

Research Article

E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty: A conceptual Model

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ABSTRACT: Today, the increasing digitalization makes the service industry like banks provide e-banking services or online banking in order to access the competitive advantage and dedicate much market share for themselves as it has crucial role in increasing the organizational profitability and customers' satisfaction and loyalty, the quality of e-banking services is of great importance in e-banking studies. Little attentions were given to review of literature to formulate model as a guide for empirical test. This is a research paper in progress paper discussing the interaction among the E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty form the customers' point of view. The reviews of literatures covers the trends in internet banking , E-service quality dimensions relating to e-banking services, e-Service Quality Dimension Measurement in Internet Banking, Key e-service quality factors influencing e-banking success, Interaction between e-Service Quality and e-Customer Satisfaction , Interaction between e-Customer Satisfaction and e-Loyalty, Interaction among e-Banking Service Quality, e-Customer Satisfaction and e-Customer Loyalty, Influence of Personal Demographic Factors on online banking, and conceptual model is formulated from the reviewed literatures. It is a concept paper formulated a research conceptual framework, and model to show the interactions among the E-service quality, e-satisfaction, and e-loyalty among the internet banking customers. Another part of this research will empirically test the formulated hypotheses in the present research work.

Key words: e-Banking Service, e-Service Quality, e-Customer Satisfaction, e-Loyalty

INTRODUCTION

When considering the Importance of e-banking services in today's environment, Customers now demand new levels of convenience and flexibility in addition to powerful and easy services that traditional means cannot offer leads to understand how customers perceive and evaluate e-service quality is vital for banks to succeed in the marketplace. Since Internet banking (IB) has been perceived as a potentially feasible alternative distribution channel, due to increasing computer literacy, deregulation in the financial sector, the rapid diffusion of electronic commerce, changing customer demands for innovative financial products (services), and strong commitments to reduce operating costs and create customer convenience, This has motivated national, international and global banks to offer E- banking services to their customers. But Present banking services are almost the same and similar for the customers in all of the banks, the bank managers must make themselves distinct in the method of customers serving from other competitors to be able to continue their competition to gain customers satisfaction and loyalty in the context of profitability and sustainability in banking industry.. Because of the products offered to the customers of a bank are more or less standardized in nature, banks are feeling an increasing need to differentiate themselves from the competitors on other criteria that can influence customer satisfaction and loyalty requires banks continue to develop their internet banking capabilities by

identifying strategies to increase adoption, access, and usage of this low-cost channel.

Given the fact that banks invest billions in the internet infrastructure, customer satisfaction and customer retention are increasingly developing into key success factors in e-banking leads present Bank managers to take more challenges in making strategies in promoting and continuity to deal with e-banking to sustain with them. In addition, for Internet banking service adoption, banks must consider a user's demographic characteristics to offer the correct range of service products as Demographic characteristics also play a vital role in understanding the buying behavior of consumers in different segments, and when the characteristics are identified, they enable banks to develop services according to customers' specific requirements, tastes, and preferences. In this way delivering high e-quality services requires an understanding of the e-service quality dimensions, and trying to improve the quality of the services, so that customers' satisfaction is assured and as a result loyalty comes to existence in sustainable market in banking industry. So, the previous empirical studies related to support the interactions among key dimensions of e-service quality, e-customers' satisfaction and e- loyalty in the context moderating effects of personal factors regarding the usage of e-banking has been reviewed.

Electronic Banking

Electronic banking is the access of the customers to bank services by secure intermediaries without any physical presence (Daniel et al., 2004). Electronic banking is optimal integration of all the activities of a bank via using modern IT that all the required services can be given to the customers (Blunt et al., 2005). Internet banking is developed to help banks deliver services and products preferable, faster, and cheaper. It enables customers to browse principal bank products and services seven days a week through their personal computers (Polatoglu & Ekin, 2001). It allows customers to carry out banking transactions over the Internet anywhere and anytime (Polatoglu & Ekin, 2001). Banks are starting to deliver quality online experience for customers and, as a result, online banking adoption continues to grow and has become an increasingly main competitive agent for banks in attracting and retaining customers (Keynote, 2008). Online banking has changed the nature of the industry significantly in terms of channel usage especially between youthful people (Leichtfuss, 2007). E-banking is a new way for customers to access their account, to pay their bills, to take control of their money and to make use of the various services. Indeed, the ultimate aim of organizing the electronic banking system is to minimize all references to the location of bank branches to do banking services and if possible remove them all. Electronic banking allows bank customers with convenient access to manage their financial affairs to put them to the least inconvenience possible, so that a quick and convenient way was provided to perform a variety of banking transactions through the Internet Banking website, from the house, office, or elsewhere that is available (Faziharowdin, 2010). According to Accenture (2005), Internet Banking was thought to signal a revolution in banking distribution. Banks invested heavily in the development of the Internet channel. Mols NP (1999) observed that Internet Banking has experienced explosive growth in many countries and has transformed traditional banking practice inevitability.

Thus, internet banking became an important channel of delivering the services for the banks and made the transaction and other banking activities much easier for the customers & regarded as the most important way to reduce cost and maintain or enhance services for consumers. The banking institutions aim to use internet banking as a tool to lower operational costs, improve banking services to the customers, retain them and expand the customer base. Internet is the cheapest delivery channel for banking products as by using internet as a channel of delivering services banks can reduce the number of branches as well as their staff. Qureshi et al. defined Internet Banking as a process of innovation whereby customers handle their own banking transactions without visiting bank tellers. Recent evidence suggests that an Internet-based consumer banking strategy may be effective, with reports of more profitable, loyal and committed consumers compared with traditional banking consumers (ABA, 2004, Fox, 2005). Therefore, Gartner concluded that banks now regard Internet as an equally important channel as the traditional channels of branches, automated teller

machines (ATM), telephone banking and call centers.

