided via mobile banking.

Rantyanti & Halim, (2020), developed a conceptual model of customer satisfaction and customer loyalty, with the service quality and service innovation dimensions as antecedents. The outcomes of the research indicated that the quality of service does not have a major influence on the degree of customer loyalty; however, it does have a substantial influence on the degree to which consumers are satisfied. According to the

findings of the research study, consumers' perceptions of the quality of service provided by a bank are impacted by service innovation.

Raza, et al., (2020), explored the service quality dimensions in internet banking and the impact of the dimensions on customer satisfaction, and loyalty. According to the findings of the research, the researchers found that each of these aspects has a beneficial impact on the service quality of internet banking. The researchers changed the e-SERVQUAL model. They came up with a conceptual model in order to get a better grasp on how the dimensions are related to one another.

Trabelsi-Zoghlami, et al., (2020), attempted to identify the relationship between mobile service quality, e-trust, e-loyalty, and e-WOM. The researchers also evaluated the impact of demographic factors on these dimensions. The researchers discovered that mobile bank service quality has an impact on e-WOM, which has a further impact on e-trust and e-loyalty.

Basir, et al., (2022), investigated the extent to which consumers were satisfied with the services offered by online banks during the pandemic of Covid-19. There were 322 different sets of survey questionnaires, each with 38 questions, which are designed, distributed, and collected from respondents who are teenagers who use internet banking. The findings of the regression analysis demonstrated that consumers are satisfied with online banking due to its ease, quality of services in terms of security and privacy, and overall satisfaction.

Bitkina, et al., (2022), in their research study came up with a model in order to examine and quantify the impact that perceived qualities have on banking services. In order to accomplish this, 91 people in Korea were given a survey in which they were asked about their experiences with the following banking services - ATM, offline banking, and online banking. The exploratory and confirmatory factor analyses were used to carry out the factor design that was implemented in order to evaluate the user experience based on how the user perceives the characteristics of the banking system. Validity and dependability were demonstrated by the model that was proposed to evaluate the customer experience within the banking system.

Gibson, et al., (2022), examined the switching behavior of consumers based on the demographic factor – age. The researchers placed equal emphasis on utilizing both online and traditional banking services. According to the findings of the study, characteristics such as perceived usefulness and perceived simplicity of use have an effect on young people's decisions to bank with a certain financial institution. The younger generation is more likely to be open to the idea of moving their banking activities online rather than using traditional methods.

Kim & Jinabot, (2022), in their research study, investigated the perceived e-banking service value. The research study was conducted in Cambodia. It has been observed that perceived danger and ease have major impacts on the way something is judged to be of high quality. After this, it was found that perceived quality and ease had considerable impacts on perceived e-banking service value, with the exception of perceived risk. In conclusion, the research came to the conclusion that perceived quality entirely mediated the association between perceived risk and perceived value, but it only partially mediated the relationship between perceived convenience and perceived value. Convenience and the perception of high quality were highlighted as the primary factors that contribute to an individual's estimation of the value of an online banking service, according to the findings of the empirical research. In addition, once consumers saw that utilizing an online banking service was not only safe but also offered a high level of convenience, they stopped being overly concerned about the potential dangers associated with doing so.

Alarifi & Husain, (2023), in their research study evaluated the e-service quality dimension both before and after the coronavirus disease 2019 (COVID-19) pandemic in order to make a comparison of the levels of e-customer satisfaction that existed in Saudi banks before and during the pandemic. It was shown that the most important factor in consumers' overall satisfaction with banks in Saudi Arabia is the banks' level of efficiency. The situation in Saudi Arabia is distinct from that in other countries. Before and during COVID-19, the influence of the quality of Internet banking e-services on e-customer service was significantly different from one another.

2.2.2 Indian Perspective:

Gupta & Bansal, (2011) in their research attempted to analyze the effect of demographic variables on customer perceptions of internet banking service quality offered by banks in

India. Their research concentrated on five aspects that contribute to the overall quality of banking services: safety, dependability, productivity, customer responsiveness, and site appeal. In this particular piece of research, the demographic factors that were investigated included age, occupation, educational qualification, and income group.

