



GENDER-BASED COMPARATIVE ANALYSIS OF THE ANTECEDENTS OF DIGITAL BANKING CUSTOMER SATISFACTION

Dr. SMITA DASH¹, DR. PINKU PAUL² and DR. SUNIL GIRI³

¹Bhubaneswar Institute of Management and Information Technology, Odisha, India.

²Management Development Institute Murshidabad, West Bengal, India.

³Management Development Institute Murshidabad, West Bengal, India

Abstract

With the advent of advanced technology and fierce competition in the banking domain, there has been a transformation in the banking industry to “Anywhere and Anytime Banking.” Therefore, the option for the banks is to go digital. The study aims to investigate the sustainable parameters for overall customer satisfaction in the digital banking (DB) space. The study also attempted to understand the gender impact on DB parameters and the customers’ overall satisfaction. Structural equation modelling (SEM) is employed to establish the model fit for six parameters: efficiency, quality of service, time, complaint resolution, security, and cost effect on customers’ overall satisfaction. The findings of the study depicted that all the parameters have a positive effect on customer satisfaction. It was also found that gender has a positive effect on the DB parameters efficiency, quality of service, time, security, and cost whereas complaint resolution is not affected by gender.

Keywords: Digital Banking, Efficiency, Satisfaction, Gender impact, SEM

JEL classification: C32, M210, M310

INTRODUCTION

The digital banking (DB) industry is widely acknowledged as one of the most important fast-expanding developments in the financial industry. The DB industry has promised to cut costs, increase the quality of financial services, and generate a more diverse and long-term financial picture. This technology disrupts current banking practices by disrupting established businesses and altering clients' expectations of traditional banking services and their quality (Moghni et al., 2020). The business strategy of the banks is also focused on payment and loan services like the banks. At the same time, it also includes services like personal financial advisory services, Security trading, virtual currencies, and crowdfunding (Stern et al., 2017). Innovations in information technology, the prospect of new entrants from a different sector, consumers who are becoming increasingly technologically savvy and demanding greater transparency, and the impacts of the previous financial crisis have all prompted FinTech companies to take steps to address this new environment. The advent of private and foreign banks in India has generated intense competition in the banking industry. To sustain the banks must adopt the new technology and change the service offerings accordingly. The technology adaptation and proving the services online require the help of IT. Therefore, DB is dependent on the use of the Internet by the customer to conduct transactions related to banking and financial services (Sathye, 1999). Stoica et al., (2015) argued in their study that banks now to service and sustain must provide the services in a multichannel interface. Thus, DB is dependent on IT adaptation by the customers. Montazemi and Qahri-Saremi, (2015) proposed in their study a unified model where it was possible to foretell the behaviour of the customers and investigate the dimensions used for Internet banking. Understanding the pro and cons of the intention to use Internet banking was analyzed and highlighted by the researchers. The positive factors were trust, usefulness, and ease of use whereas the negative factors were lack



of awareness, cost, IT infrastructure, and endurance to adopt change. DB industry must work on managing the customer shift from traditional banking to DB (Reis et al., 2019). It is a challenge for the banks to manage the same. Customer expectation also changes with the mode of service offering whether it is physical or digital.

The customer expectation of mobile service quality is dependent on the age and gender of the customer (Trabelsi-Zoghalmi et al., 2020). The age of association and form of the bank has a moderating effect on service and relationship quality. The contradicting view was evidenced by Rajendran et al. (2020), where the researcher stated that there is no impact on the age and gender of the customer. With the contradicting views of the researchers on gender impact on DB and the growing demand and practice of DB, we tried to explore and understand the determinants of DB in the changing era. The study adds to the prevailing literature depth for identifying the DB use of service parameters and its association with customer satisfaction in an emerging economy like India. The study also aimed to examine the effect of gender on the DB parameters responsible for overall customer satisfaction.

The study is organized into the following sections- the first section deals with the introduction and research gap followed by the in-depth literature review to identify the DB parameter in the second section. The next section deals with the research method and purpose of the study followed by the results, discussion, and implications. The study concluded the result and provided the future scope of research also.

