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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	FORECAST SALES OF SEMICONDUCTOR INDUSTRY IN TAIWAN <i>CHENG-WEN LEE & TSAI-LUN CHO</i>	1
2.	SUSTAINABLE CONSTRUCTION SOLUTION FOR CHINA'S PUBLIC RENTAL HOUSING: INDUSTRIALIZED BUILDING ADOPTION <i>DR. XIAOBO CHEN</i>	6
3.	ROLE OF MEDIA: A STUDY ON IMPACT OF ATYPICAL MEDIA IN RURAL AREAS OF UTTAR PRADESH, INDIA <i>MOHD SHUAIB SIDDIQUI & DR. AFTAB ALAM</i>	11
4.	SPILL-OVER EFFECTS OF MORTGAGE CREDIT CRISIS IN USA ON EUROPE <i>SANJAY SRIVASTAVA</i>	14
5.	INDIAN REAL ESTATE INDUSTRY: ISSUES AND INITIATIVES <i>G. RAMA PRASAD REDDY & DR. P. MOHAN REDDY</i>	19
6.	CUSTOMER SATISFACTION, LOYALTY AND COMMITMENT IN ORGANISED RETAIL OUTLETS IN CHENNAI - AN EMPIRICAL STUDY <i>DR. BEULAH VIJI CHRISTIANA. M</i>	23
7.	A STUDY ON CONSUMER'S CO-OPERATIVE SOCIETIES AND ITS MOVEMENT IN INDIA <i>A. NALINI & DR. P. ASOKAN</i>	29
8.	A STUDY OF MICRO, SMALL AND MEDIUM ENTERPRISES IN BANKURA DISTRICT OF WEST BENGAL <i>KRISHNA SEN & DR. SEIKH SALIM</i>	31
9.	GREEN MARKETING MIX AND SUSTAINABLE DEVELOPMENT <i>NAMITA PADHY & PRAMA VISHNOI</i>	34
10.	REVIEW OF COMMODITY FUTURES MARKET EFFICIENCY AND RELATED ISSUES <i>P. KARTHIKA & DR. P. KARTHIKEYAN</i>	37
11.	MARKET CONCENTRATION AND EMPLOYMENT ORGANIZED MANUFACTURING INDUSTRIES 1999-2013 <i>ASHISH KUMAR SEDA</i>	42
12.	GST IN INDIA CHALLENGES AND PROSPECTUS <i>POONAM</i>	49
13.	CHANGES IN CONSUMER PREFERENCES <i>NAMITA PADHY & PRAMA VISHNOI</i>	51
14.	THE ANTECEDENTS OF COGNITIVE-AFFECTIVE-CONATIVE MODEL OF RESTAURANT IMAGE <i>YU-LING SU</i>	53
15.	CONSUMERS AWARENESS WITH REGARD TO ONLINE SHOPPING: A COMPARATIVE STUDY OF MYSURU (MYSORE) AND RAICHUR DISTRICTS <i>GEETHANJALI & GURUDATT KAMATH B</i>	58
16.	A COMPARATIVE ANALYSIS OF PRODUCTION OF CLOTH IN INDIAN TEXTILES INDUSTRY BETWEEN THE PRE AND POST MFA PHASE-OUT PERIOD <i>DR. SABIHA KHATOON</i>	63
17.	PERFORMANCE OF SUGAR INDUSTRY IN INDIA WITH SPECIAL REFERENCE TO HARYANA STATE <i>SUMAN DEVI</i>	67
18.	MARKET MICROSTRUCTURE OF STOCK MARKETS: A REVIEW OF LITERATURE <i>NEETI PANWAR</i>	71
19.	REVIEW OF LITERATURE FOR SCALE DEVELOPMENT: E-SERVICE QUALITY <i>RAJANI ROSHAN JOHN</i>	77
20.	FOREIGN DIRECT INVESTMENT IN INDIA; TRENDS AND POLICY: APRIL, 2000 TO MARCH, 2015 <i>RITIKA DONGREY</i>	83
	REQUEST FOR FEEDBACK & DISCLAIMER	90

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REVIEW OF LITERATURE FOR SCALE DEVELOPMENT: E-SERVICE QUALITY

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ABSTRACT

The purpose of this paper is to present a literature review of the e-service quality scales that would enable in the adaptation of a scale is that is specific to internet banking in India. This paper reviews the dimensions of a few scales considered for the purpose of this study that could be considered further for the impact of e-service quality on customer satisfaction and all the other dimensions of relationship marketing, such as commitment, trust and loyalty. It is important that banks, with the advancement of technology and availability of highly advanced and strategically placed competitors, identify what is it that motivates customers to stay with a commercial bank in the long run. This paper has attempted to put forth all the common factors that influence the customer perception of e-service quality. The paper attempts to define all the relevant dimensions of e-service quality that have been considered for questionnaire replication. The industry to which the study is limited is online banking.