Kaur & Kaur, (2013), examined the variety of customer perspectives in a few Punjabi cities, as well as any disparities in the perceptions of men and women in these cities. Researchers adapted and applied the Retail Service Quality Scale (RSQS) created by Dabholkar, Thorpe, and Rentz (1996) in accordance with the dominant mall culture in these cities. Based on the demographic variable of gender, the results showed that there was no significant variation in the perception of mall service quality.Additionally, it was discovered that there is no discernible variation in the way that patrons in all three cities perceive the quality of the services provided by malls, with the exception of the physical aspects, where patrons in Jalandhar and Amritsar exhibit a discernible difference in perception.

Kaur & Kaur, (2014), studied the validation of the scale by examining the relative importance of the five internet banking service quality scale dimensions (adapted from Gupta and Bansal, 2012) that influence the customer satisfaction dimensions (adapted from Basker and Ramesh, 2010) in the Indian banking sector. With this knowledge, the primary goals of this empirical study have been to use one-way ANOVA to compare the usage of internet banking services by banks' customers and to use multiple regression statistical techniques to assess the impact of the Internet Banking Service Quality on Customer Satisfaction. The findings of the ANOVA show that there are no appreciable differences in the amenities that affect how clients of Indian public, private, and foreign banks use their online banking services. Reliability and efficiency have little bearing on online customers' pleasure, according to regression analysis, while responsiveness, security/privacy, and site aesthetics are major determinants. Thus, it can be said that the effectiveness of the banks is improved by the quality of the online banking services. Customers and staff members of the company can receive, provide, and provide services more efficiently and productively when they have access to e-banking facilities.

Chakrabarti et al., (2017), offered an innovative, user-friendly, and cost-effective technique by combining the traditional concept of service quality in banks with sentiment analysis literature. According to the findings, the qualities of responsiveness and tangibles

51

had a significant influence on the user evaluation rating. In spite of the fact that India's three most important private banks are concentrating on the tangibles component, the responsiveness dimension is not being given the same amount of attention by each of them. In addition, clients who are looking for loan products are more likely to have negative opinions of the quality of the assistance they receive.

Kaur & Kaur, (2017), focused on the connection between behavioural goals and service quality in the hotel sector, which could help hotel owners gain the trust of their patrons. The study aimed to determine the relative significance of various behavioural intentions dimensions with regard to hotel guests. Additionally, it sought to assess the effect of operational analytics of service quality on the behavioural intentions dimensions of hotel guests in Amritsar city, which in turn influenced the formation of their behavioural intentions towards these hotels. The Modified SERVPERF scale and the Behavioral-intents Battery have been used, respectively, to measure service quality and behavioural intents in order to achieve the research objectives. This empirical study highlights important aspects of service quality that significantly influence hotel guests' behavioural intentions. The study's findings might help hotel industry professionals comprehend the intricate connection between behavioural intentions and service excellence.

Kumar & Shenbagaraman, (2017), in their study, focused on consumers' perception of online banking and e-service quality and its influence on customer satisfaction. The study revealed that the variables recovery and compensation, access, personalization, and assurance are the most important dimensions in online banking e-service quality dimensions.

Tiwari et al., (2017), in their paper tried to understand the service quality factors and their effect on the satisfaction of consumers in the case of e-banking. Other factors such as site aesthetics, responsiveness, and fulfillment also affected customer satisfaction in online banking. The researchers found through this study that security and trust, efficiency, and reliable services are the most important ones in the case of online banking and that these are the ones that contribute the most to customer satisfaction. They also found that the quality of the e-services provided had a substantial influence on the level of contentment experienced by online consumers using e-banking services.

Mann & Sahni, (2018), in their study investigated the impact of gender on perceived usefulness, perceived ease of use, attitude towards internet banking, and the influence of demographic variables on the behavioral intention of consumers in the Indian internet banking context. The results of the study depict that perceived usefulness, perceived ease of use, and age have a significant relationship.

Shankar and Jebarajakirthy (2018), studied a comprehensive moderated mediated mechanism for improving customer loyalty to e-banking platforms through e-banking service quality (EBSQ) practices in their study. This study proposed a moderated mediated mechanism for increasing e-banking customer loyalty, which includes initial trust as a mediation and consumer involvement as a moderation. It connects EBSQ components with customer loyalty using cognitive-motivational-relational theory.