LITERATURE REVIEW

The changing era has made digitalization an essential part of our life. The current times have seen a variety of services coming into the financial space with respect to personal financial advisory services, Security trading, virtual currencies, and crowdfunding (Stern et al., 2017). Therefore, banking must also make a shift to digital space over the traditional method of service delivery (Stoica et al., 2015). The DB space has been discussed in many kinds of literature with the service and quality parameters (Santouridis et al., 2012; Rahi and Abd.Ghani, 2019; Reis et al., 2019; and Pooya et al., 2020). To adapt to the changing space and sustain, the banks need to redesign the traditional banking pattern to digital modes (Moghavvemi et al., 2018; Meuter et al., 2000). This model has been accepted by customers as it is timesaving, ease of use, and maintains the required level of security (Kim and Yang, 2018). The advent of technology has made this change possible. DB has changed the service domain of banking with no direct association of the employees and described technology adaptation to enable the customers to customize their services as per requirement (Meuter et al., 2000). Now discussing advantages from the bank's point of view it has resulted in a reduction in the cost of serving, providing standardized services to the customers with maintaining proper quality and efficiency (Reis et al., 2019; Pooya et al., 2020). The customer has also experienced numerous benefits like better service quality, efficiency and ease of use, privacy, and, time saving (Kaushik and Rahman, 2017). Therefore, the DB has been a boom to the customer with respect to its facilities and service efficiency. Montazemi and Qahri-Saremi, (2015) highlighted the positive construct of internet banking such as trust, usefulness, and ease of use and the negative factors were lack of awareness, cost, IT infrastructure, and endurance to adopt change.

Understanding the parameters of the DB was identified by Ayo et al. (2016) as reliability, responsiveness, service quality, and proficiency. The service quality dimensions were suggested by Parasuram (1998) as the SERVQUAL model. The model was built on the parameters of reliability, responsiveness, empathy, tangibility, and assurance. Bahia and Nantel (2000) redesigned the SERVQUAL model as per the retail banking domain. The perceived

ease of use, usefulness, and security was highlighted by some researchers in internet banking studies (Rawashdeh, 2015; Lallmahamood, 2007). The efficiency of the DB service is a crucial factor identified which results in customer satisfaction (Sohail and Shaikh, 2008). Timesaving and cost-effectiveness were also found to dominate in customer satisfaction for e-banking (El-Manstrly, 2016; Jones et al., 2000). The bank’s efficiency in complaint handling and resolution also improves customer satisfaction (Ayo et al., 2016). Now the banks need to understand and identify the essential parameters for the customer satisfaction of DB (Montazemi and Qahri-Saremi, 2015) and focus on drawing a new customer base.

Table 1: Parameters of DB Impact on Customer Satisfaction

Parameters	Source of literature (study)
Quality of Service	Parasuram (1998); Bahia and Nantel (2000)
Security	Rawashdeh, 2015; Lallmahamood, 2007
Efficiency	Sohail and Shaikh, 2008
Time Savings	El-Manstrly, 2016
Complaint resolution	Ayo et al., 2016
Cost	Jones et al., 2000

Source: Authors’ Computation

Next, the impact of gender on the DB parameter was investigated. Gefen and Straub (1997) investigated in their study that men and women appear to own completely different levels of acceptance, particularly in the digital domain. The customer expectation of mobile service quality is dependent on the age and gender of the customer (Trabelsi-Zoghalmi et al., 2020). The age of the association and the form of the bank has a moderating effect on service and relationship quality, but it does not have an impact on the age and gender of the customer (Rajendran et al., 2020).

RESEARCH METHODOLOGY

The study is designed with the following objectives:

- To identify the sustainable DB parameters for overall customer satisfaction and analyze its impact.
- To analyze the gender impact of the DB parameters resulting in customer satisfaction.

The research is done to identify the DB parameters essential for customer satisfaction, so the survey was conducted in Kolkata, a metropolitan city that has all types of bank branches namely public, private, and foreign. To ensure the parameter validity, initially, a pilot survey was done with 50 as the sample size. Thereafter a total of 300 samples were considered for the analysis after the formula extracted from Israel (2013).

Sample Size (n) = $(CS/A)^2$, Where C= a confidence Level corresponding to standardization 95 percent =1.96, S= standard deviation of 50 samples from pilot study = 0.442, A= Acceptable Error =0.05i.e. 5%, Hence Sample Size = $n = (CS/A)^2 = 300$.