KEYWORDS

online banking, e-service, e-service quality, dimensions of e-eservice quality.

1. INTRODUCTION

ervices are deeds, processes and performances. Services "include all economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, timeliness, comfort, or health) that are essentially intangible concerns of its first purchaser." Valerie A. Zeithaml and Mary Jo Bitner.

Customer service is the service provided in support of a company's core products. It includes answering questions, taking orders, dealing with billing issues, handling complaints and scheduling maintenance or repairs. Customer service can occur on site or it can occur over the phone or via the internet. There is usually no charge for customer service. Quality customer service is essential for building customer relationships.

In case of online commercial transactions, customers can compare suppliers in real time, at any time, making it imperative that service providers do everything possible to upgrade and maintain service quality so as to ensure that customers not only remain loyal but are also retained in the long run. Building superior customer loyalty on-line is now the key to businesses success.

E-service, which is also known as web-based self-service, has further magnified the importance of the service sector and its role in the development and sustenance of modern economies. Though record-free, it provides ways to track the needs of customers, gauge their preferences, and measure the extent of their purchase intentions, much easier and faster than traditional brick and mortar service settings. The internet helps in storing and quick accessing of information related to customers and their buying behavior. This facilitates service providers to identify customer groups and target them with advertisements, products and services that cater to their individual needs.

This advent of information technology has also made its impact felt in a major service sector, namely that of banking. Web-based or internet banking has been slowly replacing the traditional brick and mortar banks.

WEB-BASED BANKING IN INDIA

In the Indian banking system too, the IT revolution has had a great impact. The 1990s saw a thrust by the Indian banking sector towards technology. Computerization of banking activities had led to introduction of online banking in India. With economic liberalization taking place in 1991 and the exposure of the Indian banking sector to the international market, the use of modern innovation and computerization has increased manifold. With international exposure came the realization that Indian banks could not compete with the international banks in terms of customer service without the use of information technology and computers. Indian banks were left with no option, but to integrate information technology into its activities, if it were to survive.

The RBI in 1984 formed a Committee on Mechanization in the Banking Industry, chaired by Dr C Rangaraj. The major recommendation of this committee was that of introducing MICR Technology in all the banks in the Indian metropolises. This provided for the use of standardized cheque forms and encoders. In 1988, the RBI set up a Committee on Computerization in Banks (1988) headed by Dr. C.R. Rangarajan which emphasized that settlement operation must be computerized in the clearing houses of RBI in Bhubaneshwar, Guwahati, Jaipur, Patna and Thiruvananthapuram. It further stated that there should be National Clearing of inter-city cheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made operational. It also focused on computerization of branches and increasing connectivity among branches through computers. It also suggested modalities for implementing on-line banking. The Committee submitted its reports in 1989 and computerization began from 1993 with the settlement between IBA and bank employees' association.

In 1994, the Committee on Technology Issues relating to Payments System, Cheque Clearing and Securities Settlement in the Banking Industry (1994) was set up with chairman Shri WS Saraf, Executive Director, Reserve Bank of India. It emphasized on Electronic Funds Transfer (EFT) system, with the BANKNET communications network as its carrier. It also said that MICR clearing should be set up in all branches of all banks with more than 100 branches. The Committee for proposing Legislation on Electronic Funds Transfer and other Electronic Payments (1995) emphasized on EFT system. Electronic banking refers to DOING BANKING by using technologies like computers, internet and networking, MICR and EFT so as to increase efficiency, quick service, productivity and transparency in the transaction.

In a highly service-oriented industry like retail banking, customers expect organizations to deliver service quality to their satisfaction. Therefore, to meet the growing service quality expectations of their customers, retail banks have spent huge proportion of their budgets on service performance related expenditures.

