

The mediation role of customer satisfaction Between E-banking service quality and loyalty in KSA

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Abstract:

This study aims to investigate the causal relationship between E-banking service quality offered by banks operating in KSA and customer loyalty through the mediation role of customer satisfaction. The methodology relied on the development of a research questionnaire to survey about 385 customers of e-banking in KSA. The findings show the high positive impact of responsiveness and technology development on customer satisfaction while the tangibility, reliability, and security still present critical factors to keep the customer satisfied and loyal. This study presents some practical implications through providing the banks managers an in-depth understanding about the status quo of e-banking service quality and the shortcomings related to its dimensions. According to the study originality, this latest provides insights into e-banking quality service dimensions and their impact on customer satisfaction and loyalty as well as it provides directives to banks managers to be willing to the untapped opportunities associated with the lack of exploiting all the e-banking quality dimensions.

Keywords: Customer Satisfaction, E-banking Service Quality, Loyalty.

JEL Classification Codes: M31, G21, L15.

ملخص:

تهدف هذه الدراسة إلى معرفة العلاقة السببية بين جودة الخدمات المصرفية الإلكترونية التي تقدمها البنوك العاملة في المملكة العربية السعودية وولاء العملاء من خلال دور الوساطة لإرضاء العملاء. واعتمدت المنهجية على تطوير استبانة بحثي لمسح حوالي 385 عميلاً للخدمات المصرفية الإلكترونية في المملكة العربية السعودية. تظهر النتائج التأثير الإيجابي العالي للاستجابة وتطوير التكنولوجيا على رضا العملاء بينما لا تزال الملموسة والموثوقة والأمان تمثل عوامل حاسمة للحفاظ على رضا العملاء وولائهم. تقدم هذه الدراسة بعض الآثار العملية من خلال تزويد مديري البنوك بفهم متعمق للوضع الراهن لجودة الخدمات المصرفية الإلكترونية وأوجه القصور المتعلقة

بأبعادها. بالنسبة لأصالة الدراسة، فهذه الأخيرة تقدم فهم جيد لأبعاد جودة الخدمات المصرفية الإلكترونية وتأثيرها على رضا العملاء وولائهم، كما أنها توفر توجيهات لمديري البنوك ليكونوا مستعدين للفرص غير المستغلة المرتبطة بعدم تعزيز جميع الخدمات الإلكترونية.

كلمات مفتاحية: رضا العملاء، جودة الخدمة المصرفية الإلكترونية، الولاء.

تصنيفات JEL : M31, G21, L15.

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1. INTRODUCTION

The growth of information and communication technology has altered how management and operation of enterprises are carried out. Technology acts as a link that ensures the synchronization of information and business processes (Haq & Awan, T. M., 2020). Modern banking systems have undergone significant transformation, and clients and users are increasingly favoring digital banking as traditional banking is phased out (Singh and Kaur, 2013). Customer experience is always a key concern and focus for firms, which is important to recognize (Mansoor et al., 2020). Banks noticed a shift in consumer behavior toward digital or electronic banking during the outbreak, reason for which this study is valuable.

Quality is essential to the success of services because of its intangible nature (George and Kumar, 2014). Service quality (Ganguli and Roy, 2011) has been defined as customers' overall assessment of a company's level of competence or superiority in relation to its competitors' offerings. A customer's emotional response, like satisfaction, which serves as a link with different stages of consumer purchasing behavior, is a significant consequence of any marketing effort (Famiyeh et al., 2017). It is widely accepted that consumer happiness significantly influences their propensity to make subsequent purchases. Customer satisfaction is increasingly becoming a corporate goal as more businesses strive for excellence in their goods and services (Famiyeh et al., 2017).

While customer satisfaction and loyalty have been studied separately across various industries, with little attention paid to measuring the relationship

between the two concepts in the retail banking sector (Famiyeh et al., 2017), the literature has paid a lot of attention to the link between customer happiness and service quality (Famiyeh et al., 2017, Rita et al., 2019, Haq & Awan, T. M., 2020). For this reason, it is pertinent to investigate this issue in the Saudi banking.