Service Quality and E-Service Quality Dimension

It is important to differentiate traditional or physical services from e-services. In this concern under the traditional services feature the followings as there is interaction between customer and service providers considered crucial, service offering composed of core services, facilitating services, supporting services, and complementary services are available and quality defined as customer perceived service quality but in contrast under the e-service features as interaction through the internet communication may be highly personalized based on multiple source of information, customers are specific and dynamic adjustment of service offering, service delivery is not restricted by opening hours and distance, customers of e-banking are restricted by reviewing and hearing and third dimension of virtual operation can be said to involve neither product nor interaction in the context of e-service. In this way, E-service quality has been regarded as possessing the potential to not only deliver strategic benefits but also to enhance operational efficiency and profitability (Cronin, 2003). The analysis of E-banking quality becomes an area of growing interest to researchers and managers (Jayawardhena, 2004). With the advancement in technology, sophistication of customers' needs and the environment becoming more competitive, the focus is towards the quality of the website. The website functions as a window through which users have their initial interaction with the organization (Zhang & Von Dran, 2002). There are many studies dealing with service quality related to traditional banking, but studies investigating the service quality of E-banking websites are scarce in nature. In today's global environment, banks have realized the importance of service quality in order to survive with the fierce competition. The financial sector is becoming more conscious about the performance evaluation regarding the quality of products/services according to customers' expectations. Thus, it is important for the banks to know the factors that influence the customer adoption of IB through focusing on improving their banking service quality since they are the main sources of the competitive advantage (Brahmbhatt et al., 2011) (Hassan et al., 2012).

As per Fuentes-Blasco et al. (2008), they suggest that certain modifications of SERVQUAL are required for application in various settings, including the e-banking sector because e-service is different from traditional service in terms of three noticeable aspects which are the absence of human interaction, the absence of traditional tangible dimension, and the self-service of customers (Fuentes-Blasco et al., 2010). Consequently, e-service quality is defined as a consumer's overall evaluation and judgment on the quality of the services that is delivered through the Internet (Liao et al., 2011). And also, Rolland and Freeman, (2010) suggested that the conceptualizations of e-service quality must be expanded to the global level and e-service quality needs consideration on all aspects of the transaction, including service delivery, customer service and support.

The following previous empirical studies have suggested the

more important & dimensions & more focusing determinants by banks in delivering on line banking services to their customers.

Authors	Year	E-service quality dimensions relating to E-banking services
Joseph et al	1999	Convenience / accuracy, feedback/complaint management, efficiency, queue management, accessibility and customization
Jun & Cai	2001	Customer service quality includes 10 dimensions as reliability, responsiveness, competence, courtesy, and credibility, and access, communication, understanding the customer, collaboration and continuous improvement. Online system quality includes 6 dimensions as content, accuracy, ease of use, timeliness, aesthetics, and security. Banking service product quality includes product variety / diverse features.
Yang et al.	2004	Responsiveness, reliability, competence, access and security
Jayawardhena	2004	Access, website interface, trust, attention and credibility.
Ibrahim, Joseph and Ibeh	2006	Convenient/accurate operations, accessibility & reliability, good que management, service personalization, friendly and responsive customer service provision, and target customer service provision.
Bauer et al	2006	Security/ trust worthiness, basic services (core service category), cross- buying services, added value (additional service category) transaction support, and responsiveness (problem – solving service category).
Sohail and Shaikh (Saudi Arabia)	2007	Efficiency and security, fulfillment.
Loonam., & O'Loughlin	2008	Reliability, responsiveness, web usability, security, trust,
Wong, Rexha, & Phau	2010,	information quality, access,
Ganguli, & Kumar Roy	2011	service recovery, flexibility and customization / personalization
Khan and Jham (India)	2008	Reliability, accessibility, privacy/security, responsiveness and fulfillment, but least satisfied

		with the “user-friendliness”
Herington and Weaven	2009	Personal needs, site organization, user friendliness, and efficiency
Ho and Lin (Taiwan)	2010	Customer service, web design, assurance, preferential treatment, and information provision.
Hassan et al	2012	web design, security, trust, product diversification, credibility, collaboration, access and communication
Zavareh et al.	2013	Assurance-fulfillment, efficiency-system availability, privacy, contact-responsiveness, and website aesthetics and guide.
Ismail and Abd El.Aziz (Egypt)	2013, 2014	Usability, Reliability, Responsiveness, Privacy, Fulfillment, Efficiency, and Assurance,
Thaichon et al.(Thailand)	2014	Network quality, customer service, information support, privacy and security.
Shahrzad Shahriari	2014	Reliability, responsiveness, security, ease of use, access
Mohammad et al.,	2016	Privacy/security

E-Service Quality Dimension Measurement in Internet Banking

As the channels of service delivery shifted from traditional to electronic, the need for a scale to measure the e-service quality was felt. Researchers have developed many scales to evaluate Web sites in the following ways.

Authors	Models
Zeithmal et al(2000)	E-SERVQUAL consisting of five dimensions: information availability, ease of use, privacy/security, graphic style, reliability.
zeithaml et al. (Zeithaml Valarie A, Parasuraman A, Malhotra A (2002)	SITEQUAL scale, which focused mainly on web site characteristics like ease of use, aesthetic design, and security and processing speed.
zeithaml et al. (Zeithaml Valarie A, Parasuraman A, Malhotra A (2005)	E-RecSQUAL consisting of 11 items on three dimensions: Responsiveness, Compensation, and Contact.
Lociacono et al. (. Lociacono E, Watson RT, Goodhue D (2000))	WebQual consisting dimensions: informational fit-to-task, tailored communication, and trust, and response time, ease of understanding, intuitive operation, visual appeal, innovativeness, emotional appeal, consistent image, on-line completeness, and relative advantage.

Wolfenbarger et al. (2003)	eTailQ, a 14-item scale containing four factors: Web site design, reliability/fulfilment, privacy/security, and customer service.
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Key e-service quality factors influencing e-banking success

1) Website design

The website design relates to the visual aesthetics of web pages (park et al 2007). According to Bressolles, 2004, Cry 2008, Moore et al 2005, Park et al 2007, graphics, quality of images and videos, symbols, colors, animations are of a paramount importance for the attractiveness and success of the website. Wang & Emurian (2005) have defined that these can give the user a good impression on the website and may have a significant impact on online satisfaction (Chaung & Wary 2008, Shankar et al 2002, Young & Hyunjoo 2012). According to Chen & Dibb (2010), Cyr (2008), Schlosser et al (2006), quality of design is an important factor for user’s trust. Cunliffe (2000) suggested that users do not appreciate the website design that will have negative impact on the frequency of their visits to the website. Schlosser et al (2006) have indicated that in e-commerce, customers tend to think that the company that has invested in the design of their websites is likely to process electronic transaction successfully. Further Rajaobecins (2011) found empirically that website’s design positively influences customer’s online trust towards financial institutions.

