



A CONCEPTUAL FRAMEWORK ON REVIEW OF QUALITY OF E-BANKING SERVICES TOWARDS SENIOR CITIZEN'S BUYING BEHAVIOUR.

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ABSTRACT

E- Banking plays a significant role towards today's banking transactions. Senior Citizens are an asset to our society. They have given their hard worked year for the development of the entire nation and our community. At this crucial age they need to be taken care of and make them feel special. So banking sector is giving more importance to senior citizen with lot of good financial products and services. When it comes to banking transaction we need to take extra care to overcome any kind of fraudulent activities in banking transaction. To make it simple most of the banking sectors whether private or public sector banks developing more banking services exclusively for senior citizens.

The development and the increasing progress that is been experience in the information technology have brought a lot of changes in almost all facets of life. In the banking Industry, it has been in the form of online banking, which is been now replaced by traditional banking.

To attract customers on the basis of the quality of services provided by the organization. Better quality of e-banking services towards senior citizens influence to increase the confidence and relationship building. The measurement of e-banking service quality is very important but it is complex process due to complex nature of services and every individual. Literature predicts that there is lack of universal definition of e- service quality. The e-banking quality measures in banking have a great importance in achieving high customer confidence and satisfaction.

This paper proposes a conceptual model for measuring e-service quality towards senior citizens buying behaviour. Nine dimensions reliability, ease of use, personalization, security and trust, website aesthetic, responsiveness, contact and fulfillment and been identified. The result of this paper will help to develop a proper scale for measuring e banking quality services in Indian banking sector towards senior citizens. Which assist to maintain and improve the performance and confidence among effectiveness of e-banking services to retain customers.

Key words- E-banking-service quality, senior citizen, buying behavior

Introduction

In the global context after globalization, privatization, and liberalization have influenced and motivated towards the growth of information technology. In banking sector the impact of information technology playing a vital role towards the growth of banking sector especially through the various services offered through e banking services which made the customer more flexible, secure and easy way of doing banking transaction. Banks have realized that they can attract and gain customers by providing high quality of e services (14). E-service quality is becoming very vital in success or failure of any business enterprise.

Now banking sectors are shifting their focus on e-service quality in place of traditional service quality in their complete transaction process to facilitate and increase confidence among customers. When it comes to senior citizen's the banking sector is taking lot of measure to provide simplified and flexible e banking services so that they feel more secured in doing banking transactions. Due to the various progress in quality of e banking services the number of customers above 60 years that is senior citizen's is been increased. Which make them feel user friendly and convenient towards banking transaction.

With the increasing number of banks offering online banking, this is quite difficult for the customers to select the most appropriate bank for the online transaction because the need of the e-customers are diverse in nature; high quality of e-service has been increasingly recognized as one of the most critical factor contributing to the success of any business based on e-transactions (50). This paper proposes a conceptual model for measuring the quality of e-services towards senior citizen's buying behaviour in Indian banking sector.

Literature Review

Many researchers in the field of service quality have done numerous researches. As a result the literature is very rich in terms of model (11), (30-32) etc and measurement (28), (9),(15),(23),(8),(51) etc. But the subject matter of e-service quality towards senior citizen's buying behaviour is relatively new; efforts had been made for compilation of the various measures of e-service quality.

a. E – service quality and Definition

Based on traditional service definition of (13), (29) defines e service as “deeds, effort or performance whose delivery is mediated by information technology (which includes mobile device, application, web, information kiosk). Such e- service quality is “the extent to which a website facilitates efficient and effective shopping, purchasing and delivery of products and services.” This definition involves a complete service experience by customer during all the stages of the online shopping process and it consists of pre-website, on-website and post-website service aspects. Another definition (52) is consumers overall judgment and evaluation of the excellence and quality of e-service offerings in the virtual marketplace”

B. E-Service Quality and Measures

There are number of methods that allow for the measurement of a company's e-service profile as perceived by its customers. The best-known methods are: WEBQUAL, developed by [40], E-SERVQUAL, developed by [50], ETailQ developed by [41] and E-S-QUAL developed by [28] and Other measurement instruments use the commercial performance of a website, measured by the number of clicks, or purchases generated by the website [19].

As we are concerned with only e-service quality, so emphasis is made only on e-service quality scales. ESERVQUAL is a method for measuring website e-service quality that is based on the same principle as the original SERVQUAL method and includes some dimensions similar to those of SERVQUAL. The E-SERVQUAL scale contains a core and a recovery scale, measured and represented by four and three dimensions respectively. E-S-QUAL or core scale is used to measure the quality delivered by website. E-RecSQUAL refers to specific situations, when a customer has a question pertaining to a problem, in which the three dimensions of the recovery scale become silent [28]. Some of the measures have been shown in Table I.