2. REVIEW OF LITERATURE**2.1 E-SERVICE**

Rowley (2006) gives a definition in conclusion of many scholars' opinions, "e-service, based on information technology, includes the information provision and system support, the logistic transportation of service and the trace and exchange of information". Rowley (2006) defines e-services as: "...deeds, efforts or performances whose delivery is mediated by information technology. Such e-service includes the service element of e-tailing, customer support, and service delivery". This definition reflects three main components- service provider, service receiver and the channels of service delivery (i.e., technology).

Lu (2001) identifies a number of benefits to be obtained from e-services, some of which are:

- Accessing a greater customer base;
- Broadening market reach;
- Lowering of entry barrier to new markets and cost of acquiring new customers;
- Alternative communication channel to customers;
- Increasing services to customers;
- Enhancing perceived company image;
- Gaining competitive advantages;

- Potential for increasing customer knowledge.

According to (Berthon et al. 1996), web sites play a significant role in the overall marketing communication mix. They complement direct selling activities, present supplemental material to consumers, project a corporate image, and provide basic company information to customers.

Web-based services allow different applications from different sources to communicate with each other without time-consuming custom coding. It can upload a user's information from the user's software to a secure website. Web-based services can either update a customer's financial information with the click of a mouse, or they can operate at automatic intervals set by the customer to download the information in the background while he/ she works in the financial software. Web-based services in financial software consist of automatic account updates and transaction downloads from financial institutions as well as content such as financial news and stock quotes generated online but presented in the software on the user's desktop. Web-based services are used primarily as a means for businesses to communicate with each other and with clients. Web services allow organizations to communicate data without intimate knowledge of each other's Information Technology systems behind the firewall. Web services are sometimes also called *application services*.

2.2 E-SERVICE QUALITY

E-Service Quality can be defined as the extent, to which a Web site facilitates efficient and effective shopping, purchasing, and delivery of products and services (Zeithaml, et al. 2000). Web-based service quality is a method for measuring the quality of services provided based on the web technology such as online communication, purchase and delivery of products/services (Cronin & Taylor, 1992). There is no virtual value in a product or service until it is delivered to satisfied customer. Customer service is determined by the interaction of all those factors affecting the process of making products/services available to the customer (Christopher, 1998).

According to Parasuraman, et al (1985) "the most common definition is the traditional notion that views quality as the customer's perception of services excellence, i.e. quality is the customer's impression of the services provided". Customer perception about product/service is based on quality of service or product. (Zeithaml, 1988). It is the customer's perception that rates the service quality of an entity (Anderson and Sullivan, 1993). Service quality has been described as a form of attitude, a long runs overall evaluation, and the two constructs (service quality and attitude) are viewed as similar (Zeithaml, 1988; Bitner and Hubert, 1994).

Parasuraman, et al. (2005) defined e-service quality as referring to the effectiveness and efficiency of online browsing, online purchase, and delivery of goods and services. Zeithaml et al. (2001, 2002 and 2005) developed the e-SERVQUAL measure of e-service quality to study how customers judge e-service quality. It contains seven dimensions: efficiency, reliability, fulfillment, privacy, responsiveness, compensation and contact. The first four dimensions are classified as the core service scale, and the latter three dimensions are regarded as a recovery scale, since they are only salient when online customers have questions or problems. The contents of the core e-SERVQUAL Scale are efficiency, which has been defined as the ease and speed of accessing and using the site; fulfillment was defined as the extent to which the site's promises about order delivery and item availability are fulfilled; reliability has been defined as the technical function of the site, particularly the extent to which it is available and properly functioning, and privacy was defined as the assurance that shopping behavior data are not open and that credit card information is secured. The recovery service scale in e-SERVQUAL, consisted of the dimensions of responsiveness defined as the capability of e-retailers to give appropriate data to customers when a problem happens, having mechanisms for handling returns, and giving online guarantees; compensation defined as giving money back and returning shipping and handling expenditures to customers and contact has been defined as the provision available to customers to speak to a living customer service agent online or on the phone.