To achieve the set sample size purposive sampling is employed, and is additionally called judgemental, selective, or subjective sampling. This kind of sample is helpful in things wherever one wishes to achieve the target sample as presently as attainable, and wherever the sample is proportionate isn't a significant drawback. Sampling could be a non-feasible objective method during which the researcher collects statistical information from people. This approach modelling was adopted because of this methodology that permits the researcher to pick out respondents fastidiously. A larger sample size is needed to scale back the sampling

error for non-sampling and to enhance the accuracy of the sample result. A few customers of selected banks are also not ready to share their banking details. To access the whole study framework and notice a sample size of 300 respondents a Purposive sample is considered via online mode. The structured questionnaire was designed using a five-point Likert scale with the responses captured as “strongly disagree” (1) to “strongly agree” (5) range. The questionnaire was developed in two parts. The first captured the information on the demographic profile of the respondents namely gender, age, education qualification, occupation, and annual income. The second part had 39 items to measure the seven variables.

The analysis was conducted by using structural equation modelling (SEM) initially to define the relationship of DB parameters with customer satisfaction and then testing the hypothesis using Z-score to understand the gender impact on the DB parameters resulting in customer satisfaction. The proposed model for analysis of the impact of DB parameters on overall customer satisfaction is presented in Figure -1.

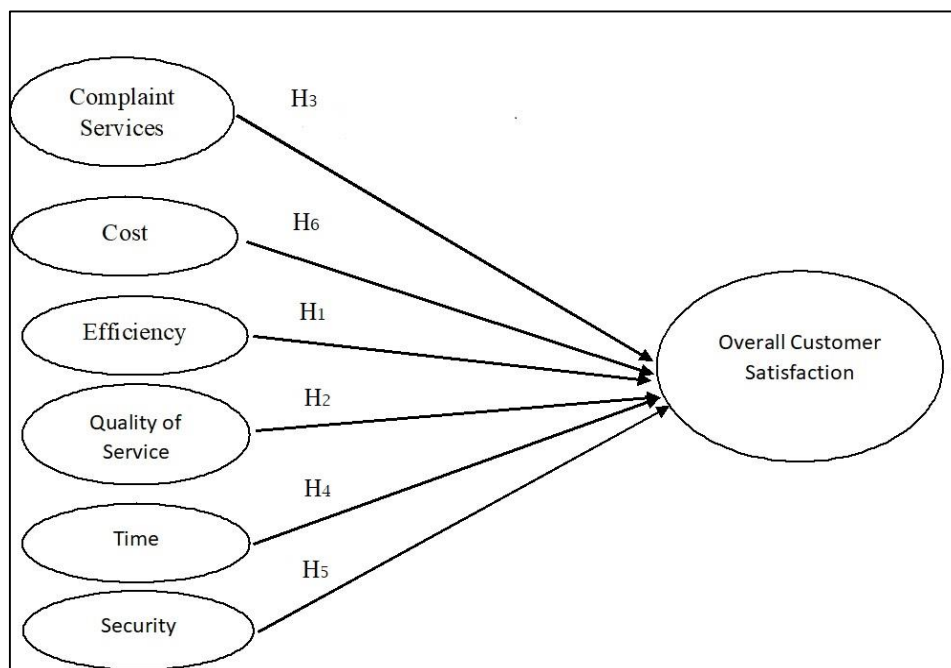


Figure 1: Proposed Model for Sustainable DB Factors Impact on Overall Customer Satisfaction

Source: Authors’ Computation

RESULTS AND DISCUSSIONS

Descriptive Statistics

Descriptive statistics explains the fundamental and demographic summary information of the respondents of the study. It provides insight into the sample selected for the study with their basic profiling information. A regular mathematical measure is carried out describing the characteristics of a sample or population proportion analysis. Age analysis together with appropriate statistical measures designated for the study and findings can give a simple interpretation. In the Demographic analysis, factors considered by the respondents were gender, age, marital status, education qualification, occupation, and annual Income. The detailed analysis is presented in table 2.



