

**SERVICE QUALITY, CUSTOMER SATISFACTION AND LOYALTY
OF ELECTRONIC BANKING IN WESTERN PROVINCE**



By

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ABSTRACT

This study attempted to find out the service quality dimensions which affect customer satisfaction and customer loyalty in e-banking in the Western Province. It further assessed the mediating role of customer satisfaction on the relationship between service quality and customer loyalty. In this study, site organization, reliability, responsiveness, personal needs, user friendliness and efficiency were the service quality dimensions.

This study was limited to the Western province as a geographical area and sample was the 100 banking customers in the Western Province. Using a developed questionnaire, the data was selected to gather information. The quantitative approach was adopted and questionnaires were utilized as the data collection instrument in this study. Items used in the questionnaire were developed from existing scales. And also, questionnaires included 35 questions. Data were conveniently gathered from 100 banking customers in the Western Province. Collected data were analysed using SPSS 22.0.

The results indicated that service quality, customer satisfaction and customer loyalty in the e-banking are at a low level in the western province. A Strong positive relationship exists among service quality dimensions, customer satisfaction and loyalty. Efficiency is the significant determinant of e-banking customer satisfaction. While site organization, reliability, responsiveness, personal needs, user friendliness significantly contribute to the e-banking customer loyalty, the efficiency does not significantly contribute in western province. The direct effect of e-banking satisfaction on the relationship between service quality and customer loyalty in e-banking is positive and significant. It indicating e-banking customer satisfaction higher on e-banking customer loyalty. And also, customer satisfaction mediate the relationship between service quality and customer loyalty in e-banking in the Western province.

According to research, recommended that banks should pay serious attention to the personal needs of customers and also recommended to make the app simple to use and user friendly while the services should be reliable and secure. As well as customers want quick services so design the Internet services in such ways that it will fulfil the needs of all types of customers.

Keywords: E-banking service quality, E-banking customer satisfaction, E-banking customer loyalty

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