Educational Administration: Theory and Practice
2024, 30(4), 8401-8408
ISSN: 2148-2403
https://kuey.net/

Research Article

Customer Satisfaction With E-Service Quality Management Practices: A Comparative Study Of Public Banks And Private Banks In India

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Citation: Anju, et al (2024) Customer Satisfaction With E-Service Quality Management Practices: A Comparative Study Of Public Banks And Private Banks In India, *Educational Administration: Theory and Practice*, 30(4), 8401-8408, Doi: 10.53555/kuey.v30i4.2735

ARTICLE INFO

ABSTRACT

Objective: -The primary objective is to assess the difference of E-Service Quality Management Practices on customer satisfaction in both public and private banks.

Methodology: -This study compares and contrast quality management practices for e-services in public banks and private banks, with a particular emphasis on customer satisfaction. The primary target demographic consists of people who are customers of both public banks and private banks and actively use electronic services. To ensure that people from different demographic groups are included, convenience sampling was used with 200 participants. Public and private banks have always been considered separate categories, with consumers chosen in proportion to the respective institutions' customer bases. A structured survey questionnaire was distributed to bank customers those who are having minimum two year e-banking service experience in order to gather quantifiable data on their perceptions regarding satisfaction of e- service quality management.

Findings: -To summarize, statistical analyses of variations and means across numerous parameters show that, there is a significant difference in customer satisfaction between public and private banks in terms of overall satisfaction, security, accessibility, responsiveness, reliability and ease of use. Consumers of public banks tend to have greater responsiveness than customers of private banks. Consumers of public banks reported better accessibility than customers of private banks. Consumers of public banks reported better reliability than customers of private banks. On average, Consumers of public banks tend to have greater satisfaction than customers of private banks.

Practical Implications: - This is especially important for commercial banks, which often compete on service quality as well as public banks working to modernize and enhance client attitudes. High levels of client satisfaction with e-services result in greater customer retention.

Keywords: - Customer Satisfaction, E-Service Management Practices, security, responsiveness, accessibility, reliability, and ease of use.

Introduction

The emergence of e-services in the digital era has significantly transformed the customer service environment. E-services refer to a diverse range of online platforms and apps that attempt to improve customer satisfaction and streamline service delivery operations. In today's market, organizations must prioritize factors that contribute to consumer satisfaction and effective e-service management practices in order to maintain a competitive edge. This is especially important due to the widespread use of e-services in industries such as e-commerce, banking, healthcare, and telecommunications.

Customer satisfaction, a crucial measure of company achievement, depends on many essential aspects of e-service quality, such as security, promptness, accessibility, reliability, and ease of use. The combination of these aspects plays an important role in shaping the customer experience and has a substantial impact on how consumers perceive the value provided by e-service providers. Security is a fundamental aspect in the field of e-services, especially considering the growing risks of cybersecurity attacks and concerns about privacy. It is crucial to have strong security measures in place to protect client data and build confidence in the e-service

environment, since consumers use e-services for transactions, accessing sensitive information, and interacting with digital platforms (Ranganathan & Ganapathy, 2002).

Moreover, the level of responsiveness is of utmost importance in assessing customer satisfaction, since timely and efficient replies to customer queries and service demands are vital for fostering favorable customer experiences (Zeithaml & Bitner, 2000). Within the realm of e-services, responsiveness comprises elements such as prompt help from customer support professionals, expedient resolution of technical difficulties, and proactive communication with clients about service upgrades and alterations. Accessibility is an important factor that affects client satisfaction with e-services. Accessibility refers to the level of convenience with which consumers may access and use digital platforms, as well as the presence of alternate channels for connecting with e-service providers (Parasuraman et al., 2005). Organizations must ensure that their electronic services are designed to meet a wide range of user requirements and preferences, including those relating to assistive technology and language preferences.

Reliability, a key characteristic of service quality, refers to the consistent and dependable performance of e-services in providing the expected results and fulfilling client expectations (Zeithaml et al., 1996). Dependable electronic services demonstrate very little time when they are not available, continuously work well on many devices and platforms, and provide precise and mistake-free outcomes, thereby creating a sense of assurance and trust among consumers.