Table 2: Respondents Demographic Profile

Sl. No	Variable	Description	Frequency	Percentage
1.	Gender	Male	167	55.67
		Female	133	44.33
2.	Age	Below 25	86	28.67
		25-40	123	41.00
		41-55	57	19.00
		56 & above	34	11.33
3.	Marital Status	Single	72	24.00
		Married	189	63.00
		Widow/er	36	12.00
		Divorce	3	1.00
		3 to 4	167	55.67
		5 & above	42	14.00
4.	Education Qualification	Up to plus two	87	29.00
		Graduation	118	39.33
		Post-graduation	63	21.00
		Technical/Professional	32	10.67
5.	Occupation	Private employee	79	26.33
		Government employee	53	17.67
		Entrepreneur	41	13.67
		Non resident	31	10.33
		Unemployed	12	4.00
		Social worker	28	9.33
		Retired person	28	9.33
		Unorganised sector	28	9.33
6.	Annual income	Up to 200000	51	17.00
		200001-500000	138	46.00
		500001-800000	62	20.67
		800001& above	49	16.33
		Occasional travel	103	34.33

Source: Authors' Computation

The Gender distribution indicates that 55.67% of respondents are male and the rest 44.33% were female. Next 41 % of respondents are in the age class of 25 - 40 years followed by 28.67% below 25 years older. It conjointly states that 19% are between the ages of 41 -55 and solely 11.33 % are 56 years aged and older. Respondents' marital status analysis indicates that 24 % of respondents are single, 63 % are married and 12 % are unmarried. The good distribution of respondents indicates that 39.33 % are of graduates, 29 % have plus two, 21 % have a Postgraduate (PG), and 10.67% have an expert / technical degree holder. It was found that 26.33 % of respondents were employed in private, 17.67 % of respondents were Government workers, and 10.33 % of respondents were non-residents. 9.33 % belong to unorganized sector jobs, 13.67 % were entrepreneurs, 9.33 % were social employees, 9.33 % were retired persons and solely 4 % were not employed. The distribution of annual income of respondents shows that 46 % belong to the category of 200001 – 500000 group, followed by 20.67 % in the category of 500001- 800000. 17 % of respondents were in the category of 200000 and 16.33 % were in the group of 800001 and above.

After identifying the DB parameters, the normality of the data is to be tested before applying any statistical analysis. The test is conducted to check the variability of the normal data and

non-standard data. Typical tests, Kolmogorov-Smirnov (K-S) tests are used. The results of the K-S test were presented in table-3.

Table 3: Result of Normality test through K-S

Parameters	N	Asymp. Sig. (2-tailed)	Kolmogorov-Smirnov Z	Normal Parameters	
				Mean	Std. Deviation
Complaint Resolution	300	0.215	2.243	56.29	9.6
Cost	300	0.096	2.233	22.79	4.32
Efficiency	300	0.082	2.263	22.99	4.29
Time	300	0.253	2.244	27.2	3.39
Quality of Services	300	0.24	2.276	66.39	24.49
Security	300	0.155	2.423	7.06	2.29
Overall satisfaction	300	0.069	2.92	35.37	9.3

Note: Asymp. Sig. is Asymptotic Significance

Source: Authors' Computation

Thus, the results of the K-S test show that there exists data normality as the p-value is greater than 0.05 (Hair et al. 2010).

The reliability test was conducted with the Cronbach alpha test. The test results depict that all the parameters have an alpha value of more than 0.7, which is fit for conducting further steps of analysis (Cronbach, 1951). The test results were described in table 4.

Table 4: Cronbach Alpha Reliability Test

Variable	Cronbach's Alpha
Complaint Services	0.996
Cost	0.722
Efficiency	0.904
Quality of Services	0.947
Security	0.927
Time	0.771
Overall customer satisfaction level	0.759

Source: Authors' Computation

SEM of DB parameters impact on Customer satisfaction

Table 5: Results of Model Fit

	P	q	r	s	t	U	V	w	x	Y	z
Final mode	38.661	13	.002	2.394	.991	.979	.984	.979	.986	.008	.059

Note: p=chi-square; q= degree of freedom; r= p-value; s=normed chi-square; t=goodness of fit; u= adjusted goodness of fit; v=normed fit index; w=Tucker Lewis index; x=comparative fit index; y=root mean square residual; z= root mean square error of approximation.