Actually, competition in the Saudi retail banking market has increased significantly. As a result, knowing the antecedents of customer loyalty in the Saudi banking industry is crucial for the efficient design and execution of loyalty programs that assure client loyalty and retention. Thus, in today's competitive business climate in Saudi Arabia's financial landscape, the importance of client happiness and loyalty cannot be overstated. The research issue may be crystallized as follows because of the foregoing discussion: To what extent e-banking service quality influences customer satisfaction and loyalty to banks operating in KSA? To establish research hypotheses and a model to answer this research topic, several theoretical frameworks have been proposed. The research approach was explained in the second section. Second, data reliability and validity, as well as hypothesis testing, were investigated. Finally, there was a discussion of the results. Finally, this study presents some practical implications through providing the banks managers an in-depth understanding about the status quo of e-banking service quality and the shortcomings related to its dimensions. This paper is structured as follow: the literature review and research hypothesis as well as the conceptual model are presented first. The research approach and the form of data collection processes are then discussed. The data analysis and key conclusions of the study are then presented. After that, a conclusion summarizing all the important insights is presented.

2. Theoretical Framework and Research Model

2.1 E-banking service quality and customer satisfaction

Competitiveness and ability to convince exiting customers to keep consuming firm's products and services as well as attract new customers depends strongly on service quality which is crucial and the main

determinant of customer satisfaction (Nunkoo et al., 2019). Customer satisfaction indicates the user's belief and conviction that a product or service conducts to a positive impression (Udo et al., 2010). Actually, achieving satisfaction relies on the customers' experience during the transaction process and this determines also the future intention to keep using the firm's products and services and loyalty (Pereira et al., 2016). Since the customers' attitudes and buying intention is strongly associated with their level of satisfaction based on the previous operations, it becomes important for firms to measure this factor continuously (Holloway et al., 2005). Previous studies have shown a significant positive impact of E-banking service quality on customers' satisfaction, hence, the main hypothesis is formulated as follow:

Ha: E-banking quality services provided by banks operating in KSA strongly enhances customer satisfaction.

Prior review shows divergence in terms of service quality dimensions which is due to the difference of activity nature. Nunkoo et al., (2019) stated that, for online shopping for example, four dimensions are determinants for successful E-service quality, namely; (1) Website design, (2) Customer service, (3) Security and privacy, and finally (4) fulfillment. Many other researchers, such as Balinado et al., (2021) Shokouhyar et al., (2020), Dam and Dam, (2021), and Famiyeh et al., (2017), adopt the SERVQUAL approach dimensions such as responsiveness, tangibles, reliability, assurance, and empathy. Li et al., (2021) identify four main dimensions for customer satisfaction with e-banking services, namely (1) Cloud services (such as resource virtualization, ease of use, cost flexibility), (2) E-learning of users' (such as system availability, user friendliness, etc), (3) Security (such as confidentiality, digital signature, etc.) and (4) service quality (such as cost-effectiveness, technical support, etc). For this research, five dimensions are adopted regarding to the studied sector characteristics, namely, Reliability, tangibility, security, responsiveness, and technology development.

Reliability refers to the commitment level of the firm to ensure the conformity of the service provided with the agreement. It also reflects that the firm's performance meets exactly the customer requirements and expectations every time (Balinado et al, 2021, Ngalian & Suharto, 2019). Thus, the first sub-hypothesis:

Ha1: Reliability strongly enhances customer satisfaction.

Tangibility factor reflects the physical part that the organization use to accomplish the service and create trust to customers. In other words, it reflects the equipment and people appearance that help the firm serve effectively the customers (Balinado et al, 2021, Ngalian & Suharto, 2019). Thus, the second sub-hypothesis:

Ha2: Tangibility strongly enhances customer satisfaction.

Security and privacy is crucial in the banking system. Some products such as Credit card and apps should be extremely secured. Also, information privacy should be highly ensured (Blut 2016, Rita et al., 2019). Increasing banks credibility relies on how capable are to protect their website and how this latest is interactive (Wang et al., 2015). Security is the main issue facing customers when making online payments where it is obligation for banks to protect them against fraud to get their satisfaction (Schmidt et al., 2008). Thus, the second sub-hypothesis:

Ha3: Security strongly enhances customer satisfaction.