Finally, the ease of use is a crucial factor in determining customer satisfaction with e-services. Intuitive and user-friendly interfaces make it easier for customers to engage smoothly and reduce their aggravation (Chen & Popovich, 2003). E-services that promote simplicity and usability have a higher likelihood of attracting and retaining clients. This is because they allow users to do jobs easily and effectively, without facing needless obstacles or complications.

Literature Review

Security is an important concern in e-service settings because of the widespread occurrence of cybersecurity threats and privacy breaches. Ranganathan and Ganapathy (2002) highlight the significance of implementing strong security measures to promote trust and confidence among consumers who use e-services. Robust authentication procedures, advanced encryption technologies and effective data protection processes are critical for ensuring the security of client data and minimizing security vulnerabilities. The level of responsiveness shown by e-service providers is a critical factor in determining client satisfaction. Zeithaml and Bitner (2000) emphasize the need of promptly and efficiently addressing customer queries and service requests. Efficient problem-solving, proactive communication and customized interactions are key factors that lead to favorable customer experiences and improve overall satisfaction with electronic services.

Accessibility refers to the level of ease with which consumers may enter and utilize e-service platforms. Parasuraman et al. (2005) highlight the significance of creating e-services that can cater to a wide range of user wants and preferences. Features that improve accessibility, such as different ways to communicate, support for devices that aid people with disabilities, and interfaces that can be used in several languages, help make e-services more inclusive and easier to use for all users.

Reliability is an essential aspect of e-service quality that has a significant impact on client perceptions and satisfaction. According to Zeithaml et al. (1996), reliability refers to the consistency and dependability of e-services in providing the results they promise. Dependable electronic services demonstrate very little time when they are not available, maintain a steady level of performance on many devices and platforms and provide precise outcomes. As a consequence, they inspire consumers to have faith and trust in them.

The ease of use of e-service interfaces has a substantial influence on customer satisfaction and the pace at which customers embrace the service. Chen and Popovich (2003) emphasize the significance of creating intuitive and user-friendly interfaces that reduce cognitive strain and enable smooth interactions. Streamlined navigation, concise directions and a low number of steps needed to accomplish activities improve the usability of electronic services and contribute to favorable user experiences.

The e-service quality management techniques of public and private banks are significantly influenced by their organizational structure, regulatory setting and strategic orientations. Previous research indicates that private banks, motivated by market rivalry, are likely to demonstrate more flexibility and creativity in responding to changing client demands (Sharma & Panigrahi, 2019).

Agarwal and Prasad (2018) have investigated the influence of developing technologies such as artificial intelligence and mobile banking apps on consumer expectations and satisfaction in both public and private banking settings. Research has explored the significance of regulatory compliance in fostering customer trust, particularly in public banks where the emphasis is generally placed on adhering to regulatory norms. Trust has a crucial role in shaping client satisfaction with e-services in the banking industry (Chen & Lu, 2016). According to research that emphasize the transformational influence of technology and the development of electronic services in banking is contextualized by these studies.

Srinivasan (2018) investigates the extent to which e-banking services have been adopted and adapted in India. He highlights the dynamic nature of consumer expectations and the need for financial institutions to connect their products and services with the ever-changing technology environment. According to the findings of the

comparison research between public and private banks, the organizational structure is a significant component that plays a role in determining the quality management practices of e-service companies.

Objectives of the study

- Primary Objective of this study is to identify and compare the difference regarding customer satisfaction with e-service quality management practices of public banks and private banks.
- To identify the key factors of e-service quality that contribute to customer satisfaction.

Research Hypotheses

- **Hypothesis 1:** There is no significant difference in customer satisfaction with e-service quality management practices between public banks and private banks.

