

E-CRM: A COMPARATIVE STUDY OF SERVICE QUALITY BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN HARYANA

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ABSTRACT

Ever changing technology has brought a paradigm shift in banking sector. The way of performing banking operations has transformed completely. Now, instead of attracting and maintaining the relationship with the customers in a traditional manner, banks are moving towards adoption of new technology and using electronic channels in an innovative manner. Banks are designing the customer relationship management strategies with electronic channel for facilitating banking at any time, via any channel and at anywhere so that customer may get easy and convenient banking and would be more satisfied. For enhancing the customer satisfaction banks must have to work on service quality issues. Therefore Banks must address the issues related to service quality of E-CRM (Customer Relationship Management) services. In this paper, an effort has been made to assess the level of customer satisfaction regarding service quality of E-CRM practices and also a comparative analysis has been done between public and private sector banks in Haryana. Service quality scale has been developed for this study. Exploratory Factor Analysis is performed to check the validity of the scale. Data has been collected on 5 Point Likert Scale from 496 bank customers. The findings indicate that although the public sector banks are adopting and implementing E-CRM practices, still, private banks hold a better position in this regard.

KEYWORDS: E-CRM, Service Quality, Banking Sector

INTRODUCTION

The use of technology in the delivery of banking services is becoming increasingly prevalent (Joseph et al., 1999). E-CRM is considered as Web-based CRM (Lee-Kelley et al., 2003). E-CRM is not only about technology or software but is about aligning business processes with customer strategies supported with software and technology (Rigby et al., 2002). E-CRM lays emphasizes on wide range of technologies which are used to facilitate effective implementation of company's CRM strategy with the development of e-business application. The banks are using E-CRM practices mostly for mass customization, customer profiling, self service, one to one interaction and automatic locks in flow of financial data like security prices which ultimately results in reduced cost of operation and increased customer loyalty and more profits (Ahmed, 2009). E-CRM makes customer able to deal with business organization at any time via any channels at anywhere which facilitates easy and

convenient dealing with organization (Dhanbhakym & Velmurugan, 2008). There is a variety of differences between consumer perceptions based on service quality (Thampy & Madanmohan, 1999). Therefore, relationship between technology and service quality in the banking industry must be addressed (Akinyele & Olorunleke, 2010).

Sharma & Versha (2005), Banking stakeholders have recently looked towards quality issue in Indian banking system. The perception of customers towards banking service is the most critical issue. The main source of satisfaction and dissatisfaction must be addressed with development of service quality scale (Johnston, 1995). Service Quality scale may include: dimensions: efficiency, reliability, responsiveness, fulfillment and privacy have strong impact on customer satisfaction (Saha & Zhao, 2005). Thus, it enables bankers to manage E-CRM issues more effectively. There is a significant difference between service quality perception of corporate customer towards public and private sector banks (Vigg & Holani, 2008). Banks should focus on the technology based self service banking which may enhance customer satisfaction and ultimately resulting in customer loyalty and higher profitability (Sindwani & Goel, 2015).

UNDERPINNING THE LITERATURE

Vigg & Holani (2008) have tried to make an attempt to explore the perception and expectations of corporate customer regarding service quality towards their bankers. They have identified seven factors like banking solution, customer satisfaction, different banking facilities, policies, online solution and other customer service facilities which affects service quality of banks. Thus, it would be helpful in determining difference between the perception of bank customers regarding service quality of public and private banks. The quality dimensions such as efficiency, reliability, responsiveness, fulfillment, privacy and assurance lead to higher customer satisfaction in online services (Zafar et al., 2010). E-service quality model comprising 9 dimensions (reliability, ease of use, personalization, security and trust, website aesthetics, responsiveness, contact and fulfillment) would efficiently able to measure E-service quality in Indian banking sector to achieve customer satisfaction (Aggarwal et al., 2014).

