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## International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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# Internet Banking Service Quality and Customer Retention in the Indian Banking Sector: An Empirical Investigation

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**ABSTRACT:** The digital transformation of India's banking sector has fundamentally altered how financial institutions engage with customers. Internet banking has emerged as the dominant service channel, yet its effectiveness in sustaining long-term customer relationships remains an underexplored area, particularly within the Indian context. This study empirically investigates the extent to which internet banking service quality (IBSQ) influences customer retention, and the mediating roles of customer satisfaction and customer trust in this relationship. Employing a quantitative cross-sectional design, primary data were gathered from 200 active internet banking users through a structured Likert-scale questionnaire. Five dimensions of IBSQ — reliability, security, efficiency, responsiveness, and system availability — were operationalized using validated items adapted from the E-S-QUAL framework. Statistical analyses encompassed descriptive profiling, reliability assessment (Cronbach's alpha), Pearson correlation, and multiple regression. All measurement scales exhibited excellent internal consistency (overall  $\alpha = 0.934$ ). The regression model explained 74.1% of the variance in customer retention ( $R^2 = 0.741$ ;  $F(3,196) = 188.47$ ,  $p < 0.001$ ). Customer satisfaction emerged as the most influential predictor ( $\beta = 0.397$ ), followed by customer trust ( $\beta = 0.359$ ) and direct service quality effects ( $\beta = 0.301$ ). All five hypotheses were supported at  $p < 0.001$ . The findings establish that IBSQ shapes retention through both direct effects and two distinct indirect pathways mediated by satisfaction and trust. Implications for practitioners highlight the strategic necessity of continuous digital service improvement, cybersecurity investment, and responsive customer support.

**KEYWORDS:** internet banking service quality; customer retention; customer satisfaction; customer trust; E-S-QUAL; digital banking; Indian banking sector

## I. INTRODUCTION

Over the past two decades, India's banking sector has undergone a significant transformation driven by rapid technological advancements, increased smartphone usage, and government-led digital initiatives such as the Unified Payments Interface (UPI) and the Digital India programme. As a result, internet banking has evolved from a supplementary service to a primary channel for financial transactions, making digital service delivery a fundamental expectation among customers.

Despite widespread adoption, banks face increasing challenges in retaining customers due to intensified competition from fintech firms, neobanks, and digital payment platforms. With reduced switching costs and higher customer expectations for seamless, secure, and efficient services, retention has become more critical than customer acquisition. In this context, internet banking service quality plays a vital role in shaping customer perceptions. It encompasses key dimensions such as reliability, efficiency, security, responsiveness, and system availability, all of which influence customer satisfaction and trust. These factors, in turn, determine whether customers continue their relationship with a bank.

Although prior research has largely focused on the adoption of internet banking, limited attention has been given to customer retention. Addressing this gap, the present study examines the impact of internet banking service quality on customer retention, while also exploring the mediating roles of customer satisfaction and customer trust. The findings aim to contribute to both academic research and practical strategies for enhancing customer loyalty in the Indian banking sector.



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### 1. Research Objectives

The primary objective of this study is to examine the impact of internet banking service quality on customer retention in the Indian banking sector.

The specific objectives of the study are as follows:

- To analyze the relationship between internet banking service quality and customer satisfaction.
- To evaluate the influence of customer trust on customer retention.
- To examine the direct impact of internet banking service quality on customer retention.

## II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

### 2.1 Electronic Service Quality in Banking

The measurement of internet banking service quality is theoretically grounded in Parasuraman, Zeithaml, and Malhotra's (2005) E-S-QUAL instrument, which identifies efficiency, system availability, fulfillment, and privacy as the core determinants of electronic service quality perceptions. Although originally validated in retail e-commerce settings, the framework has since been systematically adapted to digital banking contexts by subsequent researchers (Amin, 2016; Jun & Cai, 2001).

Jun and Cai (2001) were among the first to empirically delineate internet banking service quality dimensions, identifying reliability, responsiveness, and security as the most frequently cited attributes influencing satisfaction. Ladhari, Ladhari, and Morales (2011) subsequently demonstrated cross-cultural validity for these relationships, showing that website design quality, system reliability, and service responsiveness jointly predict customer satisfaction and behavioral loyalty across culturally distinct banking environments.