Research methodology

Descriptive statistics and exploratory factor analysis using SPSS has been used to examine the perceptions of customer satisfaction regarding E-Service quality management. Self-structured questionnaire has been used to collect data from bank customers who is having minimum two year e-banking service experience. This questionnaire mainly divided into two section; one related to demographic profile and second one related e-banking services. The questionnaire contains 40 items after deleted five items due to low factor loading which is divided into five key dimensions related to e-banking services such as; ease of use, reliability, accessibility, responsiveness and security after analysis.
A five point Likert scale has been used to get customer response, where 1= strongly disagree; 2 = Disagree; 3 = neither agree nor disagree; 4 =Agree, 5 = strongly agree.
Convenience sampling to ensure representation from various demographic groups (age, income level, etc.) within each bank has been used. Data has been collected from six largest banks based on market capitalization out of which three public bank and three private bank from Karnal city (Haryana). Table 1 show the respondents details;

Table: 1

Public Banks			Private Banks		
SBI Bank	PNB	BOB	HDFC Bank	ICICI Bank	AXIS Bank
40 RESPONDENTS	35 RESPONDENTS	25 RESPONDENTS	35 RESPONDENTS	35 RESPONDENTS	30 RESPONDENTS

Mode of Administration: Online (via email and what's up using google form) and offline surveys distributed to ensuring convenience of respondents and higher response rates.

Exploratory factor analysis

In an effort to reduce the data and identify the inherent structure of measured variables of Satisfaction of customers regarding e-services quality management in the Indian banking sector, researchers employed the exploratory factor analysis or EFA technique in SPSS. It is evident from the available literature that exploratory factor analysis helps in data reduction efficiently. The main objective of applying exploratory factor analysis was to identify the major factors of the construct of satisfaction of customers regarding e-service quality. The researchers used principal component analysis and the varimax rotation to extract the major satisfaction factors.

Table 2. KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	8153.164
	Df	780
	Sig.	.000

Source: Primary data

In this research, exploratory factor analysis was employed on a 45-items measurement scale of Satisfaction of customers regarding e-services quality management to extract the latent sub-scales in the form of factors. In the beginning, the data set was tested for sampling adequacy with the help of the Kaiser- Meyer-Olkin (KMO) test. KMO test results (0.875) substantiated that the sample is adequate to apply the factor analysis (Table 1). In addition to this, Bartlett's Test of Sphericity was also applied to check that sufficient correlations exist among the observed variables of satisfaction, which is necessary to apply exploratory factor analysis. The significant results of this test ($p \leq .000$), along with approx. Chi-square value of 8153.164 and 780 degrees of freedom (Table 2) authenticated the existence of a sufficient correlation between the observed variables of satisfaction, which eventually established the appropriateness of the current study data set for exploratory factor analysis. These two tests showed a green signal to move ahead with data reduction with the help of exploratory factor analysis. This process deleted five items due to low factor loadings or high cross-loadings. The principal

component analysis with varimax rotation on SPSS on the remaining forty items included in extracting five significant factors or sub-scales of satisfaction regarding e-services quality management in the Indian Banking Sector.