Shankar, et al., (2019), studied service quality in the context of mobile banking using a variety of different general service quality scales as part of their research study. Their goal was to determine which of these scales is most suited to measuring service quality in this particular setting. According to the findings, there is no measurement scale that is enough to quantify the quality of the services provided by mobile banking. The findings of this research study offer management of financial institutions some clear insights into the service quality expectations that consumers have regarding mobile banking. The most important criteria for comparing generic service quality measures were unidimensionality, reliability, validity, and an explanation of the variance.

Shankar & Jebarajkirthy, (2019), examined a comprehensive moderated mediated mechanism for increasing customer loyalty towards e-banking platforms by utilizing e-banking service quality (EBSQ) practices. This was done as part of the researchers' investigation. According to the data, the EBSQ characteristics of reliability, privacy, and security were found to be most influential in boosting customer loyalty to online banking. With the exception of website design, the initial level of confidence in online banking is a mediator of the impacts of the EBSQ dimensions on client loyalty. The mediating effects of early trust were different for consumers with high and low levels of involvement.

Singh, (2019), measured the relationship between e-service quality and customer satisfaction with internet banking. The study looked into the important aspects that determine the quality of online services. Respondency, efficiency, and perceived

credibility were determined to be the three distinguishing characteristics of high-quality e-services researchers. The enhancement of these three facets will contribute to the enhancement of the service quality of online banking, which will ultimately lead to the happiness of the consumers.

Bhat & Darzi, (2020), explored the impact that perceived usefulness played in mediating the relationship between the determinants of the e-service and the outcome variables. The findings of the study are beneficial for website developers and online retailers in that they may be used to construct creative and efficient designs that maximize trust and perceived utility. The purpose of this study was to develop a modified trust-based consumer online shopping model to describe the various factors that influence consumers' online shopping attitudes as well as how perceived usefulness mediates the relationship between the variables. This study contributes to the understanding of e-commerce by developing the model.

Bhatt & Mehta, (2020), highlighted the elements influencing the total service quality of online banking. They also provided a method for evaluating the overall quality of the services offered by online banking institutions. It was found that the independent components of the model suggested had an effect on the overall service quality of online banking; however, the parameters have different effects on private and public sector banks.

Shankar, et al., (2020), in their research study identified the key dimensions for measuring the service quality of mobile banking. The investigation into the quality of mobile banking services led the researchers to identify five factors that contribute to the overall quality of the service: privacy and security, content, interactivity, efficiency, and customer support. The outcomes of the study reveal insights that can be used to further build a scale for measuring the quality of service provided by mobile banking.

Haralayya, (2021)[a], examined the primary six implementation problems as well as the basic banking technologies. The main repository of an enormous database that contains information on customer account balances, deposits, loan accounts, financial transactions, interest, and other details is core banking technology. Current core banking technology that is relevant helps banks achieve new heights, increase efficiency, offer better client experiences, and win over new customers. In the end, this overcomes the difficulties posed by core banking technology.

Haralayya, (2021)[b], analysed how digital banking has delivered novel goods and services to India. The development of technology has been a key factor in the expansion of the Indian banking industry. In response to rising customer demands, banks created cutting-edge goods and services to guarantee client happiness. Operations, goods, and services in banking have been redefined by digitalization. Consumers are able to transact more quickly, accurately, and conveniently. It has changed how banks communicate with their customers.

Haralayya, (2021)[c], examined the banking services offered by Indian banks. It was noted that certain banks provide their clients a few more services in addition to their solvency certificates, like shared finances, insurance products, gold coins, and more. These days, we have a somewhat sophisticated and well-prepared banking gadget that combines new banking technology with traditional banks. Within the Indian banking industry, there has been a notable upsurge in the replacement of traditional banking protocols with efficient, correct, and quick bank operations. Indian financial institutions are expected to grow significantly because of the remarkable exchange they are currently experiencing.

