## Chapter Two
### Literature Review

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2.1 Introduction

Customer satisfaction is buzzword today, once here everyone using this customer’s satisfaction is affected by the importance placed by the customers on each of the attitudes of the product/service. Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction; and what is really driving their satisfaction during a service experience. Customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service (Kevin Cacioppo, 1995). It is also feeling or attitude of a customer towards a product or service after it has been used. According to Oliver (1980) satisfaction appears to mediate changes between pre-exposure and post-exposure attitudinal components. It is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behaviour (Jamal & Nasser, 2002). When customers pay money to buy a service he has some minimum expectations from the transaction. These expectations from the purchase have to be met substantially, if not entirely for the customer to become a loyal customer of the service (Aneja 1993). These expectations are fulfilled of a promises- quality, fair price, availability, after sale services, complaints handling process, information, and variety etc. the customers are demanding high quality of services and low prices or charges. Better quality for the same cost is the motto of the customers. Sometimes they are prepared to overlook inconveniences also to avail better services at a low cost. Various empirical researches show that there is significant and positive relationship in primary
and technology banking service and customer satisfaction. Rueangthanakiet Pairot, (2008) defined Customer’s satisfaction as the company’s ability to fulfil the business, emotional, and psychological needs of its customers. However, customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company.

2.2 Review relating to Customer satisfaction in Banks

Satisfaction is a feeling; it is a short-term attitude that can readily change given a constellation of circumstances. It resides in the user’s mind. Measuring customer satisfaction should be the main objective of any service industry in order to sustain in the market. Following are some of the researches carried out by various researchers to find how far customers are satisfied in banks.

Andra Brige (2006) studied the bank/customer relationship experience in the Latvian banking system and the impact of developing technology in banking. The author found that satisfaction with services provided is not the only factor that influences customer loyalty and a great impact on loyalty level is made by other factors, such as: image, prestige, word of mouth also.

Raj Kumar (2008) said that the findings of his study coincide with the observations of earlier researchers in the area of customer satisfaction. In his study the author has identified the customer satisfaction variables and its impact on customer satisfaction and established the relationship between customer relationship management and customer satisfaction.
Aruna Dhale and Manish Mittal (2008) carried out a study to obtain the primary opinion of the customers of the State Bank of India, HDFC, ICICI, IDBI and UTI (now Axis Bank) as representatives of public and private sector banks. It was found from the study that the customers of private banks are more satisfied than the customers of the SBI. It was also identified that customers of SBI are more sensitive towards the processing time taken for account handling and technological updates while in the case of private banks, nearby location of bank to residential area and delay in the processing time are the reasons to change the existing bank with a new one.

Jaspal Singh and Gagandeep Kaur (2011) investigated the determinants of customer satisfaction of Indian banks. The results of the study revealed that responsiveness, tangibles, services innovation, reliability and accessibility, assurance, pricing and other facilities, problem solving capability and convenient working hours are the main determinants of customer satisfaction.

Shiralshetti A.S and Bagewadi J.K (2011) made an attempt to ascertain the level of satisfaction of customers as regards banking services in Belgaum District in Karnataka. The satisfaction level of the customers has been measured and analysed the varieties of new services which influence the satisfaction level of the customers.

Naveen Kumar and Gangal V.K (2011) in their study concluded that the majority of the Indian banks does not provide diversified products and services. They suggested that strategic focus could be given in developing diversified services to remain competitive and to retain as many customers as possible. The authors concluded that customer retention is possible through customer satisfaction only.
Issham Ismail, Nadiatul Rosley and Soo Sin Ling (2011) conducted a study to explore the level of satisfaction of customers on service quality of the banking services in Malaysia. They investigated the relationship between banking services and customer satisfaction. The results revealed that branch banking services and mobile banking services have significant relationship with customer satisfaction; characteristics of customers and banking information of respondents are also identified as important factors influencing the level of satisfaction of customers. It was also noted that customer satisfaction not only depends on the performance of the services but also on how it contributes to the overall service offerings.

Premraj H and Sankaralingam N (2012) analysed the service quality perception of retail banking customers in Chennai with reference to SBI group, Nationalised banks, Private sector and Co-operative banks to assess their satisfaction level regarding the services rendered by banks and identified the factors which have the maximum impact on customer satisfaction. The research revealed that the satisfaction level of customers is high in Nationalised banks, followed by SBI and its associates, Private sector and Cooperative banks. The study also indicated that reliability and competitiveness have the maximum impact on customer satisfaction.