Particularly website design refers to all interactive components of the website with the customer such as user navigation, providing adequate information & customer order processes, information content, information nature & the type of graphics are other components of this indication which in turn positively affect e-satisfaction (Kim 2005). Young & Hyunjoo (2012) have described website design quality showed positive direct effects on pleasure arousal & perceived information quality and on satisfaction. In terms of human – computer interactions, the type of website designing is highly important and impacts intensively on users’ performance (Palmer, 2002). In the meantime, Ranganathan & Ganapathy believe that website designing plays a vital role in attracting, retaining and improving customers’ interests in website (Yoon, 2010). Website designing aims at an attractive and enjoyable appearance (Mohd Khalaf Ahmed et al., 2011). More studies on internet service quality have especially focus on website designing and all authors agree that websites should be designed in a manner to enhance customers’ conception on website and its services (Loiacono et al., 2002). Furthermore, desired website designing would increase accessibility and plays a critical role in its attractiveness (Ranganathan & Ganapathy, 2002). One of the best ways to improve website designing is that customers should be asked to evaluate it (Liu & Arnett, 2000). Various studies are conducted on website designing and authors have confirmed the effectiveness of website designing on customers’ satisfaction (Liu et al., 2008; Zviran et al, 2006).

2) Content

In online banking, website content is one of the most important factors impacts on e-banking (Mohd Khalaf Ahmad et al., 2011). In fact, it points out the desirability of website information in customers’ viewpoints. Content impacts on customers’ behavior. Hence, many studies consider information content as a benchmark of website quality (Yoon, 2010). Websites should provide profitable information on the type of provided services for facilitating users’ better conception (La & Kandampully, 2002; Cho & Park, 2001). Furthermore, users need to have supplementary Information on banks, recommendations by experts, financial reports, relevant links and contact information such as address and telephone number(s) (Van Riel et al, 2001). Overall, content profitability depends on value, confidence and correct information (Yanga, 2005).

It can also be related to easy to remember URL address, well organized, well-structured and easy to follow a catalogue, site navigability and concise and understandable content, terms and conditions. As per Flavian et al (2006) easily using a website relates to understanding its structure, content clarity, ease of searching and speed in accessing information and how users control what they do. Jeyawardhena & Foley (2000) indicated that content on online banking on the website is one of the factor influencing online banking acceptance & further illustrated that such website features as speed, website content & design, navigation, interactivity and security all influence user satisfaction. Broderide and Vachirapornpuk (2002) have identified that the level and nature of customer participation had the greatest impact on the quality of the service experience and issues such as customers’ zone of tolerance, the degree of role understanding by customers and emotional response potentially determined expected & perceived service quality. According to Yang & Fang ease of use & usefulness are important factors in evaluating online service quality. And also Earlier Doll & Torkzadech (1988) found 5 quality dimensions having impact on end-user satisfaction in an online environment namely content, accuracy, format, ease of use & timeliness.

Liang & Chen (2009) argued that both quantitative and qualitative criteria namely precision, ease of understanding, usefulness, relevance and updating. According to Bressolles (2004) level of detail of information provided on the website should respond to customer needs. Lack of information or not updated information is likely to be a factor of distrust for customers who might misinterpret it and too much of information on the website can adversely affect clarity (Chouk & Perrien 2003). The right mix is important in meeting customer expectation and enhancing their trust towards institution. Further, A website whose browsing system is considered as simple by the user is more credible than complex system (Fogg et al 2001) and ease of use of bank website is an important factor in building strong relationship between the bank and its customers.(Toufaily & Perrien 2007). Further Gefen et al (2003) emphasized that ease of use of website will enhance customer satisfaction and trust toward institution but Rajaobelina (2011) did not find a significant

relationship between ease of use of website and customer's online trust in financial institutions.

3) *E-trust*

Since conducting business through the internet always involves risk, the most important aspect is the lack of trust between organization & the customer because of none physically market place existence in every mutual relationship trust is considered as first thing. In this way if an organization wants to be success in providing e-services it needs to build-up trust with customers in a proper manner. According to Yap et al (2010) the lack of trust can be overcome with a better understanding of factors that can boost customers' trust for e-banking. Kim (2005) has suggested e-trust itself is affected by two indicators as fulfillment or reliability & security /privacy. Further, Ribbink et al (2004) has defined e-trust is the degree of customer security in online transactions. According to Byoungcho et al (2008) e-trust is the customer's belief in an organization's word which can assure them that is credibility, that the organization would not misuse customers' vulnerable situation.

Fulfillment / reliability

Wolfinbarger & Gilly (2003) defined fulfillment is as a receiving appropriate service in a specific time period and providing accurate information for inside website services in a way that fulfills customers' expectations. Gummerus et al (2008) identified an important thing which can result in e-trust is fulfillment / reliability i.e. receiving the right service at right time.

Security / Privacy

It refers to website security in its interactions with customers, credit & payments and encrypting shared data. Guaranteeing privacy / security play a crucial role in building up e-trust because it can reduce customers' concern about any kind of personal information abuse. In this way Kolsaker & Payne (2002), Dong-Her et al (2004) suggested that security plays an important role in internet banking and so there are several protocols for internet security of encrypted data packets & further said customers are not aware of encryption, even though, only certain versions of popular internet browsers are acceptable to some banks due to their security limitations. Kua et al (2009) identified consumer needs for global electronics found out that there is quite a lot of attention by customers to the issue of security while conducting their purchase and privacy with regarding their personal information. The issue is that customers worry about when conducting business online are faithfulness (security/privacy) especially with their confidential personal information.

Securing a given website will encourage & motivate the customers to use it and maintain a sustainable on line relationship (Chen 2006). As per Chen et al (2008) and Shankar et al (2002) the security of website and respect of privacy are key determinants of online trust. Perceived security / respect of privacy determine customers' online trust towards financial institutions. As pointed out by Eastlick et al

(2006) there is a positive relationship between online trust and cognitive, affective, & conative dimensions of loyalty. Further as per Rajaobelina (2011) online trust positively affects these three aspects of customer loyalty to their financial institutions. Friedman et al (2000), Wang et al (2003) suggested as trust has striking influence on user's willingness to engage in online exchanges of money & personal sensitive information. In this way trust plays a vital and central role in increasing loyalty which that follow maintain & increase market share. A set of specific beliefs deal especially with strength, humanitarian, and ability of another party is as per the findings of Doney & Cannon 1997, Gefen and Silver 1999. So trust is a desire of the customers to individual experience one person is sure and a specified set of beliefs considered as important in developing long term customer relationship by the determinants of e-loyalty in the context of e-banking now a days.