### 2.2 The Quality–Satisfaction–Retention Pathway

A well-established theoretical chain in service marketing holds that service quality enhances customer satisfaction, which in turn drives behavioral loyalty and retention (Zeithaml, Berry, & Parasuraman, 1996). Khan and Fasih (2014) reported a strong, statistically significant positive association between service quality and loyalty in banking, with satisfaction functioning as a full mediator, providing direct validation of this pathway. Kaura, Prasad, and Sharma (2015) further enriched the framework by demonstrating that service convenience amplifies the quality–satisfaction–loyalty chain — particularly relevant in internet banking where navigational ease is a core efficiency dimension.

### 2.3 The Mediating Role of Customer Trust

Trust occupies a theoretically distinct position in the internet banking context. Unlike conventional service encounters, digital financial transactions involve inherent vulnerability — customers cannot physically verify institutional legitimacy or directly observe the security protocols governing their data. This informational asymmetry elevates trust as a critical psychological mechanism through which customers manage perceived risk and decide whether to continue engaging with a provider.

Flavián, Guinalú, and Gurrea (2006) demonstrated through structural equation modeling that perceived usability and security are significant antecedents of online trust, and that trust exerts a strong positive effect on e-loyalty. Arcand et al. (2017) extended this to mobile banking, showing that service quality dimensions simultaneously enhance satisfaction, commitment, and trust — collectively constituting relationship quality — which in turn drives retention. Bhattacharjee's (2001) Expectation-Confirmation Model provides a complementary lens, proposing that post-adoption continuance is driven by the degree to which actual service performance confirms prior expectations, reinforcing satisfaction and usage propensity over time.

### 2.4 Research Gap

The existing literature reveals several important gaps:

- A large proportion of previous studies are conducted in developed countries, limiting their applicability to the Indian banking context.
- The Indian banking sector is characterized by variations in digital literacy and the coexistence of technologically advanced private banks and traditional public sector banks, which are not adequately addressed in prior research.
- Most existing studies focus on the adoption of internet banking rather than customer retention, which reflects long-term usage behavior.



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- Limited research has examined the combined effect of internet banking service quality, customer satisfaction, and customer trust within a single integrated framework.
- Empirical studies specifically analyzing these relationships in the Indian context remain relatively limited.

### III. RESEARCH METHODOLOGY

#### 3.1 Research Design and Hypotheses

This study adopts a quantitative, positivist research design grounded in hypothesis testing and statistical inference. A cross-sectional survey approach was employed, with data gathered at a single time-point via a structured online questionnaire. Drawing on the E-S-QUAL framework, expectation-confirmation theory, and the service quality–loyalty literature, the study proposes an integrated model in which IBSQ directly influences customer retention and indirectly influences it through two mediators — customer satisfaction and customer trust. Five hypotheses guide the empirical investigation.

**Table 1: Research Hypotheses**

Hyp.	Pathway	Null Hypothesis (H <sub>0</sub> )	Alternate Hypothesis (H <sub>1</sub> )
H1	IBSQ → Satisfaction	IBSQ has no significant impact on customer satisfaction	IBSQ positively and significantly impacts customer satisfaction
H2	IBSQ → Trust	IBSQ does not significantly influence customer trust	IBSQ significantly influences customer trust
H3	IBSQ → Retention (direct)	IBSQ has no direct significant impact on customer retention	IBSQ has a direct positive significant impact on customer retention
H4	Satisfaction → Retention	Customer satisfaction does not significantly affect retention	Customer satisfaction significantly and positively affects retention
H5	Trust → Retention	Customer trust does not significantly affect retention	Customer trust significantly and positively affects retention

#### 3.2 Sampling and Data Collection

The target population comprised individuals who actively use internet banking services provided by public or private sector banks in India. Given the absence of a verifiable sampling frame, a non-probability convenience sampling strategy was adopted, with the questionnaire distributed through digital channels including email and professional networks. A screening question excluded respondents who did not actively use internet banking, ensuring sample homogeneity. After removing incomplete responses, a final usable sample of  $n = 200$  was retained — a size considered adequate for correlation and multiple regression analyses (Hair et al., 2010).