Table 3. Exploratory factor analysis results for Satisfaction

Code	Factors and statements	Factor loadings	Eigen value	variance explained	Cronbach's alpha
Ease of use (EOU)					
EOU2	Use electronic banking services to save time and effort	.778	20.260	16.760	.951
EOU6	E-banking enables me to manage my bank account (s) more effectively	.771			
EOU5	E-banking makes it easier for me to conduct banking transactions	.752			
EOU7	It is straightforward for me to locate a banking service, even if I have not conducted it before	.746			
EOU4	E-banking allows me to complete banking transactions faster	.736			
EOU1	The bank website provides all languages that are easy for customers to understand	.721			
EOU8	E-banking usage is aided by convenience and flexibility in location and time	.706			
EOU3	The location of the ATM is suitable for easy access	.698			
EOU10	E-banking is a convenient way to conduct banking transactions	.689			
Reliability (REL)					
REL6	E-banking meets my requirements	.776	2.956	15.503	.950
REL2	E-banking satisfactorily provides a solution to grievances	.756			
REL4	E-banking is very useful in conducting my banking transactions	.753			
REL1	Bank's websites are working well	.750			
REL7	Traditional banking takes longer to deliver on promises than online banking	.743			
REL8	The services that are provided are exactly what was promised	.737			
REL3	Links are working correctly and web page downloading is adequately fast	.731			
REL5	My faith in E-banking services is lower than my trust in the bank's offline services.	.730			
Accessibility (ACC)					
ACC3	E-banking provides additional options to specified customers	.751	2.292	13.872	.939
ACC8	The information on the website is presented appealingly	.741			
ACC2	The Bank's website contains detailed information about its products and services.	.710			
ACC11	The structure and colors of the e-banking website are appealing	.706			
ACC6	E-banking adoption requires unique, integrated, and personalized financial services.	.694			
ACC9	The material on the website is neatly arranged	.683			
ACC7	The website's information is organized logically	.668			
ACC4	The bank's website is easily accessible	.667			
Responsiveness (RES)					
RES5	The bank resolves a transaction error within seven days	.725	2.126	13.847	.933
RES2	The bank's officers are committed to solving customer inquiries	.708			
RES8	Your bank quickly repairs website failures	.692			
RES7	Your bank will quickly resolve problems it encounters with online transactions	.680			
RES1	Transactions are processed promptly through the e-banking service	.670			
RES4	Banks motivate their customers by encouraging them to use electronic banking services	.635			
RES6	Your bank responds to all requests you send by email or any other means of communication	.629			
RES3	The bank provides clear directions for browsing its website	.618			
RES9	Customers receive prompt service when using E-banking pages	.604			
Security (SEC)					
SEC4	Personal information about customers is not disclosed	.810	1.362	12.507	.949
SEC3	E-banking provides adequate security to prevent data transactions or illegal access to accounts due to network attacks or hacking	.809			
SEC5	Feel secure when conducting online financial transactions	.793			
SEC2	Banks' customer-oriented privacy policies facilitate the adoption and continued usage of E-banking	.779			
SEC7	Feel safe when doing online banking	.763			
SEC1	Transactions through e-banking are secure	.750			
Reliability of whole scale of satisfaction				72.488	.975
Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization					

Source: Primary data

The five key dimensions of E-Services Management Practices are named as follows:

1. Ease of use (EOU)
2 Reliability (REL)

3 Accessibility (ACC)
4 Responsiveness (RES)
5 Security (SEC)

In order to ensure a clear understanding of the observed variables of the construct of satisfaction, only factor loadings above 0.40 were considered by the researchers. With the help of exploratory factor analysis, researchers condensed forty satisfaction items into five major dimensions identified based on eigenvalues. Only those factors having eigenvalues greater than one were considered for further analysis. The extracted factors accounted for 72.488 percent of the total variance in the latent satisfaction construct.
Table 3 shows a detailed outlook of the exploratory factor analysis of satisfaction. It depicts the names of all five extracted factors with their respective observed variables with codes, factor loading of each item on its respective factor, eigen values for each factor, percentage of variance explained by each factor, and Cronbach's alpha values for each factor separately and for whole scale as well. The extracted sub-scales or factors are employed in further data analysis to achieve this study's objectives. The observed items of each extracted factor showed a robust inherent structure with factor loadings between 0.604 and 0.809. The reliability of the whole satisfaction scale is evidenced by a Cronbach's alpha value of 0.975. Now, let us delve into a detailed explanation of the significant extracted factors:

Factor 1: Ease of use (EOU)
The first satisfaction factor regarding e-services quality management is "ease of use." This factor comprises nine observed items that gauge the extent of ease of use. According to Table 3, the factor scores for the observed items of the ease-of-use factor range from 0.689 to 0.778. That indicates a significant correlation between the observed items and the ease of use factor. As mentioned earlier, this factor was derived based on an eigenvalue of 20.260, which is substantially higher than the minimum acceptable value of one. The ease-of-use factor accounted for 16.760 percent of the total variance associated with satisfaction regarding e-services quality management. Additionally, the reliability of the sub-scale on this factor is confirmed by a Cronbach's alpha value of 0.951.

