



## Evaluating E-Banking Service Quality in Western UP: Insights from Customers of Nationalized Banks

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### ARTICLE INFO

### ABSTRACT

#### Article history:

Received: 14-06-2025

Received in revised form:  
10-07-2025

Accepted: 06-08-2025

#### Keywords:

*E-Banking, Service Quality, Nationalized Banks, Customer Experience, Digital Banking Services, SERVQUAL Model.*

With the rapid adoption of digital technologies, e-banking has transformed the traditional banking experience, particularly in semi-urban and rural regions like Western Uttar Pradesh. This study evaluates the quality of e-banking services offered by nationalized banks in this region from the customer's perspective. Using a structured questionnaire based on the SERVQUAL framework, the research explores key dimensions such as reliability, responsiveness, assurance, empathy, and user interface efficiency. Data collected from a diverse customer base reveal a growing acceptance of digital banking, yet also highlight several areas for improvement, including system downtime, user support, and security concerns. The findings suggest that while nationalized banks have made significant strides in offering digital services, customer expectations continue to evolve. The study emphasizes the need for continual service enhancements and stronger digital engagement strategies to build trust and improve the overall user experience in e-banking.

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## Introduction

In the present scenario, with the increased competition, service quality has become a serious key factor that has to be examined, viewed, scrutinized, analyzed and focused in keeping competitive advantage and sustaining satisfied relationship with the customers. Once, the good service is extended to a customer, a loyal customer will work as an ambassador to the bank and

facilitate growth of business (Bhaskar P.V., 2004) A fully satisfied customer not only continues to maintain his account with the same banker but also intimates about the quality of services rendered by his bank, the various types of new services/products offered by the bank and everything about the banks' activities to others.

The customer acts as a propagandist in revealing the goodness of banking with a

particular bank. This is, in general, understood as customer loyalty [1]. A satisfied customer thus becomes a source to attract new customers to a bank. As a result, in order to survive in the present world of intense competition, the banking sector has transcended the normal banking activities and has diversified into insurance, merchant banking, factoring and advisory services. Hence the researcher has made an attempt to study the customer satisfaction in public sector and private sector banks. It is therefore important to understand the customer expectation properly and delivering actual performances that exceed expectations so as to make them delighted customers.

As far as public sector banks are concerned, they fall under statutory obligations that they need to implement certain schemes from time to time announced by the Central Government and RBI. The coverage of customers throughout the country including all rural areas and villages are wide, the amount spent per customer is maintained at minimum because of wide coverage. Poor, middle class and higher income group of people are given equal importance in spite of their volume of transactions. The working atmosphere is also quite normal except in

some public sector banks and are conducive in nature [2].

Higher middle class and higher income group of people are given much importance by the private sector banks. These banks are usually concentrated in urban areas with spacious layout and adequate infra-structure facilities. The amount spent per customer is quite high because the coverage is limited in urban area. Individual attention and care will be given as the number of customers may be less when compared to PSU's and the formalities, procedures and time taken may be less, easy and simple for many of the transactions.

The above given information are some of the positive aspects of both the public sector and private sector banks. As these banks have their own objectives and way of attaining those objectives are different, the quality of services rendered may also vary. Formalities in processing credit applications and availing loans, interest rates for deposits and loans, spacious layout, adequate staff at counters, visible display of information, coverage of geographical area, individual attention, attractive advertisements, creative plans and policies and the friendly approach of staff towards the customers are some of the common areas where the degree of satis

faction of customers may vary in case of public sector, private sector and foreign banks [3].

As a result need to study the customer satisfaction and the level of satisfaction of

customers becomes inevitable as these factors affect the working of the industry in rendering fruitful and quality services and also for the up lift ment of the industry in general.

Table 1: Services as Per Customer’sNeeds

Services as per consumer’sneeds	No. of respondents
Strongly agree	32
Agree	42
Neutral	11
Disagree	4
Strongly disagree	5
<b>Grand Total</b>	<b>94</b>

Banking industry has undergone many changes in the recent past. Technological development and competition among banks have made commercial banks to think of new strategies to attract more customers and retain the existing customers. With the increased competition among banks, quality of service rendered and customer satisfaction plays a crucial role in sustainability and profitability of banks. Measuring service quality and level of satisfaction of bank customers becomes inevitable in the present scenario. Hence a

study relating to the customer satisfaction in banks is considered necessary.

The researcher has also made an attempt to explore the relationship between the service quality dimensions, customer satisfaction and customer loyalty in public and private sector banks in Krishna District of Andhra Pradesh. The research problem is fragmented into specifics and presented in the following sections as objectives [4].

