Reliability and validity of ‘eBankQual’ Scale in ATM Service Settings: A Study

Kumbhar V. M.*
Research Fellow,
Dept. of Economics,
Shivaji University, Kolhapur (Maharashtra) India 416008
&
Dept. of Economics,
Abasaheb Marathe College, Rajapur
Dist – Ratnagiri State- Maharashtra PIN 416702
vijay.kumbhar9@gmail.com

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Abstract

The purpose of this study is to develop a measurement instrument for service quality and customer satisfaction with e-banking with consideration of special features. A survey was used with the subjects being ATM users of Indian public and private sector banks. For the development of a multidimensional instrument, a principal factor analysis and Cronbach’s alpha reliability test was used. The study demonstrates that all the 11 dimensions and 23 items in the eBankQual instrument for assessment of service quality and computing satisfaction are still valid in the context of ATM services as a part of e-banking.

Keywords: E-service Quality, Scale Reliability, ATM, Customer Satisfaction
Conclusion and Directions for Further Research

This study offers modified scale for assessment of service quality and customer satisfaction in e-banking. It is modified version of E-S-Qual offered by Parasuraman et al (2005) to assess e-service quality in general. The eBankQual scale shows good psychometric properties based on findings from a reliability and validity tests. This study realized that 11 dimensions of service quality with their 23 items are reliable and valid to assess service quality of ATM as part of e-banking.

The findings of this study provide a foundation upon which to pursue further research in e-banking. However, there is need to continued refinement of the scale for measuring service quality and customer satisfaction in e-banking. Although in this study it was attempted to cover all dimensions of e-service quality in e-banking, there may be certain dimensions that may have been omitted or that may become relevant. Future research can be conducted, in internet banking, mobile banking, D-mat service, and electronic fund transfer etc. to identify scale validity and new dimensions also.

References


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