Yoo and Donthu (2001) developed the SITEQUAL scale to measure customer perception of website quality of internet shopping sites. They considered website quality to consist the dimensions of Ease of use, Aesthetic Design, Processing Speed and Security. They defined the variable ease of use as the ease of use and the ability to search for information; aesthetic design as the creativity of a site with excellent multimedia and colour graphics; processing speed as the promptness of online processing and interactive responsiveness to a customer's requests and security as the security of personal and financial information. Their scale focused on site quality rather than on site efficiency. However, Yoo and Donthu's scale did not measure customer service or delivery issues.

A customer's online buying experience consist of everything from information search, product evaluation, decision making, making the transaction, delivery, returns and customer service (Wolfinger and Gilly, 2003). The eTailQ (Wolfinger and Gilly, 2003) incorporate the attributes that contribute to consumers having a satisfying, high quality online shopping experience. They constructs of the scale comprised of Website design, Fulfilment/ reliability, Security/ privacy and Customer service. Website design was defined as all elements of the consumer's experience at the website (except for customer service), including navigation, information search, order processing, appropriate personalization and product selection. Fulfilment/ reliability was defined as (a) the accurate display and description of a product so that what customers receive is what they thought they ordered, and (b) delivery of the right product within the time frame promised. Security/ privacy was defined as the security of credit card payments and privacy of shared information. Customer service was defined as the responsive, helpful, willing service that responds to customer inquiries quickly.

Barnes and Vidgen (WEBQUAL 4.0, 2003) identified three major dimensions of Web service quality, i.e., Usability, Information quality and Service interaction. Usability was defined as everything that has to do with man-computer interaction and how customers perceive and interact with the website, qualities that are associated with design and usability. This dimension consisted of appearance, ease of use, ease of browsing, appropriate design and the image put forth by the website. Information was defined as relating to the quality of website content, which comprised of adequate information for the user in question, precision, format and relevance. Quality of the interaction with the service was defined as consisting of concerns and features associated to reliability and empathy. It had to do with the experience the user had with the website, including the depth of browsing, and this is expressed through Reliability and Empathy, allowing for the smooth functioning of the website, its accuracy and its capacity to offer services that satisfy users' profile.

According to Collier and Bienstock (2006), e-service quality relates to customers' perceptions of the outcome of the service along with recovery perceptions if a problem should occur. They proposed e-service quality to comprise of process/ interactive quality, outcome quality and recovery. Process quality comprised of the dimensions - ease of use, privacy, design, information accuracy and functionality. The component outcome quality was deemed to comprise of timeliness, order condition, order accuracy. The component recovery was defined to comprise of outcome fairness, procedural fairness, and interactive fairness.

Bressolles (2006) proposed the NetQual scale. The NetQual scale considered internet service quality to comprise of quality and quantity of information available, ease of site use, design or aesthetic aspect of the site, reliability or respect for commitment and security or privacy of personal and financial data of the customer.

Loonam and Loughlin (2008) proposed a e-service quality scale that combined traditional service quality dimensions and e-service quality dimensions. According to them, e-service quality comprised of the following dimensions: Web usability, Security, Information quality, Access, Trust, Reliability, Flexibility, Responsiveness, Service recovery and Personalisation/ customization.

3. NEED FOR THE STUDY

Attracting and retaining customers is the key to retailing. Customers are more comfortable carrying out transactions in the comforts of their personal spaces and during times that are more convenient to them. This has been made possible for the customer with the identification of the internet as a device that builds communities, creates networks and as a caterer to instant needs of the customer. Retail outlets, even though a bit late, once they identified the benefits of e-retailing, have been quick to compete with one another when it comes to targeting customers and ensuring that they are retained. This necessity has become even more pronounced now that the customer is more educated, aware of options and would not pause before switching over to another retailer.

According to (Spreng and Mackoy, 1996) "service quality and customer satisfaction are the two core concepts at the crux of the marketing theory and practice". Service quality affects customer satisfaction and loyalty which have strong influences on customer behavior. Since service quality is one of the antecedents of customer satisfaction (Parasuraman et al., 1988; Cronin and Taylor, 1992; Athanassopoulos, 2000) and there are many relations among service quality, satisfaction, loyalty and customer retention (Cronin and Taylor, 1992; Gummesson, 1998; Silvestro and Cross, 2000), the measurement of service quality is a valuable concept that should be analyzed. E-service quality has also positive impacts on customer satisfaction (Chang and Wang, 2008; Barutcu, 2010; Liang, 2012). It was shown that e-service quality has a positive effect on satisfaction and satisfaction has a positive effect on loyalty (Chang et al., 2009).