Responsiveness refers to punctuality and respect of delivery time as well as the ability of the firm to act in time in accordance with customer requirements. Responsiveness reflects the motivation and willingness of employees to solve problems that disturb the accomplishment of the service. It is to say that customers strongly appreciate the employee's reactivity and rapidness (Balinado et al, 2021, Ngalian & Suharto, 2019).

Thus, the fourth sub-hypothesis:

Ha4: Responsiveness strongly enhances customer satisfaction.

Technology development is the result of the high integration of information and communication technologies in all facets of physical universe. The ICT provided many advantages in terms of speed, safety and smart using of systems such as cloud computing (Kim, 2017). Technology development improved efficiency, agility, reduce errors rate and expenses (Li et al., 2021), which significantly enhances customer satisfaction. Thus, the fifth sub-hypothesis:

Ha5: Technology development strongly enhances customer satisfaction.

2.2 Customer satisfaction and loyalty

According to Famyieh et al., (2017) , Mehrabian and Russel (1974) developed a model called (Stimuli-Organisms-Response). The SOR model stipules that the business environment contains stimuli (Drivers such as tangibles, reliability...) that influence organisms, (Banks customers) which result in positive or negative behavioral response (Such as loyalty through repurchase intention). According to Gelmer and Brown, (1996) loyalty is the extent to which the customer shows high frequency of using the service provider. This means that customers has a positive impression and image about service provider. Asfar (2010) highlights that loyalty is conditioned by the level of customer satisfaction. According to Famyieh et al., (2017) Customer loyalty is the main factor in determining an organization's long-term performance and reputation. According to Khan and Rizwan (2014), if a bank's goal is to increase client loyalty through customer pleasure, it is crucial to make sure that all points of contact—whether they are in-person or virtual—meet that goal. The capacity to deliver good service quality will reinforce the company's reputation, improve customer retention, and enhance the ability to draw in new potential consumers (Rahman, 2013). Thus, the second main hypothesis:

Hb: Customer satisfaction strongly customer loyalty of banks operating in KSA.

Based on the discussion above, the following conceptual model synthesizes all the research hypotheses.

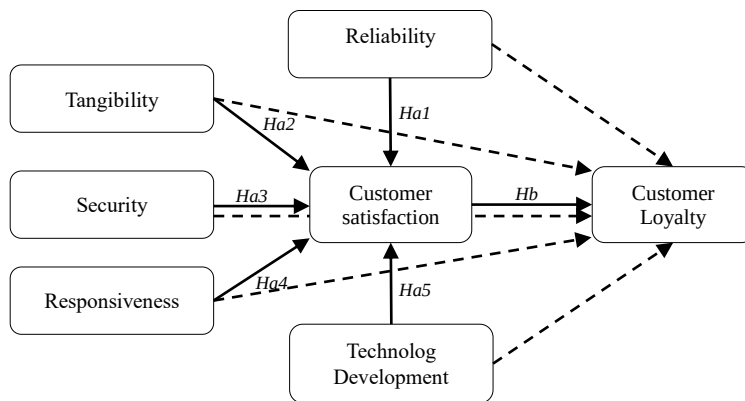


Figure 1: Theoretical Framework

3. Research Methodology

3.1 Questionnaire Design

The research variables and constructs, as well as the relevant studies used to create the items for each variable, are displayed in Table 1 below.

Table 1: Research tool description

Variables	Constructs	Items	Scales	Related works
Service	Tangibles	6	Likert	Blut (2016); Holloway and

	Reliability	4	
	Security	4	
	Responsivness	5	
	Technology	5	
	Development		
		6	
Customer satisfaction			Rita et al., (2019), Fornell (1992), Famiyeh et al., (2018), Raza et al., (2020), Pakurár et al., (2019).
		6	
Loyalty			Shankar & Jebarajakirthy (2019), Famiyeh et al., (2018), Raza et al., (2020)
Total		36	

Source: own compilation

3.2 Sampling & Data collection

Twelve banks are active in the Kingdom of Saudi Arabia, according to a report by the Saudi Central Bank. It is to say that the sample didn't include customers from Alkhaleej Bank due to the difficulty of finding one. The population for this study includes all banks' customers in Saudi Arabia. The researcher utilized a statistical procedure that necessitates identifying the necessary sample from the entire population due to the big sample size. As can be seen in Table 2 below, the sample size was established using the formula given by Al-Imam (2008) as follows: $N = 384$ respondents. The real sample size is 385 representing customers of banks operating in the KSA. The table also gives insights about demographic characteristics.