Mir, et al., (2022), designed a reliable and valid instrument for measuring the quality of online service in the setting of the Indian banking industry. According to the findings, the digital banking service quality scale known as DBSQual is comprised of 24 subscales divided across seven categories. This study discovered that there is a significant connection between the quality of the digital banking service and the level of pleasure experienced by online consumers.

Table 2.2: Summary of Literature on **Measurement of Online and Offline Service Quality of Banks** (arranged chronologically)

Topic	Authors	Dimensions	Geographical Location
An Empirical Assessment of SERVQUAL Scale	Babakus & Boller, (1992)	Dimensionality, the definition of construct & mixed item wording	
Applying total quality management to business education	Brown & Koenig, (1993)	Reliability, Responsiveness, Assurance, Tangibles & Empathy	USA

Developing an Instrument to Measure Customer Service Quality in Branch Banking	Avkiran, (1994)	Staff Conduct, Credibility, Communication & Access to teller services	
A Revised View of Service Quality Dimensions	McDougall & Levesque (1994)	Reliability, Responsiveness, Assurance, Tangibles & Empathy	
Service Quality in Retail Banking: the experience of two British clearing banks	Newman & Cowling, (1996)	Reliability, Responsiveness, Assurance, Tangibles & Empathy	United Kingdom
Measuring Perceived Service Quality at UAE Commercial Banks	Jabnoun & Al-Tamimi, (2003)	Assurance, Reliability, Responsiveness, Empathy & Tangible	UAE
Socio-Economic Factors and Their Influence on the Adoption of E-Commerce by Consumers in Singapore	Siyal et al., (2006)	Willingness to adopt e-commerce, Age, Gender, Exposure to the internet, Income level & Education level	Singapore
E-Retailing by banks: e-service quality and its importance to customer satisfaction	Herington & Weaven, (2009)	Personal Needs, Site Organisation, User-Friendliness & Efficiency	Australia
Comparative Evaluation of critical factors in delivering service quality of banks: An application of dominance analysis in modified SERVQUAL model	Kumar et al., (2010)	Tangibility, Reliability, Competence & Convenience	Peru
Consumers' Preference for e-banking services: A case study of selected banks in Sierra Leone	Gbadeyan & Akinyosoye, (2011)	Quality of e-banking services, Effect of Consumers' Relationship on bank services & Consumers' level of education	Sierra Leone

Effect of Demographic variables on customer perceived internet banking service quality: Empirical evidence from India	Gupta & Bansal, (2011)	Service quality variables – Security, Reliability, Efficiency, Responsiveness & Site Aesthetics Demographic variables – Age, Gender, Education Qualification, and Income	India
Impacts of Service Quality on Customer Satisfaction: Study of Online Banking and ATM services in Malaysia	Kadir et al., (2011)	Ease of Navigation, Trust, Privacy, Responsiveness, Reliability, Customization, Aesthetic Design, Efficiency, Access, Flexibility, Assurance, Tangible & Empathy	Malaysia
Examining Dimensions of Electronic Service Quality for Internet Banking Services	Ariff et al. (2012)	Assurance fulfillment, Efficiency system availability, privacy, contact-responsiveness, and website aesthetics and guide.	Malaysia
E-Service Quality Dimensions and their Effects on E-Customer Satisfaction in Internet Banking Services	Zavareh et al., (2012)	Efficient and Reliable Services, Fulfillment, Security/Trust, Site Aesthetic, Responsiveness & Ease of Use	Iran
Customers Perception towards Service Quality Delivery in Retail Malls in the Punjab	Kaur & Kaur, (2013)	Physical aspects, Reliability, Personal Interaction, Problem Solving, Policy	India
Determining internet banking service quality and customer satisfaction in India	Kaur & Kaur, (2014)	Security, Reliability, Efficiency, Responsiveness, Site-Aesthetic	India
Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty	Amin, (2016)	Personal need, site organisation, user friendliness, efficiency of websites	Saudi Arabia
Assessment of service quality using text mining – evidence	Chakrabarti, et al., (2017)	Tangibles, reliability, assurance, empathy	India