From the above literatures it is certain that most of the customers of various banks are satisfied with the services provided by their banks with an exception of few. Only when customers are satisfied in all respects they can be retained. This shows that there is some relationship between banking service and customer satisfaction.
2.3 Transaction-specific and cumulative satisfaction

Yi and La (2004) realized concept „satisfaction” into two conceptualizations as transaction-specific customer satisfaction and cumulative customer satisfaction. Transaction-specific satisfaction is a customer’s evaluation of customers experience and reactions to a particular service encounter (Cronin and Taylor, 1992). It is generally considered to be a post-choice evaluative judgment of a specific purchase and consumption experience (Parasuraman, Zeithaml and Berry 1994). Cumulative satisfaction refers to the customer’s overall evaluation of the consumption experience. It reflects the customer’s feelings about multiple experiences, encounters, or transactions with the service organization (Smith et al 1998). Homburg et al (2005) suggested that, customer satisfaction should focus on cumulative satisfaction rather than on transaction-specific satisfaction because their results of study indicates that long-term, cumulative satisfaction is more relevant because it is the stronger driver of customer behavior. Study conducted by Jones, and Suh, (2000) also realized that overall satisfaction has a direct influence on repurchase intentions as well as a moderating influence on the transaction-specific satisfaction/repurchase intentions relationship. When overall satisfaction is high, transaction-specific satisfaction has little impact on repurchase intentions, but when overall satisfaction is low, transaction-specific satisfaction has a positive influence on repurchase intentions. Andronikidis, Andreas and Bellou, Victoria(2010) strongly mentioned that performance-only measurement scales (SERVPERF) should be employed when assessing the overall service quality of a firm or making quality comparisons across service industries because of its psychometric soundness. Still, when identifying the areas of a firm’s service-quality shortfalls for managerial interventions, managers should prefer the SERVPERF scale because of its superior diagnostic power.
2.4 Confirmation and disconfirmation theory of customer satisfaction

According to confirmation and disconfirmation theory customers’ expectations about services and service perception experience has plying vital role in customer satisfaction. Early satisfaction research defined satisfaction as a post-choice evaluative judgment concerning a specific purchase decision and satisfaction as an outcome of disconfirmation (Parasuraman et al, 1985; 1988). The expectation disconfirmation theory suggested that satisfaction is determined by the intensity and positive or negative direction of the gap between expectations and perceived performance.

Customers’ expectations are beliefs about service delivery that function as standard or reference point against which performance is judged. Customers compare their perceptions of performance with their expectations and reference point when evaluating service quality (Zeithaml and Bitner 2003). Parasuraman et al. (1988) defined expectation as „desires of wants of customers” the expectations component was designed to measure customers normative expectations and it is similar to the ideal slandered in customer satisfaction and dissatisfaction. Expectations serve as standards with which subsequent experiences are compared; it is result of previous experience about service also. There are five types of expectations: Ideal expectations (desired by customer according to their need and hopes), Normative „should” expectations (is normal expectations it should be fulfil by service provider), Experience based expectations (this expectation is based on former experience and knowledge about particular service), Acceptable expectations (It is expectation that can be fulfilled by service providers naturally and adequate level) and Minimum tolerable expectations (it is minimum level of expectations, there is very low level of zone tolerance in expectation and perception).
Customers perception is one another element which plying significant role in the determination of customers satisfaction. Satisfaction will influence by perception of service quality, price, and other personal expectations regards to service. It is a judgment that, a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfilment (Oliver, 1994). Moreover, disconfirmation of expectations may have an asymmetrical effect, such that negative disconfirmation is more impactful than positive disconfirmation. However, customer satisfaction is based not only on the judgment of customers towards the reliability of the delivered service, but also on customers” experiences with the service delivery process. In other words, customers who appreciate the core and relational dimensions of service quality provided by a service provider are likely to be satisfied with the services offered by that service provider (Jamal and Naser, 2002).

![Figure 2.1 Confirmation and Disconfirmation Process](image)

Source: - Adopted from Boshoff, C’s (1997) „An experimental study of service recovery options“

International Journal of Service Industry Management, Vol. 8 No.2
A customer satisfaction is strongly linked to impressions of performance, satisfaction and switching barriers are assumed to be the most important antecedents of repurchase behaviour, or the intension to repurchase a good or service (Sharma, 2008). Smith and Houston (1982) mentioned that satisfaction with services is related to confirmation or disconfirmation of expectations and satisfaction is related to the size and direction of the disconfirmation experience where disconfirmation is related to the person's initial expectation. However, the satisfaction of consumers depends not only on how the service provider performs, but also on how the consumer performs. By contributing information and physical and mental effort, consumers contribute directly to their own satisfaction (Bateson, 2002).