Table 1

E- Service quality measures

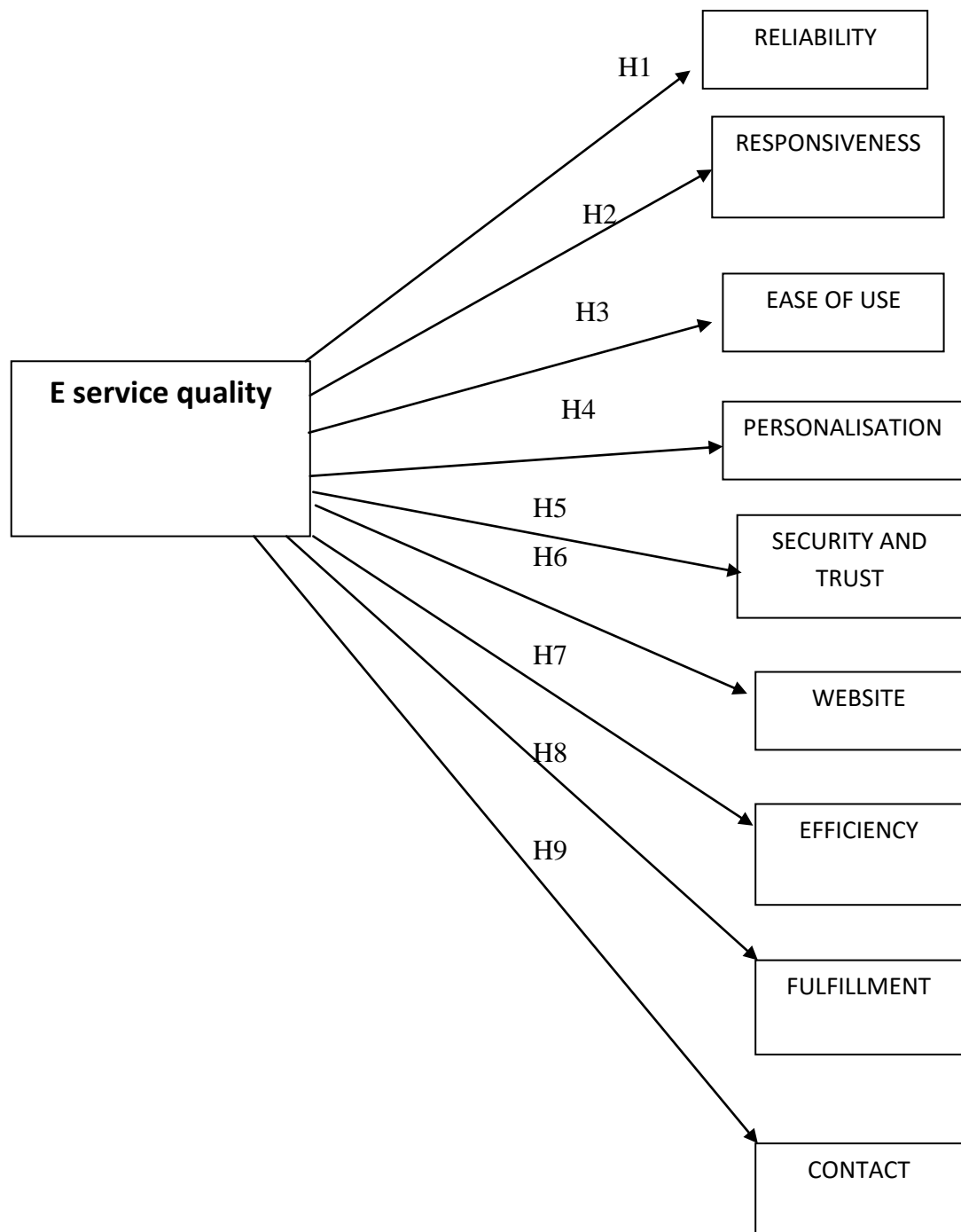
AUTHORS	COUNTRY	MEASURES
1	USA	Technical adequacy, content, quality, web appearance
3	UK	Usability, design, information, trust, empathy
10	Australia	Web store functionality, product attribute description, ownership condition, delivered products.
16	USA	Performance, security, sensation, information.
43	USA	Reliability, access, ease of use, personalization, security
5	USA	Website design, trustworthiness, reliable service
18	USA	Reliable, attentiveness, ease of use, access, security, credibility
4	Germany	Design, enjoyment, process, reliability, responsiveness
6	Taiwan	Website design, reliability, security/privacy, customer service
35	Indonesia	Reliability, responsiveness, competence, accessibility, courtesy, communication,
51	China	Security, functionality, accuracy, product completeness, service guarantee

C. E-Service Quality in Banking

Review on Internet banking e-service quality dimensions that were used to measure e-service quality at the country level shows that besides the dimensions used in ESERVQUAL, some researchers found site aesthetics, assurance and personalization also to be of importance. The study of [17], on Internet banking e-service quality in USA indicated that three dimensions constituted the e-service quality; namely Efficiency, Contact and Customization. Efficiency also was found to be a major component of Internet banking e-service quality in Hong Kong [26], Sweden [20], and Taiwan [42]. The study also revealed that usefulness, ease of use, reliability, responsiveness, security and privacy emerged as dimension of Internet banking in Hong Kong. The study of [42] on Internet banking in Taiwan indicated that dimensions that constitute Internet banking e-service quality were Efficiency, Fulfillment, System Availability, Privacy, Contact, Compensation, Site Aesthetics, and Customization. Since, few studies have been done on e-service quality within banking especially in India, so this study is needed to find out the dimensions for measuring the e-service quality.