from private sector banks in India			
Investigating Influential Role of Service Quality in Formation of Behavioural Intentions: A Study in The Hotel Industry	Kaur & Kaur, (2017)	Behavioral Intentions, Loyalty, Switch, Pay more, External response, Internal response, Empathy, Reliability, Responsiveness, Physical Evidence, Tangibility, Assurance, Safety	India
A study on consumer's perception of online banking and e-service quality among Chennai consumers	Kumar & Shenbagaraman, (2017)	Recovery and Compensation, Access, Personalisation & Assurance	India
Measuring the effect of e-service quality in online banking	Tiwari et al., (2017)	Efficient and Reliable, Site Aesthetic, Responsiveness, Fulfillment, Security & Satisfaction	India
The expert experience in adopting the E-S-QUAL	Yaya et al., (2017)	Fulfillment, Efficiency, System Availability, Reliability & Privacy	Spain
Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust and loyalty in Indonesian Islamic banking	Fauzi & Suryani, (2018)	Compliance, Assurance, reliability, tangible, empathy, responsiveness	Indonesia
The moderating impact of Gender on the determinants of behavioral intention towards internet banking in India	Mann & Sahni, (2018)	Perceived usefulness, perceived ease of use, attitude towards internet banking & behavioral intention	India
The influence of e-banking service quality on customer loyalty	Shankar & Jebarajakirthy, (2018)	Privacy, Reliability, Website design, Customer service and support, initial trust	India
Are the Generic Scales Enough to Measure Service Quality of Mobile Banking? A	Shankar, et al., (2019)	Reliability, Privacy, Security, Customer Loyalty, online banking	India

Comparative Analysis of Generic Service Quality Measurement Scales to Mobile Banking Context			
The influence of e-banking service quality on customer loyalty: A moderated mediation approach	Shankar & Jebarajkirthy, (2019)	Customer loyalty, Moderated mediation, e-banking service quality, Initial trust in e-banking, Involvement in e-banking	India
Measuring E-Service Quality and Customer Satisfaction with Internet Banking in India	Singh, (2019)	Internet banking service quality and customer satisfaction	India
Online Service Quality Determinants and E-trust in Internet Shopping: A Psychometric Approach	Bhat & Darzi, (2020)	Perceived Usefulness, Trust and Perceived Utility	India
Factors influencing overall service quality of online banking	Bhatt & Mehta, (2020)	Perceived assistance, perceived competence, perceived connectivity, perceived ease of use, perceived security, perceived accessibility, perceived tangibility	India
Measuring Service Quality in Philippine Banks: An Exploratory Study Using SERVQUAL and Q-Methodology	Gloria & Talavera, (2020)	Reliability, empathy, responsiveness and tangibility	Philippines
Online Banking Service Quality: A South African E-S-QUAL Analysis	Mujinga, (2020)	Efficiency, fulfilment, privacy, system availability, whole instrument	South Africa
The relationship of brand attachment and	Rajaobelina, et al., (2020)	Usability, value added features, security/privacy, interactivity, positive WOM, and brand attachment	Canada

mobile banking service quality with positive word-of-mouth			
The Influence of Service Innovation and Service Quality to Customer Satisfaction and Loyalty in Banking Industry	Rantyanti & Halim, (2020)	Service innovation, reliability, assurance, tangibility, empathy, responsiveness, customer satisfaction, and customer loyalty	Indonesia
Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model	Raza, et al., (2020)	Site organisation, reliability, responsiveness, user friendliness, personal need, efficiency, e-customer satisfaction, ande-customer loyalty	Pakistan
Exploring Mobile Banking Service Quality: A Qualitative Approach	Shankar, et al., (2020)	Privacy and security, content, interactivity, efficiency, and customer support	India
Service quality in a mobile-banking-applications context: do users' age and gender matter?	Trabesi-Zoghlami, et al., (2020)	Informaton quality, security, reliability, design, ease of use, e-trust, e-loyalty, e-satisfaction, and e-wom	Tunisia
Core banking technology and its top 6 implementation challenges	Haralayya, (2021)[a]	Time and Cost, Longer Pay-off Periods, Stakeholder Management, Adaptability Issues, Resource Availability	India
How Digital Banking has brought innovative products and services to India	Haralayya, (2021)[b]	Bill Payments, Account management and services, Applying for financial products , Loan Management, Portfolio Management, Investment in financial services	India
Study of banking services provided by banks in India	Haralayya, (2021)[c]	: Payment, Online Banking, Mobile Banking, Money Transfer	India