2.5 Service quality and customer satisfaction

Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Kumar et al. 2010). There is very strong relationship between quality of service and customer satisfaction (Parasuraman et al, 1985). The higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied (Jain and Gupta, 2004). Parasuraman, Zeithaml and Berry (1988) posited that if there is expected quality of service and actual perceived performance is equal or near about equal there is customers can be satisfy, while a negative discrepancy between perceptions and expectations a „performance-gap” as they call it causes dissatisfaction, a positive discrepancy leads to consumer delight.
The relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al, 1993). An expectation is minimum requirement of service quality by service providers to the meet customers wants and needs. According to Parasuraman et al (1985, 1988) perceived service quality is viewed as the degree and direction of discrepancy between customers' perceptions and desires. As per American Customer Satisfaction Index (ACSI) relation between service quality expectation and perception is given below in

![ACSI Model of Customer Satisfaction](image)

Figure 2. 2 ACSI Model of Customer Satisfaction

Source- Adopted from American Customer satisfaction Index (ACSI)

However, according to Cronin and Taylor (1992) satisfaction super ordinate to quality-that quality is one of the service dimensions factored in to customer satisfaction judgment. Subsequent to this effect satisfaction may reinforce quality perception, but only indirectly. Customer satisfaction can be obtainable with low quality, whenever one’s expectations in a given situation are low and performance is adequate to the task. Emergency situation fit this scenario well. Similarly, dissatisfaction with high quality can ensue when some element of the service delivery is not up to personal expectations. Thus we conclude that, service quality as effecting
service satisfaction at the encounter specific level and aggregation level plays a critical role in customers’ satisfaction. An obtained „Value” of service or product also one of the most important factors affecting on customers satisfaction. There are close relationship between service value and customers satisfaction. Value may be conceptualized as arising from both quality and price or from what one gets and what one gives (Zeithml, 1998). Value increases as quality increases and as price decreases.

Customer satisfaction represents a measure of organizations performance according to customer needs; therefore, the measure of customer satisfaction provides a service quality measure. Customers express their points of view about the services by providing judgments on some service aspects. In the SERVQUAL instrument of measuring service quality consists dimensions of reliability, responsiveness, competence, curtey, credibility, security, access, communication, and understanding the Customer (Parasuraman, Zeithml and Berry, 1985, 1988). We have conceptualized customer satisfaction as an individual’s feeling of pleasure or disappointment resulting from comparing a quality of service perceived in relation to his or her expectations.

2.6 Brand reputation and customer satisfaction

The branding is considered as the procedure of creating a brand image which keeps consumers. It is what separates identical products from each other, or its competitors. Marketing literature including NCSI and ACSI literature examined positive of the link between the satisfaction and the brand image, the brand reputation (Wafa et al 2009) and indicates that, the nature and amount of a consumer's experience with an evoked set of brands. Brand reputation has significant impacts on customer satisfaction (Woodruff et al 1983). A consumer's beliefs about these brands
are derived from personal use experience, word-of-mouth endorsements/criticisms, and/or the marketing efforts of companies. Perceived brand performance which is above or below the norm, but within the indifference zone, leads to confirmation. Positive or negative disconfirmation results when perceived brand performance affects customer satisfaction (Woodruff et al. 1983). Some of the marketing research shows that the brand loyalty achieved through the satisfaction with brand performance. Brands that are high in brand equity are organization powerful assets. They can lead to customer satisfaction and customer loyalty. Wafa M’Sallem et al (2009) and Sondoh et al,(2007) Some of the empirical researches shows that there are two brand image benefits, i.e. appearance enhances and functional have significant impacts on satisfaction and loyalty intention.