Factor 2: Reliability (REL)
The second factor of satisfaction regarding e-services quality management is "reliability." This factor comprises eight observed items that gauge the extent of reliability. According to Table 3, the factor scores for the observed items of the reliability factor range from 0.730 to 0.776. That indicates a significant correlation between the observed items and the reliability factor. As mentioned earlier, this factor was derived based on an eigenvalue of 2.956, which is substantially higher than the minimum acceptable value of one. The reliability factor accounted for 15.503 percent of the total variance associated with satisfaction regarding e-services quality management. Additionally, the reliability of the sub-scale pertaining to this factor was confirmed by a Cronbach's alpha value of 0.950.

Factor 3: Accessibility (ACC)
The third factor of satisfaction regarding e-services quality management is "accessibility." This factor comprises eight observed items that gauge the extent of accessibility. According to Table 3, the factor scores for the observed items of the accessibility factor range from 0.667 to 0.751. This indicates a significant correlation between the observed items and the accessibility factor.
As mentioned earlier, this factor was derived based on an eigenvalue of 2.292, which is substantially higher than the minimum acceptable value of one. The accessibility factor accounted for 13.872 percent of the total variance associated with satisfaction regarding e-services quality management. Additionally, the reliability of the sub-scale related to this factor was confirmed by a Cronbach's alpha value of 0.939.

Factor 4: Responsiveness (RES)
The fourth factor of satisfaction regarding e-services quality management is "responsiveness." This factor comprises nine observed items that gauge the extent of responsiveness. According to Table 2, the factor scores for the observed items of the responsiveness factor range from 0.604 to 0.725. This indicates a significant correlation between the observed items and the specific factor being examined.
As mentioned earlier, this factor was derived based on an eigenvalue of 2.126, which is substantially higher than the minimum acceptable value of one. The responsiveness factor accounted for 13.847 percent of the total variance associated with satisfaction regarding e-services quality management. Additionally, the reliability of the sub-scale pertaining to this factor was confirmed by a Cronbach's alpha value of 0.933.

Factor 5: Security (SEC)
The last and fifth factor of satisfaction regarding e-services quality management is "security." This factor comprises six observed items that gauge the extent of security. According to Table 3, the factor scores for the observed items of the security factor range from 0.750 to 0.810. This indicates a significant correlation between the observed items and the specific factor being examined.

As mentioned earlier, this factor was derived based on an eigenvalue of 1.362, which is substantially higher than the minimum acceptable value of one. The security factor accounted for 12.507 percent of the total variance associated with satisfaction regarding e-services quality management. Additionally, the reliability of the sub-scale of this factor was confirmed by a Cronbach's alpha value of 0.949.

T-test analysis for customer satisfaction of public and private banks regarding e-services quality management

This section examines significant differences in customer satisfaction regarding e-services quality management dimensions between the public and private banks. The following hypothesis is tested with the help of T-test to examine the significant differences:

H_{01}: "There is no significant difference in customer satisfaction of public and private banks regarding e-services quality management practices".

Table 3 Descriptive statistics for satisfaction between public and private banks

Factors	Bank Type	N	Mean	Std. Deviation
Responsiveness	Private Bank	100	3.6070	.67234
	Public Bank	100	3.7302	.84770
Security	Private Bank	100	2.9044	.84866
	Public Bank	100	3.2560	.88570
Accessibility	Private Bank	100	3.2607	.75538
	Public Bank	100	3.7183	.70851
Reliability	Private Bank	100	3.8115	.63985
	Public Bank	100	3.9167	.51962
Ease of use	Private Bank	100	4.1270	.51270
	Public Bank	100	3.9519	.57869
Overall Satisfaction	Private Bank	100	3.5071	.42296
	Public Bank	100	3.7496	.45139

Table 3 describes factors, the number of public and private banks, mean values of responses, and standard deviation values of the sample categorized by the type of banks. Total 200 respondents were included in this study out of these 100 were from public sector bank and 100 respondents were included from the private sector banks.

The table displays data on the characteristics that impact customer satisfaction in both public and private banks. These factors include security, responsiveness, accessibility, reliability, and ease of use, which are measured across many dimensions. Every element is assessed using a scale, which includes measures of central tendency and dispersion.

In case of responsiveness, customers of public banks have a mean score of 3.7302 with a standard deviation of 0.84770. In comparison, customers of private banks have a slightly lower mean of 3.6070 with a standard deviation of 0.67234. On average, consumers of public banks tend to have greater responsiveness than customers of private banks.