Regression Analysis on Customer Satisfaction towards Online Banking Service During Pandemic Covid-19	Basir, et al., (2022)	Service quality, customer satisfaction, security, privacy, convenience	Malaysia
Measuring user-perceived characteristics for banking services: proposing a methodology	Bitkina, et al., (2022)	User experience, perceived trust, perceived usefulness, perceived ease	Korea
Exploring Young Consumers' Satisfaction with Online and Offline Banking Services: The Motivation of Switching Between Banks in the UK	Gibson, et al., (2022)	Trust, security, perceived usefulness, ease of use, functionality, and peer pressure	UK
Investigating Perceived E-banking service value in Cambodia	Kim & Jindabot, (2022)	Perceived risk, perceived quality, convenience, e-perceived value	Thailand
Measuring Internet Banking Service Quality: An empirical evidence	Mir, et al., (2022)	Website architecture, efficiency website, user friendliness, responsiveness, security, personalisation, reliability	India
The influence of Internet banking services quality on e-consumers' satisfaction of Saudi banks: comparison study before and during COVID-19	Alarifi, & Husain, (2023).	E-customer satisfaction, e-service quality, personal needs, site organisation, user-friendliness, efficiency, responsiveness, reliability, internet banking	Saudi Arabia

2.3 Existing Index or Scales:

Knutson et al., (1990), in their study assessed the existing SERVQUAL scale and confirmed that it is generic and not industry-specific. They designed an index named LODGSERV to measure consumers' expectations for service quality in the hotel experience. Each dimension of LODGSERV was tested separately as it is conceptualized as being composed of five separate aspects of service quality. After several testing stages, 10 of the pre-determined items were found to not contribute to the index and they were eliminated which resulted in a 26-item refined index.

Fornell, (1992), developed the first index which measures customer satisfaction on a national level continually. The Customer Satisfaction Barometer (CSB) is a measure of performance that is oriented toward the future. This barometer is designed to provide information for comparing industries, comparing individual firms with the industry average, information about the firm's improvement, long-term performance predictions, and also information like the sensitivity of various industries to customer satisfaction. The CSB was tested for sectors in the following sectors – Non-Durable goods, Durable Goods, Retailers, Monopolies, and Services.

Fornell et al., (1996), developed the American Customer Satisfaction Index (ACSI). It was designed to be representative of the nation's economy as a whole. Through this index, the psychological distance between performance and the customer's ideal point was used to estimate overall customer satisfaction. Companies were selected from seven major economic sectors - Manufacturing/ Non-durables, Manufacturing/ Durables, Transportation/ Communication/ Utilities, Retail, Finance/ Insurance, Services, and Public Administration/ Government.

Bahia & Nantel, (2000), proposed a scale for measuring banking service quality (BSQ). The researchers in this study referred to the original ten dimensions given by Parasuraman et al. (1985) rather than the five dimensions of SERVQUAL, and to avoid the problem of some dimensions being generic the researchers added items judged by Carman (1990). This research has proposed a different scale that has been designed to account for the unique service context when measuring perceived service quality in retail banking.

Johnson, et al., (2001), in their research paper proposed and tested certain modifications and improvements to the national index models. The survey data from the Norwegian Customer Satisfaction Barometer (NCSB) was used in this study. The researchers studied the existing indexes and questioned the link between expectation and satisfaction, and also the link from quality to value.

Eklof & Westlund, (2002), presented a performance assessment index, the European Performance Satisfaction Index (EPSI). The purpose of the instrument is to monitor, analyze, and promote the satisfaction of consumers. It is based on the established EFQM Excellence Model and it focuses on measuring the various aspects of the customer results dimensions of the said model. The vision of this rating is to analyze stakeholder satisfaction and customer loyalty. The industries in which the survey was conducted are – retail banking, fixed-line telecommunications, mobile phones, insurance, and supermarkets. The model contains seven components – image, expectations, product, service quality, perceived value (value for money), customer satisfaction index, and, loyalty and retention.