India, as a global player is no less prominent when it comes to e-retailing. The need of the hour is in identifying the antecedents of e-service quality in the Indian context. Many studies have been conducted all across the world and each researcher has come up with a set of scales and measures conducive to the place where the study has been carried out.

Since the study is conducted in the city of Bangalore, which is the IT capital of India, it would prove to be more relevant and a source of information to bank managers, that would enable them to identify factors that have a direct impact on electronic service quality.

The purpose of this study is to explore the emergence of self-service banking technology and investigate self-service within the Indian financial services sector. This quantitative study of the Indian retail banking sector will try and assess the dimensions critical to e-banking service quality.

The study will contribute to previous research by adding to existing knowledge regarding what constitutes e-banking service and the determinants critical to e-service quality of net banking.

4. STATEMENT OF THE PROBLEM

In the year 2011-12 India had 87 scheduled commercial banks, i.e., 26 public sector, 20 private sector and 41 foreign sector banks. They have a combined network of over 53,000 branches and 17,000 ATMs. Bangalore alone has a total of 54 commercial banks, i.e., 26 public sector, 18 private sector, and 10 foreign sector banks. (CTS, National Payments Corporation of India, Bangalore, June, 2012). According to the RBI, Bangalore is ranked 3rd from across all the banks in India, based on the size of aggregate deposits / gross bank credit (March, 2012). Bangalore has 1,534 reporting offices, with an aggregate deposit of Rs. 26, 97,113 million, with a growth rate of 18.2% per annum.

The total population of the city of Bangalore in 2012, when this study started, was 8,973,658. Currently, in the year 2014, the population of Bangalore stands at 10,178,146. Bangalore has a literacy rate of 89%. With a gross domestic product (GDP) of US\$35 billion in 2012, Bangalore is ranked fifth among the top cities contributing to India's overall GDP. It is ranked 59th among global economies, based on a report by "The World According to GaWC; Classification of Cities 2010," September, 14, 2011.

In 2011, Bangalore was the recipient of the eighth-highest number of foreign investment projects in the world, because of its leading role as an information technology (IT) and now biotechnology center. It is consistently rated the leading IT outsourcing city globally, ahead of Mumbai, Delhi, and Manila, because of its experienced firms and large high-tech talent pool. The city ranks 156th in an ECA International study of Asian professionals, just ahead of Chennai (167th) and Mumbai (172nd).

In a city like Bangalore, where most people lead busy lives, spending a major part of their weekdays at the workplace, internet banking is the only medium they would resort to for comfortable banking transactions.

With such a huge banking population, banks are unwittingly sitting on a storehouse of customers, who could be major contributors to long term banking profits and key players for a reason to create new banking products. However, there is no standardized tool available to Indian banks that will enable them to identify which are the key factors that customers perceive as contributing to e-service quality of banking websites.

5. OBJECTIVES

1. The objective of this paper is to present the concepts and definitions related to the area of E-service quality, based on literature review.
2. To identify the relevant e-service quality scales from which an e-service quality scale may be adapted

6. RESEARCH METHODOLOGY

The methodology of research employed was literature review. Articles were reviewed relating to e-service quality and scale development. 55 articles which focused on scale development of e-service quality alone were reviewed, for the purposes of this article. The article review gave a list of common antecedents of e-service quality, across scales.

7. RESULTS AND DISCUSSIONS

7.1 BANKS

THEORETICAL DEFINITION

Banks are financial institution licensed to carry out the function of accepting deposits, charge interest, make loans, clear cheques, act as intermediary in financial transactions and provide other financial services to their customers. There are two types of banks: commercial/retail banks and investment banks.

OPERATIONAL DEFINITION

Commercial banks are those banks which are concerned with managing withdrawals and deposits as well as supplying short-term loans to individuals and small businesses. Consumers primarily use these banks for basic checking and savings accounts, certificates of deposit and sometimes for home mortgages.

7.2 TYPES OF BANKS IN INDIA

In India, there are Public Sector Banks, Private Sector Banks and Foreign Branch Banks. Public Sector Banks (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges. There are a total of 27 PSBs in India (19 Nationalised banks + 6 State bank group (SBI + 5 associates) + 1 IDBI bank (Other Public Sector-Indian Bank) = 26 PSBs + 1 Bhartiya Mahila Bank).