When examining certain aspects, security is rated quite highly by both public and private bank customers, with average scores of 3.2560 and 2.9044 respectively. Nevertheless, consumers of public banks exhibit a marginally greater degree of fluctuation in their perception of security compared to customers of private banks, as evidenced by the standard deviation.

In case of accessibility, customers of public banks have a mean score of 3.7183 with a standard deviation of 0.70851. In comparison, customers of private banks have a slightly lower mean of 3.2607 with a standard deviation of 0.75538. On average, consumers of public banks reported better accessibility than customers of private banks.

In case of reliability, customers of public banks have a mean score of 3.9167 with a standard deviation of 0.51962. In comparison, customers of private banks have a slightly lower mean of 3.8115 with a standard deviation of 0.63985. On average, consumers of public banks reported better reliability than customers of private banks.

In case of ease of use, customers of public banks have a mean score of 3.9519 with a standard deviation of 0.57869. In comparison, customers of private banks have a slightly higher mean of 4.1270 with a standard deviation of 0.51270. On average, consumers of private banks reported better ease of use than customers of public banks.

When examining overall satisfaction, customers of public banks have a mean satisfaction score of 3.7496 with a standard deviation of 0.45139. In comparison, customers of private banks have a slightly lower mean of 3.5071 with a standard deviation of 0.42296. On average, consumers of public banks tend to have greater satisfaction than customers of private banks.

Table 4 Independent samples T-test results public and private banks in context of satisfaction of customers

Factors	T-value	P-value
Responsiveness	-1.482	.140
Security	-3.894	.000
Accessibility	-6.164	.000
Reliability	-1.848	.066
Ease of use	-3.207	.002
Overall Satisfaction	-5.472	.000

Source: Primary Data

Table 4 presents the independent samples t-test is used to examine customer satisfaction of public and private banks regarding e-services quality management. According to Table 4, the T-Test indicates that there is no statistically significant variation in (T = -1.482, p = 0.140) in responsiveness across private and public sector banks. Consequently, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is accepted".

For the security, T-Test indicates that there is a statistically significant variation in (T = -3.894, p = 0.000) in security across private and public sector banks. Consequently, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is rejected".

In case accessibility, T-Test indicates that there is a statistically significant variation in (T = -6.164, p = 0.000) in accessibility across private and public sector banks. Thus, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is rejected".

Regarding reliability, T-Test indicates that there is not statistically significant variation in (T = -1.848, p = 0.066) in reliability across private and public sector banks. Thus, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is accepted".

In case of ease of use, T-Test indicates that there is statistically significant variation in (T = -3.207, p = 0.002) in reliability across private and public sector banks. Thus, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is rejected".

For overall satisfaction, T-Test indicates that there is statistically significant variation in (T = -5.472, p = 0.000) in overall satisfaction across private and public sector banks. Thus, the hypothesis (H_{01}): "There is no significant difference between the customer satisfaction of public and private banks regarding e-services quality management is rejected".

Managerial Implications

The findings of the study help both public and private banks improve their e-service offerings and satisfy customer needs. Understanding the components of e-service quality that have the greatest impact on customer satisfaction allows banks to better focus resources towards enhancing those areas, such as user interface design, transaction security, online customer assistance, and website/app functioning. Improved e-service quality management standards result in a more positive banking experience, making everyday transactions more convenient, safe, and user-friendly. This improves general trust and loyalty to the bank. The results recommended strategic choices for technology investments and digital transformation projects. Banks can determine which digital services are most appreciated by their consumers and where their existing offers may fall behind rivals, particularly when comparing public and private sector banks. Banks may separate themselves from rivals by knowing the unique areas of e-service quality that contribute to consumer happiness. This is especially important for commercial banks, which often compete on service quality as well as public banks working to modernize and enhance client attitudes. High levels of client satisfaction with e-services result in greater customer retention and new customer acquisition via good word-of-mouth. Banks that succeed in e-service quality are more likely to experience an increase in customer base.

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