Table 2: Sample Size and responses.

	%	N Respondents
Gender		
Male	96.1 %	370
Female	3.9 %	15
Age		
Less Than 30	8.6 %	35
31-40	34.3 %	132
More than 40	56.9 %	218

Title : The mediation role of customer satisfaction Between E-banking service quality and loyalty in KSA

Salary		
Less Than 10k	18.4%	69
10K-20K	42.5 %	173
More than 20	38.2 %	143
Bank Name		
RAJHI BANK	51. 4%	198
AHLI BNAK	19 %	73
RYIAD BANK	2.1 %	8
SABB	1%	4
ANB	1.8%	7
BILAD BANK	6.8%	26
SAMBA	4.7 %	18
SAUDI FRANSI BANK	4.2 %	16
INMAA BANK	2.9 %	11
SBI	3.1%	12
JAZEERA BANK	3.1%	12
Total	100%	385

Source: own compilation

4. Data Analysis

The Partial Least Square Structural Equation Modeling (PLS-SEM) method is now used to forecast and assess the measurement and structural model in order to test the study hypotheses (Henseler et al., 2015). Complex relationships between variables can be modeled using this method. For this investigation, Smart-PLS software was employed. The two steps involved in validating the research hypothesis are as follows: Validation of the structural model (Inner Model) and the measurement model (Outer Model). The first one is about validating the latent variables (constructs), namely quality service dimensions: Tangibility, responsiveness, reliability, technology development, security, customer satisfaction, customer loyalty. The connections between the latent variables (hypotheses) are important for the structural model's validation.

4.1. Validity and Reliability Analysis

Internal consistency, convergent validity, and discriminant validity are all examined in this section. Using a loading analysis, the research questionnaire was cleaned. As a result of the findings (Figure 2), which

demonstrate that all item loadings for all constructs are more than 0.50, all items were kept for further research. To evaluate the dependability of internal consistency, the Alpha Cronbach coefficient, Rho A, and Composite Reliability (CR) were computed. As seen in Table 2 below, all constructs have good dependability because the values are greater than the cutoff of 0.70. The value AVE was also calculated to evaluate convergent validity. The construct explains more than 50% of the variance of the items when all values are over 0.50.

Table 3: Reliability and Validity Analysis

	Cronbach's Alpha	Rho_A	CR	AVE
Customer Satisfaction	0.906	0.909	0.928	0.682
Loyalty	0.947	0.948	0.958	0.792
Reliability	0.84	0.843	0.893	0.675
Responsivness	0.876	0.881	0.91	0.67
Security	0.874	0.876	0.914	0.728
Tangibility	0.86	0.862	0.896	0.591
Technology Development	0.889	0.89	0.919	0.694

Source : own compilation

Cross-load comparisons were performed between the dimensions to evaluate discriminant validity and demonstrate that the measures of the constructs are not substantially correlated. The findings demonstrate that the AVE of each latent variable (construct) is greater than the construct's highest squared correlation with another latent variable. This ensures discriminant validity.

Table 4: Discriminant Analysis

	Cus.Sat	Loy	Rel	Res	Sec	Tan	Tec.Dev
Cus.Sat	0.829						
Loy	0.761	0.89					
Rel	0.619	0.642	0.822				
Res	0.826	0.592	0.609	0.819			
Sec	0.651	0.686	0.586	0.597	0.853		
Tan	0.659	0.674	0.66	0.592	0.674	0.769	
Tec.Dev	0.733	0.735	0.631	0.651	0.779	0.752	0.833

Source : own compilation

4.2. Testing Hypotheses

The structural model (Inner Model) is tested in the second step after the measurement model (Outer Model) has been tested. The relationship between each construct's route coefficient is shown in Figure 2 and Table 5.