The private-sector banks in India represent part of the Indian banking sector that is made up of both private and public sector banks. The "private-sector banks" are banks where greater parts of stake or equity are held by the private shareholders and not by the government. The private sector banks are split into two groups by financial regulators in India, old and new. The old private sector banks existed prior to the nationalisation in 1969 and kept their independence because they were either too small or much too specialised to be included in nationalisation.

Foreign branch banks are a type of foreign bank that is obligated to follow the regulations of both the home and host countries. Here, a foreign bank opens its branch in India and the branch bank is governed by rules and regulations existing in both India as well as its country of origin.

For the purposes of this study only those public, private and foreign banks have been considered, which provide internet banking facilities to their customers.

7.3 ONLINE BANKING

Online banking, which can be defined as the provision of information or services by a bank to its customers over the Internet (Daniel, 1999), has been one of the major developments in the financial service sector in recent years. With an increasing number of customers being online, the importance of Web sites for influencing purchasing decisions is rising steadily. Measuring the quality of Web sites from a user's perspective enables companies to take corrective actions, develop an appropriate e-business strategy, and improve their operations (Ganapathy, et al. 2004, Seethamraju, 2004). Online banking (or Internet banking or E-banking or Web-based banking) allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank.

7.4 E-SERVICE

E-Service (or 'eService') refers to, 'the provision of services via the Internet. It focuses on the use of Information and Communication Technology (ICT) in different areas. Providing an exact definition of e-service may be difficult as researchers have been using different definitions to describe e-service. Despite these different definitions, it can be argued that they all agree about the role of technology in facilitating the delivery of services which make them more of electronic services. Thus, e-Service may also include e-Commerce, although it may also include non-commercial online services which are usually provided by the government.' (Irma Buntantan & G. David Garson, 2004; Muhammad Rais & Nazariah, 2003).

7.5 E-SERVICE QUALITY

Theoretical definition

Zeithaml, Parasuraman, and Malhotra (2000) suggest that a customer's assessment of a web site's quality includes not only experiences during their interactions with that site but also post-interaction service aspects (i.e., fulfillment and returns).

Operational definition

E-Service Quality is defined broadly to encompass all phases of a customer's interactions with a bank's web site. It consists of the following key indicators: information, ease of use, efficiency, fulfillment, contact, website design, reliability and security. For the purposes of this study *information* is defined as the bank website's ability to provide timely, relevant, accurate, in-depth and comparative information, presentation of information in an appropriate format and structure which is concise, useful, effective and tailored to the specific needs of the customer. *Ease of use* is defined as the provisions made by the bank's website that facilitate easy operation and navigation of the website, clarity of interaction, textual matter, legibility and layout for facilitating search for information. *Efficiency* is defined as the ability of the bank's website to load pages quickly, enable quick access, processing and completion of transactions, continuity of transactions without technical delays and continuous availability. *Fulfillment* is defined as the ability of the bank's website to deliver orders within a suitable time frame, as and when promised, without delay. It also is defined as the website being truthful about the products and services on offer, stock of products and keeping promises. *Contact* is defined as having the following attributes namely the 24/7 availability of online customer service representatives, contact numbers, the sense of community and interactive features that enable accomplishment of tasks. *Website design* is defined as having the attributes of a visually pleasing design that is innovative, creative, competitive and appropriate to the type of site and the image of the bank. *Reliability* has been defined as the availability of 24/7 net banking service, accurate and detailed information and excellent net banking support. *Security* has been defined as the customer's confidence in the security and privacy of customer's personal information on the bank's website, as well as the availability of firewalls and security systems as privacy features. The E-service quality indicators will be measured on a 7 point Likert scale, with 1 being strongly disagree and 7 being strongly agree.

8. FINDINGS

Table 1 below shows the variables under study and the e-service quality scales considered for adaptation.