2.7 The distinction between service quality and customer satisfaction

Service quality and customer satisfaction are important concepts to marketing literature. Available marketing literature indicates that success of the business is depends upon product/service quality and customer satisfaction. However, it found that both concepts are used equivalent to understand customer’s future intention to purchase product or service. A review of the recent literature suggests that there appears to be relative consensus among marketing researchers that service quality and customer satisfaction are separate constructs which is unique and share a close relationship (Cronin and Taylor, 1992; Parasuraman et al, 1994, Oliver, 1993). According to Parasuraman et al. (1988) both service quality and customer satisfaction involve a comparison between expected and perceived service, but while satisfaction refers to the predicted service (expectations of what the service is likely to be), service quality deals with the ideal or desire (what the service should be). There should be
note that product or service quality is cause of customer’s satisfaction and satisfaction or dissatisfaction is impact of quality (Ostrom and Grayson, 1995)

2.8 Technology in Indian Banking Sector

Indian banks use so many technological products in their apparitions. Various technological tools like interment banking, mobile banking, online Shopping, Ticket booking. Bills payment, Fund transfers and Automated Teller Machines (ATMs) are used by India banks at present.

Agrawal and Jain (2013); “measured the technological advancement in the Indian banking sector. The main purpose of the study was to analyse the effect of innovation in banking on growth and development of the India. The paper studied about financial innovations in the Indian banking sector. It was found that banks boost technological investment spending strongly to address revenue cost and competitions Concerns.”

Ahmad (2011); “analysed the impact of Information Technology on the accounting system of state bank of India in Rajasthan. It was found that use of Information Technology in the State banks of India has a positive impact on total income. Further it was found that increase in the deposits of banks has positive impact of information Technology.”

Rawani and Gupta (2002); “presented an analytical study regarding the role of information system in Indian banking. It was found that there is significant need for determining system does not information system in banks. Further, it was found that the future impact of information system does not very significantly with the banking
groups. It was suggested that information system efforts put in by public sector banks are in right direction and expected to give a strategic advantage in the futures.

Dhanwani(2013); “examined the recent trends in the Indian banking industry. It was found that Indian banking industry has experienced a series of significant transformation in the last few decades.”

Sawant (2011); “analysed the technological development in Indian Banking sector. It was found that Indian banks using information technology not only to improve their own internal processes but also to increase facilities and services to their customers. Efficient use of technology has facilitated accurate and timely management of the increase transaction of the banks.

2.9 Conceptualization of technology service and ‘E-satisfaction’

In changing era of e-commerce and online marketing environments concept of customers has been changed today. There are two basic types of customers have found in modernized markets, first is offline customer and another is e-customer. The term ‘e- customer’ refers to the online purchaser whether it is individual or corporate. As per e-commerce and marketing literature we can define term e-customer as “e-customer is an individual or corporate one who are using e-portals to purchase, ordering, receiving information and paying price / charges of services/product purchased through various types of e-channels” i.e. internet, e-mail, personal computer, ATM, POS, credit cards, debit cards, cell phone, fax, phone and other electronic devises. Many financial institutions have to focus on increasing customer satisfaction and customer retention through improved quality of their services enabling factors that make it easy for the customer to do business with the e-banking
(Brimpong, 2008). The bank’s ability to deliver these benefits on a continuing basis to its existing customers will probably impact on customer satisfaction.

All of the market research shows that service quality has a significant impact on customers’ satisfaction, loyalty, retention and purchase derision. Traditionally the level of customer satisfaction was determined by the quality of services, price and purchasing process. Consequently, the level of e-satisfaction is also determined by the quality of e-services, the price level and e-purchasing process (Ming Wang, 2003). Literature on e-consumers satisfaction realizes that there are different factors of e-customers satisfaction than formal customer, e-satisfaction are modeled as the consequences of attitude toward the e-portals (Chen and Chen, 2009).

2.10 Conceptualization of technology banking service

Alternative banking channels like ATM, Internet, telephone, and mobile phone have been recognized as alternative delivery channels and there is a wide agreement that electronic banking will have a significant impact on the future of financial institutions. There have been many studies identifying the key service quality factors in the traditional banking environment, where the interaction between employees and customers is the main communication channel. However, there are very few studies that have conducted e-banking or online banking service quality attributes. E-services can be conceptualized as a subset of e-commerce. While we have reviewed some related studies to identify service quality dimensions of alternative banking services.

Noel et al (2005) examined the level of service quality in internet banking in Hon-Kong. They mentioned that the e-SERVQUAL model of Zeithaml et al (2002) is one of the best models to measure service quality in internet banking. Four analytical study they have used service quality dimensions credibility, efficiency, problem
handling and security. Findings of the study indicate that all dimensions except security are found to be important in determining overall service quality perceptions in internet banking. Credibility, problem handling and security have significant impact on customer satisfaction. Moreover, security and efficiency are significantly associated with future consumption behaviour.