According to Chouk & Perrien 2003, Trust in the internet banking requires that banks minimize the degree of uncertainty and risk that exists in their online environment compared to the traditional setting in order to ensure the continuous use of customers. Therefore, Security and privacy were found to be prevalent obstacles to the adoption of the internet banking (Sathye, 1999) & Security is considered a significant part of the cognition-based trust antecedent (Kim et al., 2009) so it has been widely recognized as one of the major barriers to the adoption of internet banking (Aladwani, 2001). And, Security threat is defined in the following way as "circumstance, condition, or event with the potential to cause economic hardship to data or network resources in the form of destruction, disclosure, modification of data, denial of service, and/or fraud, waste, and abuse" (Kalakota & Whinston, 1996). Security threats can be technical ones which can be made either on the network, data transaction attacks and software applications.

4) *E-convenience*

According to Supinaha et al, (2008), the provision of customer service delivery is an important criterion that attracts users in the delivery of Electronic Banking. Today, convenience is considered to be one of the influential factors of the customer service delivery of e-base banks. Research has proven that, positive relationship between convenience and service delivery as a critical factor on the use of Electronic Banking. As a result, it is confirmed that convenience has a significant influence on customer service delivery. These findings are also consistent with other research findings. Poon and Tan (2008), Goi, (2006), Alam, (2009), Suganthi, (2010) and Hazlina et al (2011) found that electronic banking provides a higher degree of convenience that enables customers to access bank services at all times around the globe. Thus, the same study also indicated that the perceived convenience was the most influential variable of overall adoption of all three service delivery activities investigated.

Thus, having reviewed the logic of customer service delivery, it is imagined that convenience has a positive effect on customer service delivery on electronic banking services; because it is easy to use. The measure for the convenient in

this context consists of: Ease of use, awareness, internet access anytime and anywhere, no queue, save time as compared to conventional banking, user friendly, easy login, check transaction details, efficiency. Liao and Cheung (2002) empirically identify convenience as a significant quality attribute in the perceived usefulness of Internet banking, which positively influences consumers' willingness to use Internet-based e-banking. Wan, Luk and Chow (2005) confirm that convenience has a significant impact on customers' adoption of banking channels in Hong Kong. Lee et al. (2005) find that consumers perceive convenience to be an important determinant of intention to adopt Internet banking services. Likewise, Yu and Lo (2007) discover that perceived convenience significantly influences consumers' actual behavior to bank online. Further, According to Joseph et al (1999) technology convenience is items which showed the understanding of using technology channel more than other channels. As per Pew (2003) description of convenience was in terms of not having to wait, life style, household use, work place use, not having to travel, personal safety, saved time & 24/7 access.

5) *E-cost effectiveness*

Cost is one of the major factors that influence consumers' adoption of innovation. Aliyu & Tasmin (2012), stated that for consumers to use new technologies, the technologies must be reasonably priced relative to alternatives. Otherwise, the acceptance of the new technology may not be viable from the standpoint of the customer. Providing high quality services at lower cost is potential competitive advantage in e-banking concept. According to Devlin 1995, Siriluck & Speece 2003, e-banking has successfully reduced operating and administrative costs. By the way cost savings help e-based banks to offer lower or no service fees, & offer higher rates on interest bearing accounts than traditional banks as per the suggestions given by Gerlach 2000, Jun & Cai 2001. Therefore, offering high quality services to satisfy consumers' needs, at lower cost and fees, will be the potential competitive advantage of electronic banking sustainability and growth in the future. At present, studies show that electronic banking has successfully reduced operating and administrative cost and fees (Ahmad, 2011; Migdadi, 2008; Suganthi, 2010 and Bankole *et al*, 2011) while at the same time research has proven that, cost and fees savings have helped e-based banks offer lower or no service cost/fees (Ahmad, 2008).

Cost was once considered as the major competitive priority and a key aspect for the future development in every organization (Burgess, 1998). Prior research has empirically found a positive relationship between cost/fees and customer service delivery as a critical factor with the use of electronic banking (Ching *et al*, 2011 ad Khumbula, 2010). On the same note, the cost/fees determine by e-base banks are an important element to facilitate the usage of electronic banking which is reflected in the customer service delivery. According to Peter Drucker (1985), electronic banking is the answer to reduce cost/fees, and to solve the tension between sustainability and reaching the very poor. This means that, by creating new

channels of delivering financial services at low cost, banks may find that these customers, who once seemed beyond the frontier of formal financial services, are in fact a profitable and attractive market. To this extent Mazursky *et al.*, (1987) identified cost/fees as the major factor in brand switching of customer over a giving period of time.

Nowadays the basic expectations of internet banking services are boosting market reach, enhancing customer service and decreasing costs (Divya and Padhmanabhan, 2008). The internet banking also offers lower cost of deliver products and services to customers than any existing mode of delivery. Low transaction fees is another factor that would stand in the method of customer adoption of internet banking which have two categories of costs, firstly is regular costs related with internet access fees and connection payment and secondly is the bank fees and charges (Suganthi, 2001). As per Ahman and Balqa (2006) report stated that internet banking services provided by banks will improve attracting new clients, improve bank competition and performance, boosting bank's clients belonging that maximize profits and reduce operation costs as a result of enhancing bank's business. Internet banking only costs two cents for an internet banking transaction, compared with 36 for an ATM transaction and \$ 1.15 for a teller-assisted service (Moon, and Fre, 2000). Online channel allows banks to provide low-cost, high value-added financial services and also advantage from the promotional opportunity to cross-sell products such as credit cards and loans (Hawkins, 2001).

In this way, Many banks have attempted to establish customer satisfaction and to decrease operating costs through giving better products and services as a response and aided by technological developments (Kesseven, Sawkuk and Boopen, 2007). The cheapest delivery channel for banking products is online banking (Pikkarainen, 2004). This service saves time and money of the bank with an added benefit of minimizing the likelihood of committing errors by bank tellers (Jayawardhena and foley, 2000). The justifications of banks' usage of the internet banking service from the bank's viewpoint are mainly related to cost savings (Robinson, 2000; Sathye, 1999). Hence, it is assumed that fees/charges have a positive significant influence on the adoption and customer service delivery. The roles of cost/fees were assessed by measuring: reasonable electronic bank's charges and lower transaction fees. Therefore, if customers are to use electronic banking, then electronic banking must be reasonably cost/fees relative to alternatives. Otherwise, the acceptance of electronic banking may not be viable from the standpoint of the customers

6) *E- response / support*

This refers to the customers' representative services offered to fulfil their requirement, handle their quarries and solve complains etc. customer representative services are very attractive and helpful in solving their problems. It also involves the timeliness i.e. prompt action to the customers' complains, mailing transactions slips immediately and calling

the customer back quickly in order to resolve their matter (Wolfinbarger, Gilly (2002)).