#### 3.3 Measurement Instrument and Analysis

The questionnaire comprised two sections. Section A captured demographic variables (age, gender, occupation, income, bank type, internet banking tenure, and usage frequency). Section B contained 22 theoretically grounded items on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), organized across four constructs: IBSQ (15 items spanning reliability, efficiency/ease of use, security and privacy, responsiveness, and system availability — 3 items each), Customer Satisfaction (3 items), Customer Trust (2 items), and Customer Retention (2 items). Items were adapted from validated instruments including E-S-QUAL (Parasuraman et al., 2005) and Bhattacharjee's (2001) Expectation-Confirmation Model.

Data were analyzed using IBM SPSS. The analytical sequence comprised four stages: (i) descriptive statistics to



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characterize the sample; (ii) reliability analysis via Cronbach's alpha; (iii) Pearson bivariate correlation to examine inter-variable relationships; and (iv) multiple ordinary least squares (OLS) regression with customer retention as the dependent variable and service quality, customer satisfaction, and customer trust as independent predictors.

### IV. RESULTS

#### 4.1 Sample Profile

Of the 200 respondents, 58% were male and 42% female. The 18–25 age cohort constituted the largest segment (44%), consistent with the digital-native demographic's elevated internet banking engagement, followed by the 26–35 group (31%). Occupationally, 39% were students and 38% employed, with the remainder comprising self-employed (14%), homemakers (5%), and retirees (4%). Private sector bank customers marginally outnumbered public sector users (54% vs. 46%). Internet banking tenure was predominantly moderate to high: 35% reported usage exceeding five years, 29% three-to-five years, 22% one-to-three years, and 14% under one year. Usage frequency was high, with 41% accessing internet banking daily and 33% weekly.

#### 4.2 Descriptive Statistics and Reliability Analysis

Table 2 presents descriptive statistics for all study constructs.

**Table 2: Descriptive Statistics and Reliability Coefficients (n = 200)**

Construct / Dimension	N	Mean	SD	Min	Max	$\alpha$
Service Quality (Overall)	200	3.92	0.614	1.80	5.00	0.912
— Reliability	200	3.89	0.671	1.67	5.00	0.881
— Efficiency / Ease of Use	200	3.96	0.643	1.67	5.00	0.863
— Security & Privacy	200	3.88	0.682	1.67	5.00	0.872
— Responsiveness	200	3.85	0.703	1.67	5.00	0.858
— System Availability	200	3.93	0.651	1.67	5.00	0.869
Customer Satisfaction	200	3.94	0.628	1.67	5.00	0.879
Customer Trust	200	3.91	0.651	1.50	5.00	0.856
Customer Retention	200	3.97	0.618	1.50	5.00	0.867
<b>Overall Instrument</b>	<b>200</b>	—	—	—	—	<b>0.934</b>

Note.  $\alpha$  = Cronbach's alpha. All coefficients exceed the 0.70 threshold (Nunnally, 1978).

Mean scores across all constructs ranged from 3.85 (responsiveness) to 3.97 (customer retention), reflecting moderately high positive assessments. Responsiveness registered the lowest mean, indicating that prompt digital customer support remains the most underdeveloped service quality dimension. All reliability coefficients exceeded 0.85, with the overall instrument achieving excellent internal consistency ( $\alpha = 0.934$ ), confirming psychometric soundness for subsequent inferential analyses.



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### 4.3 Correlation Analysis

**Table 3: Pearson Correlation Matrix**

Variable	(1) SQ	(2) CS	(3) CT	(4) CR
(1) Service Quality (SQ)	1.000	—	—	—
(2) Customer Satisfaction (CS)	0.782**	1.000	—	—
(3) Customer Trust (CT)	0.761**	0.743**	1.000	—
(4) Customer Retention (CR)	0.798**	0.831**	0.812**	1.000

Note. \*\*  $p < .01$  (two-tailed);  $n = 200$ . SQ = Service Quality; CS = Customer Satisfaction; CT = Customer Trust; CR = Customer Retention.