Avkiran, (2002) has examined the credibility and staff conduct and its relation to the service quality in banking industry. In his study he has used BANKSERVE model of Akiran (1994) with their six dimensions i.e. empathy, responsiveness, staff conduct, access, communication and reliability. Their results indicate that if bank fails rectify the mistakes and keep customer informed service quality will be evaluated as poor. Although mentioned that there is need to modify the BANKSERVE according to the research goals.

Khan, et al (2009) posited that Privacy/Security and Fulfilment are not contributing significantly towards the overall service quality in the context of Indian banking. They observed that customers are satisfied with the reliability of the services provided by the banks but are not very much satisfied with the dimension User- friendliness.

Shergill and Li Bing (2006) investigated trust and loyalty problem in the context of Internet Banking in New Zealand Banks. They have used service quality six dimensions i.e. trust, brand reputation, switching cost, shared value, communication, and opportunistic behaviour control. The results of the study indicated that shared value (Privacy Security Ethics) was the most critical factor impacting customers trust in Internet Banking, compared with two other important
factors. They mentioned that to improving satisfaction and loyalty among internet bank customers, trust, and brand reputation should be improved.

Nadiri, et al (2009) studied the zone of tolerance for young customers’ service expectations and determines the customer satisfaction level for banks in Turkey. For this study they have used BANKZOT model to identify the zone tolerance, in this model they have used desired service, adequate service, predicted service and perceived service factors to identify the zone tolerance. The result shows that there is largest gap found in tangibles and empathy dimensions of banking service quality. They mentioned that young customers are also more in tune with the technology lead service changes in the banking sector such as ATMs, credit cards, telephone banking, online/Internet banking, etc. Therefore, young customers are expect future generation of bank and hence this segment of the market is considered to be very important.

Pinar et al (2010) has examined service quality and possible areas of improvement in bank service quality in Ankara city of Turkey. They have used Mystery shopping method to collect data in order to the study. The result shows that foreign banks are offering the best service quality bank services than Turkish private and state owned banks. Turkish state banks provided the lowest quality bank services. They mentioned that state banks are providing consistently poorer quality services in all areas banking, particularly in Building Rapport, Greeting, and Closing. In order to compete with private and foreign banks, the state banks need to improve the quality of their services in all areas. Since service quality is important for customer satisfaction and business performance.
Shamdasani, et al (2008) investigated that “if consumers are highly satisfied with the quality of self service banking, so why banks branches are increasing in recent years?” To address this question they have assessed the antecedents and consequences of perceived service quality to predict continued customer interaction in the technology-based self-service context of Internet banking. For the assessment of service quality they have used constructs perceived risk, perceived value and perceived satisfaction are modelled in this framework including easy to use, reliability, speed, enjoyment and control dimensions are used. The results of this study indicate that perceived speed of delivery, reliability and enjoyment also have a significant impact on service quality perceptions. However, ease of use is found weak factor in internet banking service quality, only those customers are using internet banking who having comfortable with advanced technology.

Cockrill, et al (2009) assessed the role of role of perceived risk and trust in determining customer satisfaction with automated banking channels. They concluded their results as; both trust and perceived risk appear to play a pivotal role in determining customer satisfaction for ATMs and this has very important implications to the way banks manage and improve their ATM networks as any way to reduce perceived risk and or increase trust will have a direct impact on customer satisfaction. Although security did not appear to play a direct role in determining customer satisfaction there are very strong indirect effects through perceived risk.

Choudhury and Koushiki (2007), explored the dimensions of customer perceived service quality in the context of the Indian retail banking industry. He has used SERVQUAL methodology with expectation and perception to understand the service quality and it gap. The four dimensions of customer-perceived service quality
are: attitude, competence, tangibles and convenience including 15 items comprising the various aspects of service quality in this study. He suggests that customers distinguish four dimensions of service quality in the case of the retail banking.

Yu, Chian-Son (2008), evaluated service quality of internet banking industry in Taiwan. He has used SERVQUAL measures to assess service quality, he mentioned that service quality of internet banking should be assessed in two different ways’ first is bank service quality (easy to use, competence, variety of service) and another is system service quality (security, reliability and responsiveness). As per his study bank customer consistently choose security and reliability to be the two most significant attributes of system service quality, while ease-of-use is the most important service quality attribute of banking service quality. Expectations and perceptions regarding online banking service quality between customers of specific banks and the general public are significantly different.