TABLE 1: REFERENCES FOR E-SERVICE QUALITY SCALE ADAPTATION

Variables	References
Information	NetQual Bressolles (2006); WEBQUAL 4.0 Barnes and Vidgen (2003); Loonam and Loughlin (2008)
Ease of use	NetQual Bressolles (2006); WEBQUAL 4.0 Barnes and Vidgen (2003); WebQual™ Loiacono, Watson and Goodhue (2000); Loonam and Loughlin (2008)
Efficiency	E-S-QUAL Parasuraman, Zeithaml and Malhotra (2005); SITEQUAL Yoo and Donthu (2001); WebQual™ Loiacono, Watson and Goodhue (2000); Loonam and Loughlin (2008)
Fulfillment	E-S-QUAL Parasuraman, Zeithaml and Malhotra (2005)
Contact	E-RecS-QUAL Parasuraman, Zeithaml and Malhotra (2005); NetQual Bressolles (2006), WebQual™ Loiacono, Watson and Goodhue (2000); WEBQUAL 4.0; Barnes and Vidgen (2003); Loonam and Loughlin (2008)
Website design	WebQual™ Loiacono, Watson and Goodhue (2000); WEBQUAL 4.0 Barnes and Vidgen (2003)
Reliability	NetQual Bressolles (2006); Loonam and Loughlin (2008)
Security	NetQual: Bressolles (2006); eTailQ: Wolfenbarger and Gilly (2003); Loonam and Loughlin (2008)

Source: Author's own work

9. RECOMMENDATIONS/ SUGGESTIONS

Theoretically, this paper has extended and merged the traditional service quality dimensions with the e-service quality dimensions. It has, at the same time, put forth the available literature on e-service quality, including validated scales, which may be adapted and used in the Indian context.

The paper has attempted at providing a bird's eye-view of the common measures of e-service quality that internet banking websites need to focus on to ensure that they provide good quality web based services to their customers that will initiate a feeling of satisfaction and commitment to the bank's website, in spite of rising competition and attractive products by competing banks. This is in addition to the requirement that they need to keep a track of their websites to ensure that complaints are redressed and 24/7 real time services are provided to their customers to ensure that they are satisfied, at the same time ensuring that the degree of quality of services provided to their customers do not lack in any manner and quality is not comprised with.

It is the customer's perception of e-service quality that rates the service quality of an entity (Anderson and Sullivan, 1993).

10. CONCLUSIONS

On the basis of literature review, a questionnaire will be prepared for testing customer perception of e-service quality of select retail banks in the city of Bangalore. The design of the questionnaire will be done keeping in mind the variables under study. The key areas to be measured have been identified and grouped under each heading.

11. LIMITATIONS

The scale has to be tested on a sample population to determine whether it is valid. Since banking is the area of research and that too internet banking there may be a possibility that banking customers may be a bit vary about revealing information. This study would prove better if not only the antecedents of e-service quality are identified, but also the consequences of e-service quality such as satisfaction, loyalty, etc.

12. SCOPE FOR FURTHER RESEARCH

According to (Spreng and Mackoy, 1996, p.175) "service quality and customer satisfaction are the two core concepts at the crux of the marketing theory and practice". Simply ensuring that the quality of internet services is attractive or efficient, without ensuring good relationship marketing by focusing on the key areas of satisfaction, commitment and trust, long term retention of the net banking customer cannot be ensured. An extension of this paper will be to prove that in the Indian context, the dimensions of e-service quality, such as web site design, and information (Barnes and Vidgen, 2002), ease of use, reliability, security and efficiency (Santos, 2003; Wolfenbarger and Gilly, 2003), fulfillment (Wolfenbarger and Gilly, 2003), ease of use (Ribbink et al, 2004), and contact (Loiacono et al, 2000); Barnes and Vidgen, 2003); Loonam and Loughlin, 2008) have a significant influence in determining e-service quality of internet banking.

Future research could make several extensions to the current study. Firstly, future research inquiries could employ the model and the questionnaire across various forms of online businesses, and diverse international customer environments. Secondly, it could also be used to study whether there are differences in customer responses, when compared between countries. Thirdly, consumer-specific characteristics such as customer orientation, time pressure, technological education, balanced gender, etc. could affect how customers perceive service quality.

Next, the topic under study was online banking, an area where a large number of banking customers have unique perceptions regarding online security and efficiency. Most individuals primarily use the internet to obtain information or simply for recreational purposes. It would be better that future research focuses on a generalized scale that can be used across various online service providers, such as online auctions, online investing, and online travel services, where e-service quality is also difficult to inspect on face value. Again, future research could study the influence of e-service quality on e-satisfaction and e-loyalty.

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