Source: Authors' Computation

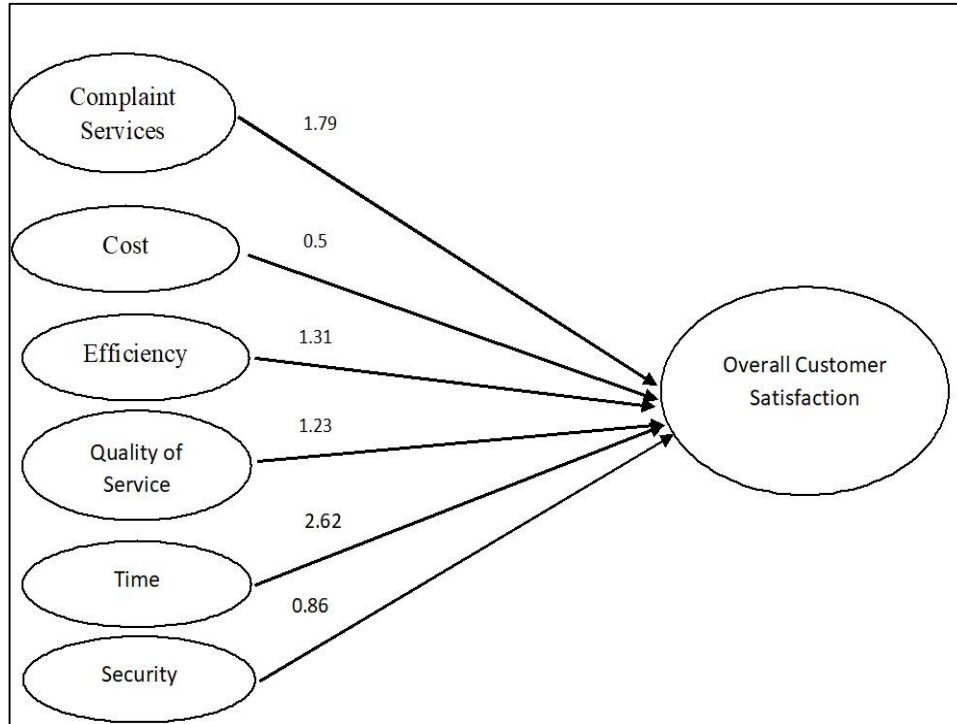


Figure 2: SEM Model for DB Impact on Overall Customer Satisfaction

Source: Authors' Computation

SEM assesses whether the data is suited to the best model fit or not and the model is shown in Figure 2. Table 5 describes the results of the goodness of fit of the model. The chi-square and the degree of freedom values need to be more than 5.00 (Hair et al., 2010) and in this case, it is 2.394. Similarly, as per Hair et al. (2010), the value of GFI should be higher than 0.90 and the model stated has a value of 0.991. Hooper et al., (2007) opined that the value for AGFI needed to be greater than 0.90, and the model fit has a value of 0.979. While considering the CFI value, it should be more than 0.80 (Bentler, 1996) while in the case of model fit, it is 0.986. Hair et al., (2010) also opined that the TLI value is better to be more than 0.80 and in the case of the model, we have a value of 0.979. Hair et al., (2010) also recommended for the value of RMR and RMSEA should be between 0 to 1, and in the case of model fit it is less than 0.08. All attributes were in alignment with the parameters suited for a good model fit. The value so indicates the acceptable balance of the measured model with the data.

Table 6: Path analysis with a regression coefficient

Path	Estimate (coefficients)	Critical Ratio (CR)	p-value
Efficiency → Overall satisfaction	1.317	22.677	0.001*
Quality of Service → Overall satisfaction	1.239	23.873	0.001*
Complaint resolution → Overall satisfaction	1.791	24.422	0.001*
Time → Overall satisfaction	2.621	8.047	0.001*
Security → Overall satisfaction	0.861	24.042	0.001*
Cost → Overall satisfaction	0.5	22.724	0.001*

Note: * indicates significance level at 5 percent.