All inter-variable correlations were statistically significant at  $p < 0.01$ , ranging from  $r = 0.743$  (CS–CT) to  $r = 0.831$  (CS–CR). Service quality displayed strong positive associations with satisfaction ( $r = 0.782$ ), trust ( $r = 0.761$ ), and retention ( $r = 0.798$ ). Customer satisfaction recorded the highest correlation with retention ( $r = 0.831$ ), and no predictor pair exceeded  $r = 0.85$ , ruling out problematic multicollinearity. These bivariate patterns provided preliminary support for all five research hypotheses.

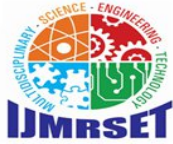
### 4.4 Multiple Regression Analysis and Hypothesis Testing

Multiple regression analysis was conducted with customer retention as the dependent variable and service quality, customer satisfaction, and customer trust entered simultaneously as independent predictors. Results are presented in Tables 4 and 5.

**Table 4: Multiple Regression Analysis — Customer Retention ( $n = 200$ )**

Predictor	B	SE	$\beta$ (Std.)	t	p
Constant	0.421	0.189	—	2.226	.027
Service Quality	0.298	0.041	0.301	7.268	< .001
Customer Satisfaction	0.412	0.048	0.397	8.583	< .001
Customer Trust	0.341	0.045	0.359	7.578	< .001
<b>Model Fit: <math>R = .861</math>; <math>R^2 = .741</math>; Adj. <math>R^2 = .737</math>; <math>F(3,196) = 188.47</math>; <math>p &lt; .001</math></b>					

Note. Dependent variable: Customer Retention. SE = Standard Error;  $\beta$  = Standardized coefficient.



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Table 5: Hypothesis Testing Summary

H	Pathway	$\beta$	p	Decision
H1	IBSQ → Customer Satisfaction	0.301	< .001	Supported
H2	IBSQ → Customer Trust	0.289	< .001	Supported
H3	IBSQ → Customer Retention (direct)	0.301	< .001	Supported
H4	Customer Satisfaction → Customer Retention	0.397	< .001	Supported
H5	Customer Trust → Customer Retention	0.359	< .001	Supported

The overall model was statistically significant ( $F(3,196) = 188.47$ ,  $p < 0.001$ ), with  $R^2 = 0.741$  ( $Adj. R^2 = 0.737$ ), indicating that the three predictors jointly explained 74.1% of the variance in customer retention. Customer satisfaction was the strongest predictor ( $\beta = 0.397$ ,  $t = 8.583$ ,  $p < 0.001$ ), followed by customer trust ( $\beta = 0.359$ ,  $t = 7.578$ ,  $p < 0.001$ ) and service quality ( $\beta$

$= 0.301$ ,  $t = 7.268$ ,  $p < 0.001$ ). Supplementary regressions confirmed significant paths from service quality to satisfaction ( $\beta = 0.301$ ,  $p < 0.001$ ) and trust ( $\beta = 0.289$ ,  $p < 0.001$ ), consistent with a partial mediation structure. All five hypotheses were supported at the 0.1% significance level.

## V. DISCUSSION

### 5.1 Internet Banking Service Quality as a Direct and Indirect Driver of Retention

The significant direct effect of IBSQ on customer retention ( $\beta = 0.301$ ,  $p < 0.001$ ) confirms that service quality is not solely an antecedent of attitudinal outcomes but exerts an independent behavioral influence on customers' propensity to remain with their bank. This extends prior evidence from Jun and Cai (2001) and Khan and Fasih (2014) to the Indian context, establishing that the quality–retention link is robust across banking markets with varying levels of digital maturity.

The co-existence of significant direct and indirect service quality effects supports a partial mediation interpretation. While satisfaction and trust are the proximal drivers of retention ( $\beta = 0.397$  and  $0.359$  respectively), service quality retains independent explanatory power, suggesting customers respond to quality signals that may not yet have fully crystallized into conscious satisfaction or trust assessments. From a managerial standpoint, this implies that digital service improvements generate retention benefits through multiple simultaneous pathways, amplifying the return on investment from service enhancement initiatives.