Kannabiran, and Narayan, (2005) mentioned that the emergence of new private-sector banks, expansion by the foreign banks, the changing business model of the nationalized banks compounded by the financial sector reforms. Internet banking has comprehensive features and functionality offered by Internet banking enabled the bank to provide world-class customer service, at the same time improving efficiency and reducing the cost of operations. As per their review the banking system has to meet the requirements of urban India, where Internet has become a way of life, particularly among the professionals and employees in technology companies, all of whom have easy access to the Internet at their workplace and, in most cases, from their homes as well.
Bauer et al, (2004), proposed the three-dimensional service quality concept related to e-banking portals, it consist Core service quality (Ease of use, Comprehensiveness and Credibility trustworthiness, Security of payment and data transfer, Reliability of technical potentials/tangibles of IT systems), Additional services quality (Offering branded financial products, Offering online loans, Experience quality and entertainment) and Solution services quality (Variety, Offering non-bank products and services, Providing individual advice (call back, personal adviser), Personalizing information and conditions and Providing interactive decision support tools).

All above research indicates that researchers have used multi-dimensional service quality approach to study the problem of customer satisfaction and loyalty in alternative banking era. A multi-attributive quality measurement allows service provider to better monitor and facilitate changes in performance (Anderson and Lehmann, 1994; Chakib Hamadi, 2010; Wahab et al 2009; Yu and Lo, 2007; Allred and Addams 2001; Hossain and Leo (2009; Sudhahar et al, 2006; Uslu, Yurtkoru and Sipahi 2006). Review research realized that there are numbers of service quality dimension can be used to assess service quality and customer satisfaction in alternative banking e.g. Ease of use, Security, Privacy, Information Quality, system availability, efficiency, accuracy, assurance, Cost-effectiveness, speed of services, customer centricity, reliability and responsiveness, problem handling, compensation.

2.11 Determinants of customer satisfaction in technology banking

Customer satisfaction usually measures an overall psychological evaluation that is based on the customer's service experience about service quality (Scott M. Smith, 2007). We have identified important service quality dimensions of alternative
banking services as a determinants of customers satisfaction as well determinates of overall service quality of the alternative banking. A model is developed in order to understand and predict relations between the antecedents and consequences of customer satisfaction in alternative banking, as well as systematic differences in these relations in private and public sector banks (See Figure 3.4). The model clarifies how customer expectations of e-service quality interact with the actual experience of e-service quality to generate satisfaction. As per E-S-QUAL and E-RecS-QUAL (Parasuraman et al., 2005) there are seven determinants of e-service quality (Efficiency, Privacy, Fulfilment, System availability, Responsiveness, compensation and contact). E-S-Qual is the most valid and reliable instrument to measure e-service quality (Stiglingh M., 2009, Wang and Wang 2006), it is extensively cited and tested in various context but not in e-banking environment. Hence, we have customized this model in order to the requirement of the present study. In this model all related consequences of satisfaction are brought together in a single framework.

Service quality has become an increasingly important factor for success and survival in the banking sector. The provision of high-quality service aids in meeting requirements of customer satisfaction and loyalty. A poor-quality service will cause dissatisfaction, while a good-quality service causes delight. An acceptable quality confirmation rather than disconfirmation results in satisfaction. Many researchers identified that there are very strong relationships exist between service quality and customer satisfaction while emphasizing that these two are conceptually distinct constructs from the customers” point of view (Parasuraman et al., 1985, 1988; Ziethaml, 2000; Cronin & Taylor, 1992; Wang, Shieh, 2006).
2.12 Conclusions

This chapter aimed to provide an overview of various theories and models that have been used to understand and investigate knowledge regarding customer satisfaction on BPTS. Among them, the Technology banking has been used extensively by the researcher. This was mainly because of its specific focus on customer usage, parsimony, and validity and reliability of measuring instruments.

The model of Primary and technology service – BPTS has been chosen as the basis of this research. The reason for choosing the BPTS is that it has tremendous flexibility to be extended and applied to many different information systems. Besides, similar determinants can be acknowledged from literature on BPTS to extend knowledge regarding customer satisfaction of banking system. Indeed, this can facilitate customer satisfaction on Primary and Technology service (BPTS).

As there is growing use of new information system in organisational and personnel contexts; it appears that the issue of user acceptance should continue to be of great importance. The reviewed literature works as the basis for developing a model to extend the knowledge regarding affecting factors and to measure the factors that influence user acceptance of BPTS in the context of a developing economy. Using the findings of literature reviewed and presented in this chapter, the next chapter provides a theoretical framework, which this researcher has developed for an empirical study conducted by this researcher.