Source: Authors' Computation

Table 6 depicts the results of the path analysis. Efficiency as a construct puts a major influential impact on the Overall Satisfaction of the customers of DB as it is found that the path coefficient is 1.317 and the p-value is less than a 5 percent significance level. Thus, it is concluded that Efficiency and Overall Satisfaction hold an influential impact as the null hypothesis was not accepted. Next, the Quality of services' impact on the Overall Satisfaction of the customers was held good as the null hypothesis was not accepted because the p-value was less than a 5 % significance level. And the path coefficient is positive (1.239). The DB parameter Complaint resolution has a path coefficient with a p-value of less than 5 percent significance level. Therefore, it is established that Complaint resolution and Overall Satisfaction hold a significant impact as the null hypothesis was not accepted. The parameter Time has a prominent impact on the Overall Satisfaction of the customers as the null hypothesis was not accepted because the p-value was less than a 5 % significance level. And the path coefficient is positive (2.621). Security as a construct has a major influential impact on Overall Satisfaction as it is found that the path coefficient is 0.861 and the p-value is significant at 5 percent. So, the null hypothesis is not accepted, and it is concluded that Security & Data Protection has a positive impact on the Overall Satisfaction of the customers of DB. The last construct Cost has a major influential impact on the Overall Satisfaction of the customers as the p-value was statistically significant at a 5 percent level. It also has a path coefficient as it is found as 0.5, (p-value is significant). This confirms the rejection of null hypothesis 0.5 and allows us to conclude that Cost and Overall Satisfaction have an influential impact. The decisions of the hypothesis testing were presented in Table 7.

Table 7: Results of Hypothesis Testing

Null Hypothesis	Decision
H ₀₁ : No impact of Efficiency on Overall customer satisfaction	R
H ₀₂ : No impact of Quality of Service on Overall customer satisfaction	R
H ₀₃ : No impact of compliant resolution on Overall customer satisfaction	R
H ₀₄ : No impact of time on Overall customer satisfaction	R
H ₀₅ : No impact of Security on Overall customer satisfaction	R
H ₀₆ : No impact of Cost on Overall customer satisfaction	R

Note: A- Accepted; R- Rejected

Source: Authors' computation

Analysis of Gender Impact on the DB Parameter

Table 8: Gender Impact – An analysis of Mean, Standard Deviation, and Z score

Parameters	Gender	N	Mean	Standard	z	p-value
				Deviation		
Efficiency	Male	167	21.49	4.69	-1.99	0.007*
	Female	133	21.85	4.92		
Quality of services	Male	167	67.29	12.32	-1.962	0.030*
	Female	133	71.22	16.45		
Time	Male	167	79.62	17.32	11.34	0.001*
	Female	133	59.99	12.61		
Complaint resolution	Male	167	61.32	7.99	-1.281	0.236
	Female	133	61.77	8.92		
Security	Male	167	29.33	4.12	2.894	0.003*
	Female	133	27.89	3.67		
Cost	Male	167	14.61	5.1	-2.89	0.002*
	Female	133	17.88	4.77		
Overall satisfaction	Male	167	40.11	8.56	13.93	0.001*
	Female	133	30.77	6.42		



Note: * indicates significance level at 5 percent

Source: Authors' computation

Table 8 reveals the results of gender impact on the DB parameters. The impact of the efficiency and gender were recorded with a mean value of the female respondents as 21.85 and the male respondents at 21.49, which is an indication of female respondents are more active in DB compared to males. This was also confirmed as the p-value is less than 5 percent and the null hypothesis is not accepted. Therefore, gender impacts the efficiency of the DB. With respect to the quality of service, the mean value recorded for female respondents (71.22) was higher compared to male respondents (67.29). The p-value value was less than 5 percent; consequently, the null hypothesis is not accepted. So, it is inferred that gender has an impact on the quality of service. The next parameter of DB is time, the mean value recorded for male respondents (79.62) was higher compared to female respondents (59.99). The p-value value was less than 5 percent, hence the null hypothesis is not accepted. Therefore, it is inferred that gender has an impact on time. The impact of gender on complaint resolution was the next hypothesis tested. The mean value of male respondents is 61.32 and that of female respondents is 61.77 with a p-value of more than 0.05, it is concluded that the null hypothesis is accepted and there is no impact of gender on complaint resolution. Both male and female respondents look forward to the resolution of their complaints efficiently and timely. The impact of security and data protection with respect to gender recorded a p-value of less than 5 percent and therefore the null hypothesis is not accepted. Thus, it is inferred that gender has an impact on security and data protection. In this regard, the mean value of the female respondents for security is 27. 89 which is less than the male respondents (29.33). The impact of cost with respect to gender recorded a p-value less than 5 percent and thus the null hypothesis is not accepted and inferred that gender has an impact on cost. The mean value of the female respondents for cost is 17. 88 which is more than the male respondents (14.61). Thus, it suggests that the female respondents had more expertise with respect to cost consciousness. The impact of gender on overall customer satisfaction was recorded with a mean value of the female respondents at 30.77 and the male respondents at 40.11, which is an indication of male respondents were more satisfied compared to female respondents. This was also confirmed as the p-value is less than 5 percent and the null hypothesis is not accepted. Therefore, gender impacts the overall customer satisfaction of the DB.