Parasuraman, et al., (2005), in their paper conceptualized two scales – E-S-QUAL and E-RecS-QUAL. The E-S-QUAL scale was used by several researchers in their studies to assess e-service quality in different sectors. This paper conceptualised, developed, tested, and refined a multiple-item scale (E-S-QUAL) for evaluating the level of service provided by websites where consumers make purchases online, using the means-end framework as a theoretical basis. It was discovered after two phases of gathering empirical data that two distinct scales were required to adequately represent the quality of electronic services. Efficiency, fulfilment, system availability, and privacy make up the four aspects of the basic 22-item E-S-QUAL scale that was constructed during the research. Only consumers who have unusual interactions with the sites would find the second scale, called E-RecS-QUAL, noteworthy. It comprises 11 things that fall into three categories: contact, remuneration, and responsiveness. Based on results from several reliability and validity tests, both scales exhibit strong psychometric qualities and advance previous research on the subject.

Petridou, et al. (2007), in their study aimed to assess and compare the level of bank service quality provided in Greece and Bulgaria, and also to identify the dimensions of quality service in the two countries. The BSQ instrument developed by Bahia & Nantel (2000)

63

was used for measuring and comparing the service quality perceptions of retail bank consumers in Greek and Bulgaria.

Eboli & Mazzulla, (2008), in their study attempted to develop a Stated Preference (SP) experiment that provides a way to measure service quality in public transport. They introduced an SP experiment that provides a service quality measure. A logit model for calculating the service quality index was proposed by the researchers.

Balaji, (2009), in his study attempts to investigate the antecedents of the American Customer Satisfaction Index (ACSI) model with Indian mobile services. After conducting a literature study the researcher wanted to assess the relationship between trust and customer satisfaction. For the study, the researcher investigated the linkages amongst customer satisfaction, two dimensions of customer loyalty i.e repurchase likelihood and price tolerance, and trust are examined.

Ho & Lin, (2009), in their study attempted to develop a multiple-item scale for measuring internet banking service quality. They adopted the dimension of electronic service quality and customer-perceived service quality to develop the framework that can be used to measure internet banking service.

Connolly, et al., (2010), used a modified version of the E-S-QUAL instrument to examine the online service quality from the point of view of the citizens and tax practitioners who use the e-Government system.

Abdullah, et al., (2011) in their study intended to design a new measuring instrument of service quality for banks. The service quality determinants were identified through a literature review. Both exploratory and confirmatory factor analyses were used to assess the dimensionality of the service quality measure.

In a study by Yaya, et al., 2012(a), they found that among the available scales the most recognized scale to measure e-SQ is E-S-QUAL. However, the researchers in this study had raised concerns about some theoretical and empirical problems associated with the re-assessment of E-S-QUAL, such as the use of different scores, the scale's reliability, and the applicability of the scale to different cultural contexts.

Yaya, et al., 2012(b), in their paper reviewed the literature on E-S-QUAL. They found that the dimension 'fulfillment' appears not to be generic but specific to particular e-service contexts such as websites selling physical goods. They also raised concerns regarding the E-S-QUAL because there is no distinction between e-retailers who sell products and those who sell services.

Mann & Ghuman, (2014), described a multi-step process for the creation and verification of a scale that, when viewed from the standpoint of the customer, fully captures the dimensionality of corporate brand connections and is applicable to various industries. Items and dimensions that could be used are taken from pertinent literature. Data is generated through customer surveys in three distinct sectors: services, durables, and fast-moving consumer goods. Seven aspects of corporate brand associations were studied and data was gathered: corporate capacity and growth; symbolic advantages; perceived external prestige; corporate social responsibility; corporate ethics; visual identity; and corporate communications. Multistep psychometric testing show that the scale is valid, dependable, and applicable to a variety of industries.

Ona, et al., (2015), in their study attempted to measure transit service quality using index numbers. The index numbers usually applied in the economic and industrial fields are proposed. The index numbers calculated are intended to study the fluctuations or variations of a variable or more variables over time, providing a powerful measurement for making comparisons and predictions of the analyzed concept.