In other words, one of the vital variables that will prompt most of the customers to patronize e-Banking product or package is responsiveness, which is defined as willingness or readiness to help customers and provide prompt service. According to Glaveli Petridou, Liassides & Spathis responsiveness is an essential ingredient for bank to attract more customers and to have an enduring long success. In the studies related to e-Banking customer loyalty, there was an empirical irregularity among the researchers – Glaveli et al established the positive relationship of responsiveness with customer loyalty. This findings was also corroborated by Jun and Cai, Diaz & Ruiz in a similar studies. Khenget in their study discovered that, though there was positive relationship between responsiveness and customer satisfaction but is insignificant.

Garvin (1988) defines responsiveness in general as the ability to repair the product or modify service when problems occur, because the consumer does not have sufficient expertise for processing and repair. Responsiveness in traditional service centered around the ability of the service to answer customers questions, respond to them without errors in minutes plus immediate delivery to the customer (Zeithaml et al., 2002), and electronic service responsiveness known as rapid response and get help in case of a problem or a question. In electronic service quality, responsiveness measures – the level of assistance received by the customer during the search, and when needed while using electronic service, in addition to measuring the extent of guidance and instructions for using electronic service and assistance when problems arise in the service (Griffiths and Brophy, 2005), in addition to the company's ability to provide a solution to the problems electronically (Iliachenko, 2006), responsiveness reflects the desire to help the customer, and it can be measured by the service availability on time, and to meet all requirements of customer, and to achieve a response quick service request (Al-Bakri, 2005).

Interaction between e-Service Quality and e-Customer Satisfaction

Customer satisfaction generally means customer response in the context of the state of fulfillment, and customer adjudication of the fulfilled state (Oliver, 1997). It is defined as an overall negative or positive sense about the net value of services received from a provisional (Woodruff, 1997). Kotler (2000) described satisfaction as a person's feeling of enjoyment or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to their expectations. When considering the construct of satisfaction in the online context, Anderson and Srinivasan (2003) defined electronic satisfaction as the contentment of the customer with respect to their prior purchasing experience with a given electronic commerce corporation.

In this way e-satisfaction is defined as the customer's pleasant sense due to the positive experience with an e-service. Various studies have suggested that customers may need more satisfaction and can easily move toward more convenient

financial institution despite their positive experience with current bank or financial institutions. In this way e-satisfaction is considered as key factor for e-loyalty in e-service environment. According to Kim (2005) e-satisfaction is influenced by website design & customer service. According to Casalo et al (2008) satisfaction in terms of previous interactions is considered a key antecedent of customer loyalty about an online financial services provider. As customers face a growing range of banking products and services, their choice are mainly determine by the perception of quality service and value. So banks need to understand the determinants of customer satisfaction. As increased customer satisfaction leads to behavioral outcomes such as commitment, loyalty, intention to stay and post purchase behavior (Newman 2000). It is essential for banks that offer e-banking services to regularly and consistently measuring the degree of satisfaction of their customers.

Ma et al. analyzed the factors of website quality that could influence e-banking customer satisfaction in the Chinese commercial banking industry & found that e-service quality dimension: efficiency, interactivity, security, information, ease of use and content were the key factors to affect customer satisfaction in the e-banking service. Ibok et al. studied the major determinants of customer satisfaction in internet banking services. They determined five major service quality dimensions that affect the customer satisfaction in Nigeria namely account access, account use, privacy and security, account control, cost/time effectiveness and ease. Awamleh et al evaluated websites of foreign and local banks in the United Arab Emirates using the Diniz model to and ascertained the factors that influence customer satisfaction of the internet banking service. The factors that influence customer satisfaction were recognized as: convenience, independence, and security of internet banking transactions. Further, Sakhaei et al. (Anuar, Adam, Mohammad (2012)), investigated the service quality indexes in Internet Banking. They studied the impact of service quality factors of Internet Banking on customer satisfaction in Iran & revealed that the Six service quality dimensions namely reliability, efficiency, responsiveness, fulfilment, security/privacy and website design have a meaningful relationship with customer satisfaction in Internet Banking and were the proposed indicators to measure customer satisfaction with service quality customer. Riquelme et al. studied the attributes of e-service quality which predict customer satisfaction, tried to determine if satisfied customers use more online banking features than less satisfied customers and also tried to identify characteristics of less satisfied customers & found that satisfaction could be generated by improving courtesy, content, timeliness and product and services offered. The services offered being the most important factor in driving internet banking satisfaction. The findings of the study did not support any relation between more usage of services and satisfaction; neither did it support the association between more usage and satisfaction (Sakhaei, Afshari, Esmaili (2014). Zavareh et al. assessed the use of E-SERVQUAL scale to construct e-Service Quality (e-SQ) for internet banking

services & attempted to examine the effect of e-SQ on e-Customer Satisfaction. The study findings revealed that efficiency and reliability, fulfilment, security/trust, site aesthetics, responsiveness/contact, and ease of use constitute e-SQ for internet banking services in Iran and signified that security/trust, site aesthetics, and ease of use of the internet banking services have positive effects on e-Customer Satisfaction and also revealed that a significantly positive relationship exists between e-SQ and e-Customer Satisfaction in the internet banking (Fasanghari, Roudsari (2008), Gbadeyan, Akinyosoye-Gbonda (2011), Jayanthi, Umarani (2012), Kumbhar (2011). Kayabaşı et al. investigated the structural relationships among electronic service quality, total service quality and total satisfaction. They found a high level positive correlation between the perception of total service quality and the perception of total satisfaction. Responsiveness and security were the dimensions which have the highest effect on e-service quality perception which in turn highly affected the total satisfaction perception. Dogarawa Ahmad Bello (2005) examined and assessed the impact of e-banking services on customer satisfaction in the Nigerian banking industry. & found that customers enjoying e-banking services are not satisfied with the quality and efficiency of the services. Study suggested that banks should try to win customers' confidence by providing adequate security and ensuring good connectivity. Vanpariya and Ganguly (2010) examined that service quality is having a positive and significant correlation with customer satisfaction, positive word of mouth and loyalty intention.

Elangovan and Sabitha, (2011) in their empirical study found that there is no significant difference in the level of satisfaction of the respondents belonging to different age, education and occupation except income. Dharmalingam et al., (2011) stated that all the service quality attributes are positively correlated with customer satisfaction. Gopalakrishnan et al. (2011) determined that Service quality and customer satisfaction had a direct positive effect on customer's retention intentions out of which Customer satisfaction is a stronger predictor for retention. Kumbhar (2011) examined the relationship between service quality and customers' satisfaction as well as satisfaction in internet banking service provided by the public and private sector banks in India & reveals that overall satisfaction of employees, businessmen and professionals are higher in internet banking service. Correlation test indicates that all dimensions are significantly correlated to overall customer satisfaction except responsiveness & indicated that Private sector banks are providing better service quality of internet banking than public sector banks. E-Fulfillment, Responsiveness, Problem handling and Contact dimensions of internet banking service quality were differed in public and privates sector banks while other dimensions i.e., system availability, efficiency, security, easiness, convenience, cost effectiveness and compensation were same in public and privates sector banks.