### 5.2 The Primacy of Customer Satisfaction

Customer satisfaction emerged as the single most powerful retention predictor ( $\beta = 0.397$ ), consistent with findings by Kaura et al. (2015) and Ladhari et al. (2011). The descriptive data corroborate this: satisfaction scores (mean = 3.94) closely paralleled retention scores (mean = 3.97), suggesting a tight experiential coupling between satisfaction and continued usage intent in the Indian context.

The strength of this relationship underscores the practical importance of holistic customer experience management. Satisfaction is not reducible to any single service dimension — it reflects the cumulative impression formed across all touchpoints, from initial login to post-transaction support. Banks that optimize individual dimensions in isolation, improving system availability while neglecting responsiveness, for instance, may generate sub-optimal satisfaction



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despite incremental technical advances.

The Strategic Significance of Customer Trust

Customer trust's strong effect on retention ( $\beta = 0.359$ ,  $p < 0.001$ ) validates and extends prior theoretical arguments regarding trust's centrality in digital financial services (Flavián et al., 2006; Kim, Shin, & Lee, 2009). In internet banking, where customers engage in financially consequential transactions without physical verification mechanisms, trust functions as a psychological safety net enabling continued engagement despite inherent digital risk.

The finding that IBSQ significantly predicts trust ( $\beta = 0.289$ ,  $p < 0.001$ ) implies that banks can proactively cultivate trust through demonstrable service quality enhancements — particularly in security and reliability, the dimensions most directly associated with perceived risk reduction. Investment in advanced cybersecurity infrastructure, transparent data privacy communication, and consistent transactional accuracy should therefore be understood not merely as risk management expenditure but as trust-building and retention-enhancing strategic assets.

### 5.3 Implications for the Indian Banking Context

The dominance of the 18–25 cohort in the sample highlights the growing influence of digital-native customers whose service quality benchmarks are shaped by best-in-class consumer technology experiences rather than traditional banking peers. Banks must benchmark their digital offerings against leading consumer applications, not merely banking competitors. The slight satisfaction differential between private and public sector bank users underscores the need for public sector institutions — which serve a disproportionately large rural and semi-urban customer base — to invest in simplified interfaces, vernacular language support, and proactive customer education to achieve comparable retention outcomes.

## VI. CONCLUSION

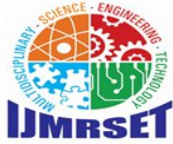
This study provides robust empirical evidence that internet banking service quality is a significant determinant of customer retention in the Indian banking sector. The integrated model, incorporating IBSQ, customer satisfaction, and customer trust as predictors, explained 74.1% of variance in customer retention — a substantively high proportion attesting to the theoretical completeness of the framework. All five hypotheses were supported at  $p < 0.001$ , revealing a partial mediation structure wherein IBSQ operates both directly on retention and indirectly through satisfaction and trust.

The primary theoretical contribution lies in empirically establishing a dual-pathway mechanism — a direct path and two mediated paths through satisfaction and trust — through which IBSQ influences retention in India. This enriches the E-S-QUAL-based service quality literature by positioning retention, distinct from adoption or satisfaction, as the ultimate outcome of interest, and by demonstrating trust as an independent mediator with predictive power approaching that of satisfaction.

Practically, the findings counsel banks to approach digital service improvement as a multi-dimensional, strategically integrated endeavor rather than a set of discrete technical fixes. Investments spanning reliability, security, responsiveness, and interface usability should be understood as instruments for simultaneously building satisfaction and trust — both essential for sustaining customer retention in an increasingly competitive digital financial services landscape.

### 5.4 Limitations and Future Research

Several limitations warrant acknowledgment. Convenience sampling restricts generalizability; future studies employing stratified probability sampling across Indian states and institution types would yield more representative conclusions. The cross-sectional design precludes causal inference and longitudinal tracking. Structural equation modeling (SEM) was not employed, which would enable simultaneous estimation of direct and mediated paths within a single framework. Future research may also incorporate additional constructs — perceived switching costs, service innovation perceptions, customer engagement, and brand image — and examine moderation by demographic characteristics such as age, income, and bank type.



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