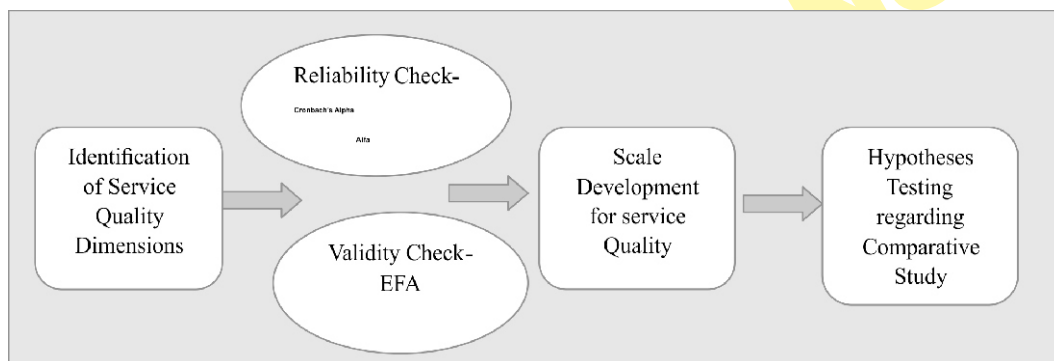
Sindwani & Goel (2015) made an attempt to study the impact of TBSSB (Technology Based Self Service Banking) on customer satisfaction. Four dimensions of TBSSB service quality, named as Convenience, Reliability, Security and Responsiveness; Personalization are considered as one of the dimension of customer satisfaction. Jun & Palacios (2016) has identified the key dimensions of mobile banking (m-banking) service quality. Five dimensions; such as mobile convenience, accuracy, diverse mobile application service features, ease of use, and continuous improvement are considered as the main sources of customer satisfaction/dissatisfaction. Cost saving and speedy information transmissions are the two most important variables that attract customers to adopt E- Banking services. In addition security, reputation and customer services are also major factors affecting the adaptation of E-Banking services, Ma & Zhao (2012). Toor et al., (2016) investigated the impact of E-Banking variables on customer satisfaction in Pakistan. Five service quality dimensions; reliability, responsiveness, assurance, tangibles and empathy derived from the SERVQUAL models are forecasters of customer satisfaction in E-Banking. Service quality in E-Banking leads to satisfied customers and thus banks can gain competitive advantage by offering better-quality services to their customers in today's aspiring world.

Shenbagaraman & Kumar (2017) made research to study the E-Service quality of banks. Ten key dimensions are used for measuring e-service quality of online banking which may include: efficiency, assurance, online service variety/feature, physical appearance, access, and ease of use, security, personalization, communication and recovery/compensation. Variables such as recovery and compensation, access, personalization and assurance are more important dimensions in online banking E-service quality dimensions. E-Service quality dimensions lead to customer satisfaction and customer satisfaction further leads to customer loyalty. Aruna (2018) has combined traditional SERVEQUAL and e-QUAL model to study the customer perception towards service quality dimensions of E-Banking services. Model developed by researcher comprises of 08 dimensions (reliability, responsiveness, tangibility, assurance, empathy, efficiency, fulfillment and privacy) including 23 items. If combination of all dimensions is to be used to know the customer satisfaction level regarding E-Banking services then customer would be delighted rather than just satisfied.

After reviewing the existing literature, the researcher is opined that the study with respect to “E-CRM: A Comparative study of Service Quality between Public and Private sector banks in Haryana” has not been done so far.

CONCEPTUAL FRAMEWORK

Now, the researcher proceeds further according to the procedure presented in the following diagram.



RESEARCH METHODOLOGY

In this study, a survey has been conducted among bank customers. The study is proposed to be confined to Northern Haryana. Northern Haryana covers Ambala and Karnal divisions. Ambala division includes four districts Ambala, Kurukshetra, Yamuna Nagar and Panchkula and Karnal division comprises of Karnal, Kaithal and Panipat. Therefore, seven districts which lie in north Haryana have been selected for the study.

The researcher proposes to confine the study to select customers of 03 Public Sector Banks viz. State Bank of India, Punjab National Bank and Bank of Baroda and 03 Private Sector Banks viz. HDFC Bank, ICICI Bank and Axis Bank. The selection of banks is based on the ranking given on the “basis of operating profit” by KPMG study 2016-17. According to the report the selected banks have received top ranking.