Gupta and Bansal (2012) developed an instrument for measuring Internet banking service quality in India and also

analyzed the impact of Internet banking service quality dimensions on the Overall Internet Banking Service Quality and customer satisfaction & resulted into five dimensions: Security/Privacy, Reliability, Efficiency, Responsiveness, and Site Aesthetics. Model was further validated by Internet banking customers of private sector, public sector and foreign banks in the Delhi Metropolitan Area & revealed that security/Privacy dimension carry the maximum impact on the Overall Internet Banking Service Quality whereas customer satisfaction is most impacted by the Efficiency dimension as compared to other dimensions. Rangsan. Nochai and Titida Nochai (2013) examined the impact of seven internet banking service quality dimensions on customer in Bangkok & showed that Safety reliability, Transactions efficiency, Customer support, Service security, Ease of use and Performance have a significant impact on customer satisfaction. Jasveen Kaur and Baljit Kaur (2013) determined the bank-wise comparison among the customers' usage of internet banking services and tried to evaluate consequent impact of the Internet Banking Service Quality on the Customer Satisfaction in India & depicted that there is no significant difference in facilities determining the customers' usage of internet banking services of Public, Private and Foreign sector banks in India & showed that responsiveness, security/privacy and site-aesthetic are the major factors that strongly influence the customer satisfaction of the online bank customers whereas Reliability and Efficiency are insignificant to customer satisfaction.

Interaction between e-Customer Satisfaction and e-Loyalty

Loyalty is defined as the repeated purchase behavior presented over a period of time driven by a favorable attitude toward the subject (Keller, 1993), including both attitudinal and behavioral aspects. The notion of loyalty has become a central construct within the e-business framework due to consumers' easy switching behavior on the web (Tsai et al. 2006). Both academics and practitioners agree that building loyalty is not only a key strategy but also a necessity for companies operating on the Internet (Reichheld and Schefter 2000). As online banking can provide service at anytime and anywhere, district restrict disappear, customers can get information easily and compare service suppliers in real time, at any time. Building superior online customer loyalty (e-loyalty) is now the key to e-banking. In this way e-loyalty is defined as a customer's favorable attitude and commitment towards the e-banking that results in repeat using behavior (Srinivasan et al (2002).

Managing loyalty is considered as more important because it means not only managing behavior but also managing state of mine. Most of researches on customer loyalty have focused on brand loyalty on the other hand a limited number of researches on service loyalty concept. It is argued that findings of brand loyalty concept are unable to generalize to service loyalty concept for the following reasons as service loyalty is dependent on development of interpersonal relationship as opposite to loyalty with tangible products, and also in the context of services the influence of perceived risk is higher and intangible attributes namely confidence and reliability are

more important aspects in maintaining customer loyalty in service marketing (Dick & Basu 2004). He also found two dimensions of loyalty as relative attitude & repeat patronage behavior and four categories of loyalty including 1) loyalty-positive relative attitude , high repeat patronage 2) latent loyalty- positive relative attitude but low repeat patronage 3) spurious loyalty- low relative attitude , high repeat patronage 4) no loyalty- low on both dimensions.

According to Ndubisi & Pfeifer 2005 the cost of serving a loyal customer is five or six time less than a new customer. Gee et al (2008) suggested that the advantages of customer loyalty which include the service cost of loyal customer is less than new customer, they will pay higher cost for a set of products and for a company a loyal customer will act as a word of mouth marketing agent. So, customer loyalty is more powerful interesting aspect in banking and directly affects their profitability and sustainability. Numerous studies have been conducted on customer's loyalty but concentrated on conventional banking. As e-banking is considered as the extension of conventional or branch banking the e-loyalty is an effective key factor for e-banking success. Since the products offered to the customer of a bank are more or less standardized in nature, banks are feeling an increasing need to differentiate from competitive bankers on other criteria influencing customer satisfaction & loyalty (Ganguli and Roy (2011)). In this way, e-loyalty is a new concept and it was first introduced by Reichheld & Schefer (2000). Further Sohn & Lee defined e-loyalty as customer behavior of visiting and revisiting to specific website and making transaction comfortably. So e-loyalty is customer's tendency to visit a certain business site due to the positive experiences they have had or their future expectations (Anderson & Srinivasan (2003)). Javad (2009) suggested that when business competitions in electronic world start by just a few mouse clicks and customers become able to compare all available options that is why e-loyalty has become a major concern for companies.

Anderson and Srinivasan (2004) suggested that although e-satisfaction has an impact on e-loyalty, this relationship is moderated by consumers' individual level factors and firm's business level factors. Under the consumer level factors, convenience, motivation and purchase size were found to accentuate the impact of e-satisfaction of e-loyalty and business level factors both trust and perceived value as developed by the company significantly accentuate the impact of e-satisfaction of e-loyalty. According to Xue and Liang (2005) service quality, trust, switching cost & staff loyalty are considered as the customers' e-loyalty determinant factors. Clark (2007) has identified core offerings, demographics, and the market place, share of wallet, elasticity level and satisfaction as six major factors that play key roles in influencing loyalty and commitment of customers. Further, Devaraj et al (2000) have found information content, transaction security, responsiveness, customer data recovery, and visual attraction, down load time, return process speed, ease of navigation, payment options and reputation are the factors which can affect e-loyalty and a business site's

success. There are mainly two behavioral outcomes are considered as important as follows.

1) Customer Retention

Customer retention refers to actions that a selling organization undertakes in order to reduce customer defections. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship. Customer retention (CR) is concerned with maintaining the business relationship established between a supplier and a customer (Gerpott et al 2001). A growing body of literature suggests that customer loyalty has positive impact on client retention (Sin et al 2005).

