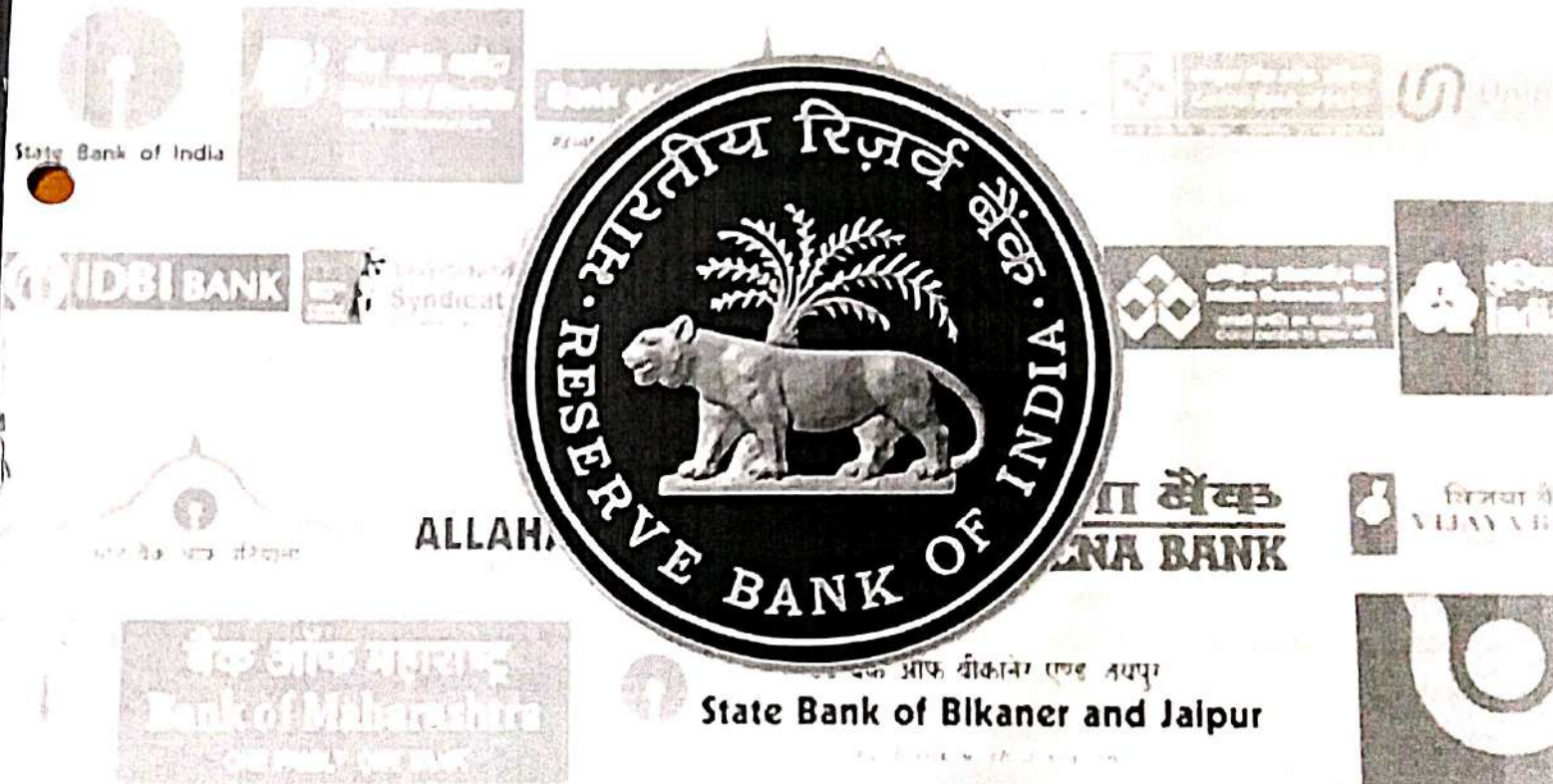


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# Indian Financial Sector : Challenges and Prospects



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## Recent Advancement In Electronic Banking Service Quality

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### Abstract:-

*In order to remain competitive, Banks are increasing using e-banking mode for providing services. The quality of service has been widely used to assess the performance of various banks. Various models of e-banking service quality have been proposed from time to time by various researchers. The aim of this paper is to review some of the important studies on e-banking service quality conducted in various countries across the world. The paper discusses problem with generic e-banking service quality scales. On the basis of review, various studies on e-banking service quality have been classified into four categories. The paper suggests the need for further research to develop a generally accepted scale and model of e-banking service quality.*

### Introduction:

Traditional banking or branch banking is increasingly being replaced by the electronic banking. The e-banking services provided by banks include ATM, credit card, internet banking, mobile banking, telephone banking, electronic fund transfer, electronic clearing services etc. Since 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. This is so because customer satisfaction and loyalty has been shown to be of utmost importance for a firm's performance in the long run (Hallowell, 1996). Moreover, banks are under pressure to reduce cost of transactions and work load on branches. This has resulted in increasing number of banks using technology to deliver their services to customers. The acceptance of e-banking among people is growing day by day. This growth has been accompanied by increased business interest in measuring and managing e-banking service quality. This interest is also reflected in a large number of academic studies pertaining to measuring e-banking service quality. (Al-Hawari et al., 2005) identified that bank customers tend to use a combination of automated service channels. With time various models and scales of e-banking service quality have been proposed by various researchers. This paper aims at reviewing various e-banking service quality models and scales proposed by various researchers.

### Literature Review:

In the present paper we have reviewed 6 studies on e-banking service quality conducted in different countries across the world over a period of more than 5 years. Details of these studies are given below:

Al-Hawari et al. (2005) developed a model of banking automated service quality taking into consideration the unique attributes of each delivery channel (ATM, Internet and Telephone