The researcher proposes to select the bank customers from various strata of the society at random. Total 700 respondents were approached, 100 from each district, Out of whom 496 questionnaires were found completely answered and suitable for the study. Thus, the response rate is 70.86% from the selected Bank customers.

The questionnaire is designed for studying the customer satisfaction regarding Service quality dimensions related to E-CRM services of banks. The data is gathered on 5 point Likert scale ranging from extremely satisfied to extremely dissatisfied. Majority of the questions are closed-ended.

OBJECTIVES OF THE STUDY

- To identify the service quality dimension related to E-CRM services provided by banks.
- To make a comparative analysis regarding service quality dimensions related to E-CRM services between public and private sector banks.

DISCUSSION

To make a comparative analysis regarding service quality dimensions related to E-CRM services between public and private sector banks, the scale constituting different dimensions of Service Quality has to be developed. Service quality scale comprising ten constructs: tangibility, reliability, responsiveness, assurance, empathy, efficiency, accuracy, security, easy and convenient banking and customer service has been adopted from the research work of Arasada Prameela (2013). The original scale has 48 items; 08 items in tangibility, 05 items in reliability, 04 items in responsiveness, 04 items in assurance, 04 items in empathy, 04 items in efficiency, 04 items in accuracy, 05 items in security, 05 items in easy and convenient banking and 05 items in customer service. After consulting experts from the concerned field, 04 items which were repetitive in nature were deleted and to improve the relevance to the study and items of same wordings have also being modified. Thus 44 items have been found suitable for the study. 08 items in tangibility, 05 items in reliability, 03 items in responsiveness, 04 items in assurance, 04 items in empathy, 04 items in efficiency, 04 items in accuracy, 04 items in security, 04 items in easy and convenient banking and 04 items in customer service. Thus 44 items have been found suitable for the study. Further to check reliability and validity of the scale, Reliability Statistics and Exploratory factor analysis (EFA) has been performed in the following section. After that the scale constituting different constructs, comprising of various items would be finalized.

Reliability Test

To check the internal consistency of the scale, reliability is checked with the help of Cronbach's Alpha and given in the following table.

Table: 1 - Reliability Statistics

Dimensions	Cronbach's Alpha	N of Items
Service Quality regarding E-CRM services	0.908	44

Table shows that the calculated value of Cronbach's Alpha of Service Quality Dimensions for all 10 constructs (44 items) is more than 0.7. Hence, it is concluded that customers' opinion regarding Service Quality Dimensions could be relied upon (Hair et al 2010).

FACTOR ANALYSIS OF SERVICE QUALITY DIMENSIONS

Prior to performing the analysis, the researcher has examined for the accuracy of data entry, missing values and normality of data. All the assumptions have been checked. There are three aspects which must be considered before applying factor analysis: sample size, factor ability of the correlation Matrix and Kaiser- Meyer-Olkin (KMO) Measure of Sampling adequacy and Bartlett's test of sphericity (BTS). Sample Size should be more than 5 times of the variables. In the study 44 variables are there therefore Minimum sample size required is 220 (44x5) and the present study has sample sizes 496, which is more than enough (MacCallum, Widaman, Zhang & Hong, 1999).

For measuring the adequacy of sample Hair et al., 2010; and Pallant (2000) suggested that if KMO is greater than 0.6 and BTS must be significant at 5% level of significance (i. e., Significance value must be less than 0.05), then factor ability of the correlation matrix is assumed. Results for all items should have communality above 0.3 (Tabachnick & Fidell, 2007).

Table - 2
Results of EFA
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.538	20.824	20.824	3.178	7.752	7.752
2	2.732	6.664	27.488	3.177	7.748	15.499
3	2.157	5.260	32.748	2.483	6.056	21.555
4	2.064	5.034	37.782	2.323	5.667	27.222
5	1.736	4.235	42.017	2.312	5.640	32.862
6	1.567	3.823	45.840	2.271	5.539	38.401
7	1.505	3.670	49.510	2.200	5.365	43.766
8	1.352	3.298	52.808	2.063	5.032	48.798
9	1.254	3.059	55.867	2.030	4.952	53.750
10	1.145	2.793	58.660	2.013	4.910	58.660

Extraction Method: Principal Component Analysis.