2) Word of mouth (WOM)

Word-of-mouth communications (WOM) have been studied in two ways, as an input into consumer decision-making (Feick & Price, 1987) and outcome of the purchase process. As an outcome of the purchase process, marketing buzz is a term used in word-of-mouth marketing—the interaction of consumers and users of a product or service serve to amplify the original marketing message (Thomas Jr, 2001). Positive WOM communication is a direct outcome of customer loyalty (Srinivasan et al., 2002). Other studies have also concluded in their respective studies that customers are more likely to engage in positive word of mouth Hagel and Armstrong (1997) and Dick and Basu (1994). While the dimensions of electronic service quality is considered to be a direct factor of e-loyalty sometimes (Srinewson, 2002), most of their researches can be considered as a precedent and background for electronic consent (Van Riley, 2004), it means that the consent is seen as an intermediary of a relationship between the quality and satisfaction (Karon, 2002). However, there is no consensus on the exact number or nature of quality that customers consider when evaluating e-services (Srinewson et al., 2002; Zeithmal et al., 2002). There are evidences that show a positive relationship between trust to e-provider and e-loyalty that are assessed in terms of purchase increase (Gefen, 2000) and purchase intentions (Pavlou, 2003) or buy back (Penn et al., 2002).The lack of confidence commonly can be considered as a proof of not purchasing from an online business (Lee & Turban, 2001).

Further, Venerile et al. (2001) have introduced six dimensions as e-service quality dimensions by study on the quality site portal and tested the impact of each on e-loyalty that are convenience, web site design, ease of access, financial security, and commitment and enjoyment (Rile et al., 2001). And , Kayer et al. (2006) considered five dimensions as effective factors on e-loyalty that are: understanding usability, understanding ease of use, reliability, enjoyment, understanding social presence & examined the relationship between confidence and loyalty and found that there is a positive and direct relationship between confidence and loyalty (Kayer et al., 2006). As per Fragata and Moustakas (2012) concluded as E-banking quality has strong impact on e-loyalty via the mediating effect of trust and that switching costs have strong impact on e-loyalty. In addition, Olalekan

(2011) concluded that gender differences in e-banking patronage and also satisfaction is found to be low which calls for improvement in service delivery in terms of timeliness and consistency in standards. Yee and Faaziharuddin (2010) also found that Trust, habit and reputation are found to have a significant influence on E-Loyalty towards individual Internet banking websites, reputation is the strongest influence. Service quality is found to be an important factor in influencing the adoption of the technology, but did not have a significant influence in retention of customers.

Interaction among e-Banking Service Quality, e-Customer Satisfaction and e-Customer Loyalty

Although customer satisfaction is the goal of all services, this is not the only one and other goals such as competitive advantage and profit making are included and advantages of customer satisfaction will finally lead to higher loyalty in customers. Maintaining customers in the long run rather than continuous attraction of new customers to replace those who have cut ties with the company is more beneficial (Venus, Safaeyan, 2005). In fact, customer satisfaction makes the customers ignore some of the mistakes made by the service institutions which may happen as the consequence of changes in service production. Due to the past experiences, customers easily ignore small errors of the organization and won't move to the opponents. Actually, this shows the created loyalty in the customer which is directly related to customer maintenance, market share and the organization's interest.

In a service context, Asuncion et al. (2004) concluded that customer satisfaction was the key factor affecting service loyalty. Customer satisfaction results in customer loyalty and loyal customers spend more money to purchase the productions or services of the organization while encouraging others to purchase from the organization and tend to pay more to purchase its products. The increase in repurchases reduces customers' complaints. The satisfied customer is less sensitive towards the price, purchase more products, are less influenced by the rivals and are more loyal (Jahnsen et al., 2001). The key to sustainable competitive advantage provides high quality service which will lead to customer satisfaction (Sorshchandar et al., 2002). The prominence of these two concepts will be better shown by theoretical and experimental studies. Thus, the importance of service quality and customer satisfaction is the ultimate goal of service providers. Service quality is found to be a strong predictor of customer satisfaction (Cronin and Taylor, 1992; Cronin et al., 2000; Dabholkar et al., 2000; Spreng and Mackoy, 1996).

Theoretical relationships between services quality aspects and customers' loyalty was supported in different studies (Caruana, A., & Malta, M. 2002; Collier, J.E. & Bienstock, 2006). Shung and Lio (2010) show that electronic services quality aspects have positive and significant effects on customer loyalty. Santouridis, I., & Trivellas, P. (2010) claimed that services quality aspects, including customer services, pricing structure and payment systems have positive and significant effects on customer loyalty. They proved that customer satisfaction has a mediator effects in this regard.

Caruana & Malta (2002) supported that services quality aspects have both direct and indirect effects on customer loyalty through customer satisfaction. Ganguli and Roy (2010) suggested that aspects of technology-based services in banking have positive and direct effects on customer loyalty. In this way, E-service quality dimensions as antecedents of e-satisfaction Most research insisted that superior e-service quality can improve customer satisfaction, customer acquisition, and customer retention (Boulding et al.1993, Ranaweera and Neely 2003, Lee and Lin 2005). E-service quality has been suggested as a critical component in controlling customers' attitude and market response outcomes. Since expectations towards online service have increased beyond the price issue, it is critical to better understand customer expectations concerning purchase experience and service quality (Yoo & Donthu, 2001). Especially in an online transaction context, where there is little person to person interaction that can affect the customer's satisfaction and trust level, the quality of the service is even more critical to enhance customer response towards the online retailer. Previous studies have examined the impact of e-service quality on e-satisfaction and eservice quality was found to influence the level of e-satisfaction (Coughlan, Anderson, Stern & El-Ansary, 2001; Devaraj, Fan & Kohli, 2002; Montoya-Weiss, Voss & Grewal, 2003; Park & Kim, 2003; Shankar, Smith, & Rangaswamy, 2003; Szymanski & Hise, 2000).

According to Floh and treiblmaier (2000) web site quality and service quality of interest banks would have an effect on trust and satisfaction, which in turn, influence customer loyalty. So e-loyalty can help customer maintenance as well as reducing costs of attracting new customers and consequently help banks in achieving profitability and better competitive position in banking industry. De Oliveria (2000) found the relationship between quality of services and e-loyalty in his study and introduced accessibility, user friendliness, privacy and security, graphical interface, accountability, and adequate responsiveness as effective factors in e-loyalty.

So E-satisfaction as antecedents of e-loyalty in the previous literature, customer satisfaction has historically been identified as the critical concept in shaping loyalty (Anderson & Mittal, 2000; Eriksson & Vaghult, 2000; Oliver, 1997, 1999). It is commonly believed that satisfied customers are more likely to display loyalty behavior, i.e. repeat purchase and willingness to give positive word of mouth (Taylor, 1998; Bennett & Rundle -Thiele, 2004; Schultz, 2005). So, importance of e-loyalty and e-satisfaction, and the close relationships among them have also been a critical issue in the study of online transaction (Park & Kim, 2003; Reichheld & Schefter, 2000; Yang & Peterson, 2004). In previous studies, e-satisfaction has been determined to influence e-loyalty. Anderson & Srinivasan (2003) emphasized the impact of satisfaction on e-loyalty and noted that a satisfied customer is more likely to build a closer relationship with the online retailer.