Table 5: Hypotheses testing

		β	t-value	Sig	Result
Ha1	Reliability -> Cust.Sat	0.037	0.832	0.406	Unsupported
Ha2	Tangibility -> Cust.Sat	0.088	1.952	0.051	Unsupported
Ha3	Security -> Cust.Sat	0.044	0.754	0.451	Unsupported
Ha4	Responsivness -> Cust.Sat	0.575	12.974	0	Supported
Ha5	Tech.Develop -> Cust.Sat	0.235	4.198	0	Supported
Hb	Cust.Sat -> Loyalty	0.761	30.72	0	Supported

Source : own compilation

Hypothesis testing is performed by analyzing two dimensions: (1) The analysis of the path coefficient (β) reflects the degree of change in the dependent variable for each individual change in the independent variable. (2) The second dimension is the t-value test. Regardless of the value of (β), this coefficient is significant only when the t-value is > 2 . The above table 4 shows that three hypotheses are not supported i.e. the results show that reliability (Ha1), tangibility (Ha2), and security (Ha3) have no significant impact on customer satisfaction, and then, have no controbution to built customer loyalty. In the same line, three hypotheses are supported. Responsiveness (Ha4) and technological development (Ha5) influence positively and significantly the customer satisfaction. In addition, customer satisfaction has a significant positive impact on customer loyalty (Hb).

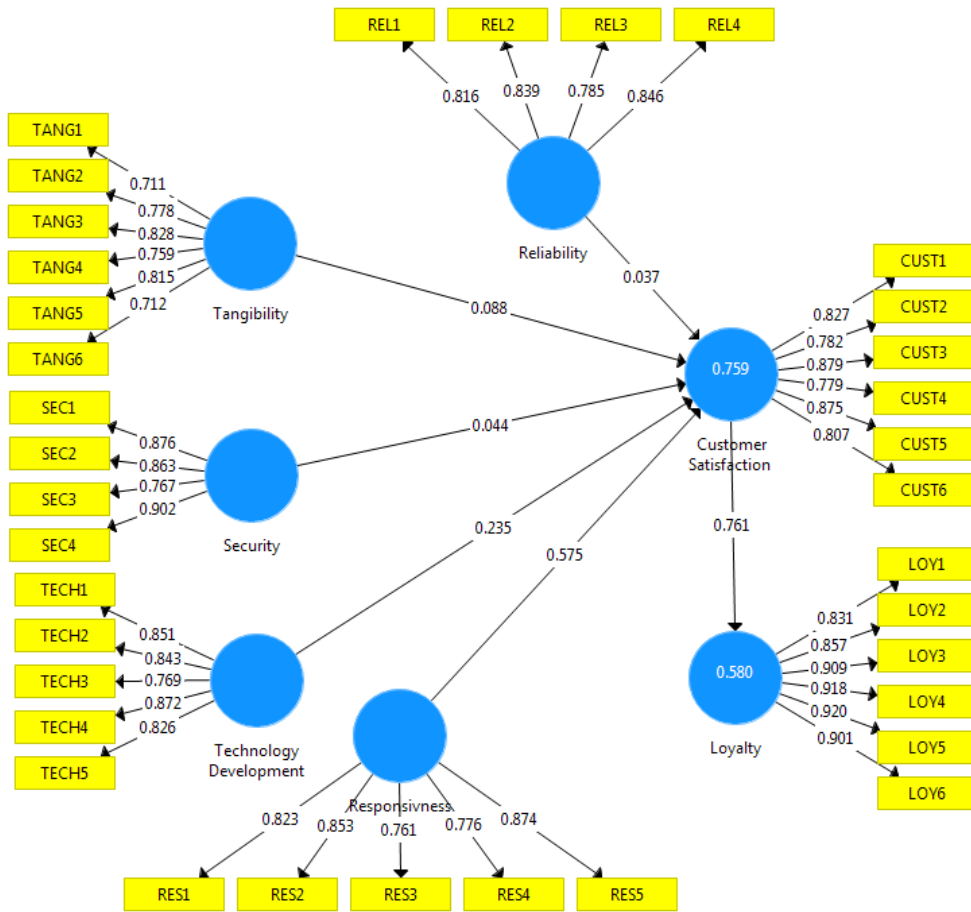


Figure 2: Path Coefficient Analysis

5. Results Discussions

The above findings provides a real insight into the causes that stand behind the fact that banks are struggling improving customer satisfaction and elevate their loyalty. The first dimension, namely reliability, shows no significant impact, which means that banks don't meet customer expectations. In other words, from point of view of customer, some banks are not respecting agreement or this latest itself is not clear and reflects opportunism behavior of banks towards customers.