Table 2.3: Summary of literature on **Existing Index or Scales** (arranged chronologically):

Topic	Authors	Dimensions	Place	Area
LODGSERV: A service quality index for the lodging industry	Knutson et al., 1990	Reliability, Assurance, Responsiveness, Tangibles & Empathy	Michigan, US	Hotel Industry
A National Customer Satisfaction Barometer: The Swedish Experience	Fornell, (1992)	Customer Satisfaction and Loyalty	Sweden	Non-Durable Goods, Durable Goods, Retailers, Monopolies and Services

The American Customer Satisfaction Index: Nature, Purpose, and Findings	Fornell et al., (1996)	Customer Expectations, Perceived Quality, Perceived Value, Overall Customer Satisfaction (ACSI), Customer complaints, and customer loyalty.	United States	Customer Satisfaction in Manufacturing/ Non-durables, Manufacturing/ Durables, Transportation/Communication/Utilities, Retail, Finance/Insurance, Services, and Public Administration/Government
A reliable and valid measurement scale for the perceived service quality of banks	Bahia & Nantel, (2000)	Effectiveness and assurance, access, price, tangibles, services portfolio, and reliability	Canada	National Bank of Canada
The evolution and future of national customer satisfaction index models	Johnson et al., 2001	Price, Satisfaction, Corporate image, Commitment, and Loyalty		Airline, Banks, Bus Transportation, Service Stations, and Train Transportation
The pan-European Customer Satisfaction Index programme-current work and the way ahead	Eklof & Westlund, (2002)	Image, Expectations, Product, Service Quality, Perceived Value, Customer Satisfaction Index, Loyalty, and Retention	Europe	Retail Banking, Fixed Line Telecommunications, Mobile Phones, Insurance, and Supermarkets.
E-S-QUAL: A Multiple-Item Scale for Assessing Electronic Service Quality	Parasuraman et al., 2005	E-S-QUAL: Efficiency, Fulfillment, System Availability and Privacy E-RecS-QUAL: Responsiveness, Compensation, and Contact	USA	Online Shopping websites

Bank Service Quality: Empirical evidence from Greek and Bulgarian retail consumers	Petridou et al., (2007)	Effectiveness and assurance, access, price, tangibles, services portfolio, and reliability	Greece & Bulgaria	Retail Banks
A stated Preference Experiment for Measuring Service Quality in Public Transport.	Eboli & Mazzulla, (2008)	Walking Distance, frequency, reliability, cleanliness, fare, information, transit personnel	Italy	Transportation
Customer Satisfaction with Indian Mobile Services	Balaji, (2009)	Perceived Quality, Perceived Expectations, Perceived Value, Trust, Repurchase Likelihood and Price Tolerance	India	Mobile Services
Measuring the service quality of internet banking: scale development and validation	Ho & Lin, (2009)	Web Design, Customer Service, Assurance and Order Management	Taiwan	Internet banking
Government website service quality: a study of the Irish revenue online service	Connolly et al., (2010)	Efficiency, Ease of Completion, System Availability, Privacy, Contact & Perceived Public Value	Ireland	Government Websites
Bank Service Quality (BSQ) Index: An indicator of service performance	Abdullah et al., (2010)	Systemization of service delivery, Responsiveness, and Reliable Communication	Malaysia	Banking Institutions
Assessing e-service quality: the current state of E-S-QUAL	Yaya et al., (2012) (a)	Efficiency, Fulfillment, System Availability and Privacy	Spain	Online websites

Measuring E-Service Quality: Reviewing E-S-QUAL	Yaya et al., (2012) (b)	E-S-QUAL: Efficiency, Fulfillment, System Availability and Privacy E-RecS-QUAL: Responsiveness, Compensation, and Contact	USA	Online Websites
Scale development and validation for measuring corporate brand associations	Mann & Ghyman, (2014)	Corporate Ability and Growth, Symbolic Benefits, Perceived External Prestige, Corporate Ethics, Corporate Social Responsibility, Visual Identity, and Corporate Communications	India	Services, Durables and Fast Moving Consumer Goods
Index numbers for monitoring transit service quality	Ona, et al., (2015)	Service quality, time taken, available information, frequency, punctuality	Italy	Spain

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