According to Ariff et al. (2014) which found that assurance-fulfillment, efficiency-system availability; privacy, contact-responsiveness and website aesthetics and guide constitute e-

SQ for the internet banking service, indicating some modification to the E-SERVQUAL is required when it is used to measure e-SQ for the service. Website aesthetics and Guide, Efficiency-System availability and Contact-Responsiveness of the Internet banking e-SQ were positively affected e-Satisfaction. E-Satisfaction was positively significant to e-Loyalty. E-Satisfaction was found to partially mediate the relationship of Website aesthetics and guide of e-SQ and customer e-Loyalty. The result highlighted that attractiveness and appearance of banks' websites, and the information and guidance provide by the websites are important features to Internet banking users. This finding reflected that in internet banking, beside the technical and functionality aspects of banks' websites e-SQ, such as efficiency, fulfillment and system availability, the aesthetic value and proper guidance of the websites are also crucial to ensure quality of e-SQ that will lead to e-Satisfaction and e-Loyalty.

Influence of Personal Demographic Factors on online banking

According to (Business dictionary), demographic factors are the socioeconomic features of a population statistical expressed, which include gender, age, income level, occupation, religion of the customer service. The followings are previous studies related to demographic profile influences on e-banking usage. In the context of age demographic profile, Zeithaml and Gilly, 1987; Trocchia and Janda, 2000; Karjaluoto, 2002; Lee, 2002 found as Younger persons are being more likely to adopt internet banking which has also linked age and adoption of technologies. As per Ageing, (2002) indicated that Older consumers may be discouraged from the utilization of electronic banking by issues such as limitation of mobility and visibility. Times (1996) and Kerem (2002) revealed that Internet users tend to be young adult and they would be very much attracted to utilize innovative banking services. According to Akinci et al., (2004); Laforet and Li, (2005), the mid-aged people are more likely to use Internet banking than younger or older consumers and they will have an important effect on subsequent adoption of further new technology. Al-Jamal & Abu-Shanab (2015) general and should be, to some extent, proficient in the use of web browsers. As per Lassar et al. (2005), Internet experience is important in understanding how belief in one's capability to organize and execute Internet banking affects the use of the technology. O'Cass and Fenech (2003) indicated that Accumulated sufficient Internet experience creates a belief in Internet users' ability to use the Internet for commercial purposes. According to Polasik and Wisniewski (2009), Internet familiarity/experience is an important factor that influences customers to adopt Internet banking. Karjuoto et al (2002) found Prior computer experience, prior technology experience & prior personal banking experience positively affect consumer's attitude and behavior towards online banking. Lichtenstein and Williamson, (2006) described as Internet banking experience is an important factor that affects consumers' intentions to use Internet banking, and consumers'

found Age is a significant predictor of the intention to use technology. & Li and Lai (2011) described Age does not really matter in the acceptance and use of internet banking. When considering the Gender, Gefen and Straub, (1997) found as Men will more likely to adopt technologies application. According to Parasuraman and Igarbaria (1990), No difference is accounted for gender. As per Hung (2006), Men are more influenced by the advantages of internet banking and they are expected to be the prevailing when using internet banking. Whilst Okeke, Okpala (2014) indicated that Males are more inclined to use electronic banking products and services. According to Hennigs, Wiedmann, Seegebarth, Pankalla, and Kassubek (2010), Females are more familiar with online banking in terms of convenience & Njuguna, Ritho, Olweny, Wanderi (2012) suggested as Gender did not correlate with internet banking adoption, meaning males and females perceived characteristics of internet banking in a similar way.

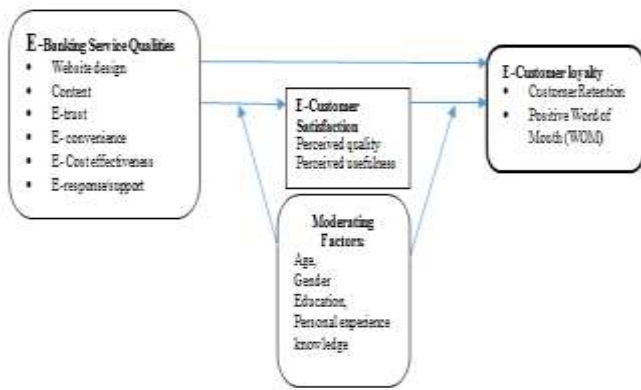
With regards to Education profile, Redlinghuis, Rensleigh (2010) defined Education should be a driving force from both parties, namely financial institutions as well as the individuals that make use of internet banking services and products. Saeidipour (2013) suggested as Customers are unable to adopt and use internet banking as a result of unawareness of the availability of these services and the benefits they offer. According to Porter and Donthu (2006), a role of education is as being associated with the Internet and customer attitude towards internet banking adoption. As per Nasri (2011), People with higher educational level may have competence for computers and possess good information processing skills, which better facilitate Internet use. Izogo et al (2012) described as More educated consumers adopt e-banking more than the less educated ones. & Couto (2013) indicated that Customers with higher education are less likely to adopt internet banking as a cautious behavior towards internet banking.

With the consideration of knowledge and experience related to e-banking usage, Lee et al., (2005) suggested that Since Internet banking services are delivered through the medium of the Internet, consumers need to be familiar with computers in attitudes towards using the Internet banking system. & Jiang, Hsu, Klein, and Lin (2000), Hoppe, Newman, and Muger (2001) found more experienced an Internet user is, the more likely they are to adopt new Internet technologies.

Hypotheses

- H1: There is a relationship between e-service qualities and e-customer satisfaction
- H2: There is a relationship between e-customer satisfaction and e-loyalty.
- H3: There is a significant relationship among e-banking service qualities, e-customer satisfaction, and e-loyalty.
- H4: There is a moderating impact of customers' personal factors on relationship among e-banking service Qualities, e-customer satisfaction and e-loyalty.

Conceptual model



Conclusion

This is a research progress paper providing an overview on internet banking e-service qualities, satisfaction and loyalty through a profundity literature review. Form the related review of literature sources, researchers identified the four hypothesis will tested empirically as the progress of this research work. Conceptual model presented in figure 1 will guide the research to test the hypotheses through structural equation model.

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