The present study is limited to analyze the customer satisfaction in private sector and

public sector banks in Krishna District of Andhra Pradesh only. The sample size of 300 & 204 each, from public and private sector bank may be small when compared to the total population of bank customers in Krishna District of Andhra Pradesh.

In the early days the main banking function of the goldsmiths was to keep in custody other people's money and lending a part of it. Gradually, these functions were extended, and others were added. As a result, the dependence of commerce upon banking has become so great that in the modern money economy, the cessation, even for a day or two, of the banker's activities would completely paralyze the economic life of a nation. Now-a-days, the bankers have to deal with many matters. They serve as custodians of stocks and shares and other valuables. Imports into and exports out of a country are financed by banks and documents relating to the goods so imported and exported, at one time or another pass through the hands of the bankers.

A preliminary investigation was done by collecting 50 samples each from public sector and private sector bank customers to check the reliability of the research instrument considered for the study. For this, the researcher applied Cronbach Alpha

method to check the reliability as well as validity of the study [5]. This method is applied for all the statements in Likert's five point scale and the Cronbach Alpha was found to be 0.891. This implies that the research instrument is reliable at 89.1 per cent level. Therefore the researcher proceeded with the same questionnaire to collect 500 responses, 250 each from public and private sector banks.

Based on the pilot study results, 790 questionnaires were distributed to the customers of 5 public sector and 5 private sector banks. The number of responses collected, after consistent follow up, was 300 questionnaires from public sector banks and 204 from private sector banks. Therefore the total sample size for the study was 504; 300 from public sector banks and 204 from private sector banks. The study is confined to a few selected Public and Private Sector Banks and for this purpose **5 Public Sector Banks** and **5 Private Sector Banks** are considered as the sample domain: These banks are selected on the basis of more number of branches in Krishna district. The following five public sector banks are chosen to take the responses [6].

### **Literature review**

**Abdallah, N.,et.al (2021) [1]:** Developed the SERVQUAL model, which became the foundation for measuring service quality across industries. It identifies five key dimensions reliability, responsiveness, assurance, empathy, and tangibles that are frequently used in evaluating banking services, including e-banking.

**Al Masud, et.al (2021) [2]:** Investigated the integration of technology in banking service delivery and found that ATMs, online banking, and phone banking significantly influenced customer satisfaction and service quality perceptions.

**Gazi, et.al (2023) [3]:** Identified several critical dimensions of online service quality, such as website design, reliability, and customer service, emphasizing that ease of use and system functionality are major drivers of satisfaction in e-banking.

**Hossain, et.al (2023) [4]:** Proposed an e-service quality model for online environments and highlighted dimensions like efficiency, system availability, fulfillment, and privacy as key in the context of internet banking.

**Alharthi, et.al (2022) [5]:** Demonstrated that e-service quality has a significant

impact on customer loyalty, especially when the services are consistent, secure, and user-friendly—a lesson particularly relevant for nationalized banks trying to retain their customer base amid growing competition.

**Alnaser, et.al (2017) [6]:** In a comparative study between public and private sector banks in India, Kumbhar concluded that nationalized banks lag behind in certain aspects of e-banking services such as user interface and timely response, despite having a strong physical presence [7].

**Banu, et,al(2019) [7]:** Studied rural and semi-urban e-banking trends in Uttar Pradesh and reported that while awareness of e-banking services had increased, customers still faced challenges related to internet access, service reliability, and trust in digital platforms.

**Bekiris, M. et.al (2022) [8]:** Emphasized the importance of data security, transaction accuracy, and rapid response in the adoption and satisfaction of e-banking services in India.

**Chang, M., et.al (2017) [9]:** Focused specifically on Uttar Pradesh and noted that while younger demographics showed a higher preference for e-banking, older

customers in nationalized banks preferred traditional banking due to perceived complexity and service inconsistencies online.

**Fauzi, et.al (2019)** [10]: Noted a significant increase in the adoption of e-banking services post-COVID-19. The study stressed that nationalized banks needed to improve the digital experience to match the speed and user-centricity of private banks.

**Kumar and Singh et.al (2024)** [11]: Conducted a regional analysis in Northern India, including Western UP, and found that customers valued transaction security, mobile app usability, and quick resolution of issues as the most critical service quality parameters in e-banking.

**Al Masud,et.al (2024)** [12]: Explored recent improvements in nationalized banks' digital platforms and found that while service features had improved, gaps remained in real-time support and intuitive user interface, especially in tier-2 and tier-3 cities [8].