Table 9 records the decisions of the hypothesis testing of gender impact on DB parameters and overall customer satisfaction.

Table 9: Results of Hypothesis Testing on Gender Impact.

Null Hypothesis	Decision
H ₀₇ : No impact of Gender on Efficiency	R
H ₀₈ : No impact of Gender on Quality of Service	R
H ₀₉ : No impact of Gender on Time	R
H ₀₁₀ : No impact of Gender on Complaint Resolution	A
H ₀₁₁ : No impact of Gender on Security	R
H ₀₁₂ : No impact of Gender on Cost	R
H ₀₁₃ : No impact of Gender on Overall customer satisfaction	R

Note: A- Accepted; R- Rejected

Source: Authors' Computation



DISCUSSIONS AND IMPLICATIONS

DB industry must work on managing the customer shift from traditional banking to DB (Reis et al., 2019). The DB parameters and their impact has been investigated by many researchers (Santouridis et al., 2012; Rahi and Abd.Ghani, 2019). But the present study attempted and found the impact of the parameters on overall customer satisfaction. The result of the study reveals that there were six important parameters to understand overall customer satisfaction namely efficiency, cost, complaint resolution, time, quality of service, and security. The path analysis indicates the result as efficiency, cost, complaint resolution, time, quality of service and security have an impact on overall customer satisfaction (Bahia and Nantel, 2000; Rawashdeh, 2015; Lallmahamood, 2007; Sohail and Shaikh, 2008; El-Manstrly, 2016; Ayo et al., 2016 and Jones et al., 2000).

The results of the gender impact analysis indicate that the male and female respondents have constantly read on the resolution of complaints by their banks. Each gender responds otherwise to alternative subjects like efficiency, quality of service, time, security, and cost (Trabelsi-Zoghalmi et al., 2020). The results are in the same direction as suggested by Gefen and Straub (1997) that men and women appear to own completely different levels of acceptance, particularly in the digital domain. The complaint resolution and quality of service is independent of gender impact (Rajendran et al., 2020). The gender impact on overall customer satisfaction was found to be significant.

Overall findings have shown that everyone's relationships are positive and have a positive impact on the variability of trust and assumptions created within the study powerfully evaluated, statistically valid, and located to be vital and the model is totally correct.

The six parameters identified in the study resulting in the overall satisfaction of the customers using DB have a predominant impact on it. The findings of the study will assist bank officials to formulate strategies for better service delivery to the customer on the one hand retaining the existing and to develop a new customer base. The focus of the bank officials should be improving the privacy and security features in DB by providing the services in a cost-effective manner. This can negate the customer perception which does not allow the customer to use the DB platform. This is going to help the existing customer to spread positive information about the robust system. The customer also looks for effective time utilization and ease of use. The ease of use increases the efficiency and performance of the operations. One of the important parameters is complaint resolution. The grievances of the customer should be addressed effectively and quickly with utmost customer satisfaction.

CONCLUSION

With the intense competition due to digitalization and the advent of advanced technology, the banking space has now transformed into "Anywhere and Anytime Banking". Therefore, the option for the banks is to transform into digital mode. The study is conducted to understand the parameters dominant for DB and identify six sustainable parameters of DB characteristics and their impact on overall customer satisfaction. SEM is applied to establish the model fit for understanding the impact of the six parameters namely efficiency, quality of service, time, complaint resolution, security, and cost. The findings of the study depicted that all the parameters have a positive impact on customer satisfaction. The second part of the study attempted to investigate gender impact on the DB parameters. It was found that gender has a positive effect on the DB parameters efficiency, quality of service, time, security, and cost whereas complaint resolution is not affected by gender.



The scope of future research can be carried out with more DB parameters and the same line of research can be encouraged in other industries like digital insurance, and fintech to name a few. The study can also be directed to understand the age impact and education qualification impact on the DB domain.

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