Tangibility dimensions reflects the physical side of equipment and

platforms as well as people appearance. The results show that customers still struggling with the use of apps and banks website. Also, these results show that all the equipment implemented to serve people couldn't be any more a key success factor for getting competitive advantage.

Security represents the most important issue that preoccupy banks customers. For banks operating in KSA, it seems that they are struggling ensure privacy and protect customers from fraud. The results show that customers still feel unsafe regarding transactions through online payments. Also, banks customers still think security features inadequate and can't trust them. This fact negatively influences the achievement of high level of customer satisfaction and then loyalty.

Responsiveness refers to the ability of banks staff to respect appointments schedule, the rapidity to complete critical services on time, and the promptness of call-back responses. The results show that banks in KSA are willing to this point through dealing perfectly with emergency cases, as well as performing and leading good communication with customers to reply promptly to their enquiries.

Technology development refers to all technological advances taking place in the provision of banking services, the modernization of systems and the digitization of services, which contributes to facilitating access to the desired service for customers. The results show a positive impact of technological development on customer satisfaction. In other words, customers are appreciating banks efforts to update systems and apps services to facilitate the way of accomplishing operations without visiting the bank and with minimum of risk and errors.

Customer satisfaction refers to the extent to which customers are happy and satisfied with products and services provided by banks in terms of variety, time, price, security, responsiveness, novelty, and reliability. The results show that only two dimensions are contributing to customers satisfaction for banks operating in KSA, namely responsiveness with ($\beta = 0.575$) and technology development in the second place with ($\beta = 0.235$). Based on the previous results, customer satisfaction influence positively and significantly customer loyalty ($\beta = 0.761$).

6. Conclusion

The main objective of this study is to test the relationship between quality level of e-banking service, namely tangibility, reliability, security, responsiveness, and technology development, that represent key success factors behind customer satisfaction on one hand, and on the other hand the relationship between customer satisfaction and customer loyalty to banks operating in kingdom of Saudi Arabia.

By supporting the numerous industries that KSA wants to grow, including tourism, healthcare, global supply chains, renewable energy, petrochemicals, etc., the Saudi banking system serves as the foundation for the success of Saudi Vision 2030. The banks view the vision as a once-in-a-lifetime chance to strengthen their market position and guarantee their long-term existence. The goal of this study is to assess the maturity level of banks in terms of the availability of the factors that enhance client loyalty and satisfaction. The second goal is to assess which factors are most important in fostering consumer happiness and loyalty.

A study model and questionnaire were created in accordance with the research methodology after a thorough literature analysis. Then, data were gathered proportionately together with a large sample of all bank customers operating in Saudi Arabia. The analysis shows that three dimensions, namely tangibility, reliability and more particularly security, need to get a particular attention since they are contributing weakly to elevate customer satisfaction while the results show that responsiveness is the most contributor to create customer satisfaction and loyalty, afterwards, technology development comes in the second place to support customer satisfaction. These two dimensions are crucial to build repurchasing intention to customers and determine their future behavior.

As for the practical implications of this study, firstly, it provides bank managers with a clear understanding of about the status quo of e-banking service quality and the shortcomings related to its dimensions. Moreover, the study reflects the shortcomings in all factors that influence tangibility, reliability, and security to improve bank service quality. Finally, the research presents an initial study on the maturity of banking performance

and its relationship with loyalty.

Regarding restrictions and future research, since the SERQUAL Model has recently been widely utilized in the banking industry and is likely to produce more reliable results than the one employed for this study, future studies could embrace it. Additionally, the relevance and significance of the components of the service quality model may vary depending on the country or cultural setting. It is crucial to consider these control variables in subsequent research.

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