After running EFA, 10 constructs have been finalized with total variance explained 58.66 %. Initial Eigenvalues and Extraction Sums of Squared Loading are the same, which explained 58.66% percent.

Table - 3
Results of EFA
Factor Loadings, KMO & BTS and Communalities

Name of the constructs	Items	Factor Loading	KMO & BTS with sig value	Communalities
Tangibility	Location of the bank.	.740	KMO=.718 BTS: Approx. Chi-Sq=272.129 Sig value=0.000	.497 to .627
	Sufficient numbers of ATM machines	.697		
	Cash counting machines	.647		
	Counter partitions in the bank and its branch	.571		
	Guide signs indicating as to which counter are offering which services	.510		
Reliability	The bank website does not freeze after consumer put in all the information	.753	KMO=.743 BTS: Approx. Chi-Sq=413.203 Sig value=0.000	.492 to .567
	Information provided on website	.743		
	Up to date content	.729		
	Process of transactions	.600		
	Customer service representative	.533		
Responsiveness	Quick confirmation	.881	KMO=.640 BTS: Approx. Chi-Sq=382.913 Sig value=0.000	.599 to .776
	Our request are handled promptly	.795		
	Employees of bank have the knowledge to answer customers question	.774		
Assurance	Politeness and friendly staff	.835	KMO=.747 BTS: Approx. Chi-Sq=521.903 Sig value=0.000	.529 to .698
	Employees are always willing to help you	.772		
	Experienced management team	.745		
	Time bound work of employee	.728		
Empathy	Helpdesk ,call centre of bank	.822	KMO=.730 BTS: Approx. Chi-Sq=534.534 Sig value=0.000	.497 to .675
	Specific needs understood	.800		
	Provision of financial advice	.746		
	Faster log in facility	.705		
Efficiency	Performance of plastic cards (ATM debit/ credit)	.793	KMO=.610 BTS: Approx. Chi-Sq=408.702 Sig value=0.000	.512 to .628
	Transfer of funds (NEFT/ RTGS)	.790		
	Clearing services(ECS-CREDIT/DEBIT)	.715		
	Problem solving through instant information	.562		
Accuracy	Bank insist on error free transaction record	.741	KMO=.651 BTS: Approx. Chi-Sq=287.061 Sig value=0.000	.527 to .549
	Electronic bill payment	.736		
	Service charges	.726		
	Security for ATMs	.581		
Security	Protection of Banking transactions	.824	KMO=.745 BTS: Approx. Chi-Sq=507.003 Sig value=0.000	.516 to .679
	Privacy /confidentiality of the bank	.782		
	Care in collection of personal information	.743		
	Language and information content	.718		
	Instruction of the website	.819	KMO=.726	.490 to .700

Easy and Convenient Banking	Instruction of the website	.819	KMO=.726 BTS: Approx. Chi-Sq=.457.972 Sig value=0.000	.490 to .700
	User friendly system	.805		
	Convenient hours of operation (24*7)	.700		
	Customer friendly environment at Bank	.680		
Customer Service	Customer feedback service	.837	KMO=.781 BTS: Approx. Chi-Sq=632.801 Sig value=0.000	.538 to .701
	Capable of solving complaints adequately	.815		
	Browsers to educate new users	.795		
	Special service for the elders and disabled	.733		

After conducting EFA, Service Quality Scale comprising of 10 constructs including 41 items have finalized to further apply statistical test.

Hypotheses Testing

After finalizing the factors regarding service quality dimensions related to E-CRM services provided by banks, in the following section, dimension wise comparative study has been conducted between public and private sector banks. t-Test has been employed for statistically analysing whether there is any significant difference among various items of service quality dimensions.

H_0 : There is no significant difference between public and private sector banks regarding service quality dimensions related to customer satisfaction of e-CRM services.

Table - 4

Comparison of all ten constituents of Service Quality Scale related to E-CRM practices between the Public Sector and the Private Sector Banks.