III. CONCEPTUAL MODEL

Literature indicates the lack of dimensions for measurement of e-service quality. Researchers used various dimensions for e-SQ based on the field of their study. Moreover, some researchers identified different dimensions for the same field. Furthermore, the dimensions of the common measures are subject to change based on researchers study. It has been indicated that e-service quality dimensions tend to be dependent on various industries and different service types within the same industry [46]. Based on reviewing the literature, and the selected measures for e-service quality mentioned in Table I, a conceptual model for measuring e-SQ in Indian Banking Industry is formulated after the focus group discussion with the bank managers, as shown in Fig. 1. The dimensions of this model are those measures that have a high impact on measuring the e-service quality in Indian banking industry. Moreover, this research combines many common dimensions used by other researchers under the following dimensions. These dimensions are reliability, ease of use, personalization, security and trust, website aesthetic, contact, responsiveness, contact and fulfillment.



A. Reliability

It refers to the ability to perform a promised service accurately and consistently, including frequency of updating the web site, prompt reply to customer enquiries, and accuracy of online financial transactions [22], [29], [36], [38], [2]. For this the

following hypothesis is proposed: H1. There is a positive impact of reliability on e-service quality.

B. Responsiveness

It relates to flexibility, prompt delivery, consistency and accuracy of service delivered [25], [36], [34], [37], [48], [47], [2], [27], [22], [28], [24]. For this the following hypothesis is proposed: H2. There is a positive impact of responsiveness on e-service quality.

C. Ease of Use

Site contains functions that help customers find what they need without difficulty, has good search functionality, and allows the customer to maneuver easily and quickly back and forth through the pages [49], [44], [9], [2], [33]. For this the following hypothesis is proposed. H3. There is a positive impact of ease of use on e-service quality.

D. Personalization

This dimension involves individual designs for clients in accordance with their pattern of consumption and preferences, which also results in an optimum online service, saves the customer time and increases their perception of service quality [27], [45], [12], [22]. For this the following hypothesis is proposed: H4. There is a positive impact of personalization on e-service quality.

E. Security and trust

It addresses the technical specifications of a website's security, trust and payment methods. This dimension also incorporates company's reputation, confidence and general confidentiality among consumers and those operating from within the company, engaging in the communication process [45], [41], [39], [2], [21], [22], [33], [24]. For this the following hypothesis is proposed: H5. There is a positive impact of security and trust on e-service quality.

F. Website Aesthetic

A multidisciplinary pursuit pertaining to the planning and production of websites, including, but not limited to technical development, information structure, visual design, and networked delivery [7], [36], [41], [48], [2]. For this the following

hypothesis is proposed: H6. There is a positive impact of website aesthetic on eservice quality.

G. Efficiency

A website is simple to use, structured properly, and requires minimum information to be input by the customer [12], [28]. For this the following hypothesis is proposed: H7. There is a positive impact of efficiency on e-service quality.

H. Contact

The availability of assistance is through telephone or online representatives [28]. For this the following hypothesis is proposed: H8. There is a positive impact of contact on e-service quality.

I. Fulfillment

This dimension refers to the extent to which the sites' promises about order delivery and item availability are fulfilled [28]. For this the following hypothesis is proposed: H9. There is a positive impact of fulfillment on e-service quality.

IV. PROPOSED FUTURE WORK

To test the reliability and validity of the proposed conceptual model, data can be collected from the professionals, customers of Internet banking through interviews, structured questionnaires. Statistical software like SPSS, AMOS, Gretl etc. can be used for testing the reliability, validity and to perform the factor analysis. Analyzing the proposed structural model can test the hypothesis. The findings may assist in defining the significance and influence of dimensions of e-service quality in banking.

V. CONCLUSION

A Conceptual model is proposed for measuring the e-service quality on senior citizen's buying behaviour in Indian banking sector after the focused group discussion. The 9 dimensions in the proposed model are based on literature and the previous researches in the related areas. The proposed dimensions may have influence on e-service quality, especially the validation of this dimension is considered from both users and employees point of view. The findings will lead to build a proper scale to measure the e-service quality to achieve the satisfaction of users. Consequently, it

will lead to attain competitive advantage for the banks in their respective target markets.

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