Service Quality Dimensions	Type Of Bank	N	Mean	Std. Deviation	t-value	Sig Value	H_0 Accepted/Rejected
Tangibility	Public Sector Banks	270	18.7296	2.98401	-1.335	.182	Accepted
	Private Sector Banks	226	19.0708	2.64228			
Reliability	Public Sector Banks	270	19.1926	3.02774	-1.283	.200	Accepted
	Private Sector Banks	226	19.5354	2.88461			
Responsiveness	Public Sector Banks	270	11.6000	2.44858	-.278	.781	Accepted
	Private Sector Banks	226	11.6593	2.26938			
Assurance	Public Sector Banks	270	15.0074	3.23663	-2.023	.044*	Rejected
	Private Sector Banks	226	15.5619	2.78857			
Empathy	Public Sector Banks	270	14.6222	3.27402	-1.905	.057	Accepted
	Private Sector Banks	226	15.1504	2.82126			
Efficiency	Public Sector Banks	270	15.5889	2.38752	.636	.525	Accepted
	Private Sector Banks	226	15.4425	2.73719			

Accuracy	Public Sector Banks	270	15.2741	2.60948	-.737	.462	Accepted
	Private Sector Banks	226	15.4425	2.44382			
Security	Public Sector Banks	270	15.3815	2.60662	-.067	.947	Accepted
	Private Sector Banks	226	15.3982	2.98005			
Easy and Convenient Banking	Public Sector Banks	270	15.4185	2.85570	-.345	.730	Accepted
	Private Sector Banks	226	15.5044	2.64028			
Customer Service	Public Sector Banks	270	14.3815	3.43593	-1.355	.176	Accepted
	Private Sector Banks	226	14.7743	2.92992			

Note: *Significant at 0.05 Level

It has been found that the hypotheses have been accepted in case of 9 service quality dimensions (tangibility, reliability, responsiveness, empathy, efficiency, accuracy, security, easy and convenient banking and customer service). However, the hypothesis has not been accepted in case of assurance, because the results are showing that there is significant difference between public and private sector banks with the t-value of -2.023 and sig value 0.044 at 0.05 levels. There are no prominent disparities in any of service quality dimensions, yet with regards to assurance there is a significant difference between the public sector and the private sector banks (Zafar et al., 2010). It has been observed that assurance has been more contributing towards enhancing the overall performance of E-CRM in the private sector banks as compared to the public sector banks (Akinyele & Olorunleke, 2010). However, it can be viewed that although the other service quality dimensions have not been found to be statistically significant, yet they facilitate in achieving customer satisfaction (Thampy & Madanmohan, 1999; Saha & Zhao, 2005), which leads to the improvement of the overall E-CRM performance in banks.

Overall customer satisfaction is determined on the basis of mean values of the service quality dimensions. Out of ten service quality dimensions, in case of nine dimensions: tangibility, reliability, responsiveness, assurance, empathy, accuracy, security, easy and convenient banking and customer service, customers are more satisfied with private sector banks as mean values of all these dimensions with respect to private sector banks are more than the public sector banks but only in case of efficiency mean value of public sector banks is more, which is depicting that customers are more satisfied with public sector banks on the parameters of efficiency.

CONCLUSION

At the end, it is summarised that after identification of ten services quality dimensions and development of the scale, it is found that there is a significant difference between the public sector and the private sector banks with regards to the service quality dimension "Assurance". Thus, services covered under "Assurance" have been more contributing towards enhancing the overall performance of E-CRM in the private sector banks as compared to the public sector banks. As far as customer satisfaction is concerned again, customers are more satisfied with private sector banks as mean values of service quality dimensions including: tangibility, reliability, responsiveness, assurance, empathy,

accuracy, security, easy and convenient banking and customer service with respect to private sector banks are more than the public sector banks.

FUTURE RESEARCH IMPLICATIONS

Scale developed can be further tested to validate the findings. The findings disclosed the area where customers differ in their opinions. On the basis of the results, the private and public sectors banks can improve their services in their respective areas.

LIMITATIONS

The study covers only Banking sector in Haryana. Further research may be conducted with different sample design and different geographical area. Time and cost factor also put constraints up to some extent.

DECLARATION OF CONFLICTING INTERESTS

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

FINDINGS

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