**Rahmanet.al (2024)** [13]: Chandra sekhar an Rajendran, Anantharaman R.N. (2003) focussed on investigating the critical factors of customer perceived service quality of

banks in India. The study was conducted to compare and contrast the three groups of banks in India with respect to the service quality factors from the perspective of the customers. They found that customers in developing economies seem to keep the “technological factors” of services as core service and systematization of the service delivery as the yardstick in differentiating good and bad service while the “human factors” play a lesser role in discriminating the three groups of banks.

**Shuvroet.al (2022)** [14]: found that high service quality contributed significantly to profitability and productivity. The results of the study led to the conclusion that service quality of foreign banks is comparatively better than that of Indian banks and there are service quality variations across demographic variables.

**Senathirajahet.al (2024)** [15]: examined the factors that influence consumer attitudes towards and adoption of self-service technologies. The results indicated that different factors influence attitudes towards ATM, phone banking and online banking.

Atul Dhyani, Batra G.S. and Jaskaran Singh Dhillon (2006) revealed that the “commitment” is very strong in foreign

banks, because of its consistent delivery of quality service. Whereas in private sector banks the quality of service is also improving, but the cost of delivering the services is more compared to the actual service rendered. Public sector banks lack “commitment” in delivery of quality service.

Hsin Ginn Hwang, Rai Fu Chen and Jia Min Lee (2007) developed a measuring instrument to measure the customer satisfaction with internet banking in Taiwan. The study revealed that the internet banking customer satisfaction depends heavily on security and trust considerations on the internet [9].

Purohit H.C and Avinash D. Pathardikar (2007) said that the perceptions of the consumers on different banks differ due to the behavior of the individual employees or officers. The five dimensions of SERVQUAL were observed as ideal in all the banks except reliability of the employees.

Abu Shan ab E, Pearson J.M (2007) investigated the key determinants of the adoption of internet banking in Jordan. The author attempted to validate the appropriateness of the Unified Theory of Acceptance and Use of Technology (UTAUT) within the

context of internet banking. The results of this study indicated that UTAUT provides a good foundation for future technology acceptance research. The three main predictors, viz. performance expectancy, effort expectancy, and social influence were significant and gender moderated the relationships between the three independent variables and the dependent variable (behavioral intention).

Sadiq Sohail M and Nassar M. Shaikh (2008) measured the quality of service from customers' perspective for internet banking and discussed how banks can be competitive by providing quality services [10]. The analysis identified three factors that influence users' evaluation of service quality of internet banking services which are “efficiency and security”, “fulfillment” and “responsiveness”.

Halil Nadiri, Jay Kandampully and Kashif Hussain (2009) presented a conceptual model BANKZOT and said that evaluation of services can be scaled according to different types of expectations – desired and adequate – and that customers use these two types of expectations as a comparison standard in evaluating bank services. The findings revealed that young customers have a narrow zone of tolerance

with regard to the services provided by the banks.

Saravana Kumar M (2009) discussed the significance of difference between the perceived and desired level of service quality. The difference between the perceived and desired level of service quality is negative indicating that the perceived services of the sample banks fell short of the desired services. The difference is also found to be significant for a majority of the factors in commercial banks.

Michel Rod, Nicholas Ashill, Jinyi Shao and Janet Carruthers (2009) examined the relationship among three dimensions of service quality that influence the overall internet banking service quality and its effect on customer satisfaction in New Zealand. The results indicated that there is a significant relationship between online customer service quality, online information service quality, banking service product quality, overall internet banking service quality and customer satisfaction [11].

Usha Lenka, Damodar Suar and Pratap Mohaparta (2009) examined whether service quality increases the customer satisfaction and loyalty in Indian commercial banks. The results suggested that better human,

technical and tangible aspects of service quality of the bank increase customer satisfaction and human aspects of service quality influence customer satisfaction more than the technical and tangible aspects. They concluded that customer satisfaction leads to customer loyalty.

Ritu Metha, Neeru Kapoor and Suman Nayyar (2010) found the major factors that shape the practice of marketing in service organizations as the environment, and how a particular business views and organizes its marketing efforts and indicated that factors are equally important in creating and constraining managers opportunities for effective option. They suggested that there is a need to identify more dimensions of service quality constructs in future to satisfy the needs of the customers.

## **Methodology**

Following internal procedures, the service provider has two options for measuring client satisfaction: in-depth interviews and questionnaire distribution analysis [12]. Depending on the intricacy of the customer-provider relationship, depth interviews can be used to gather information from consumers who fall into various categories. These kinds of interviews can be planned

and directly focused on the customers' opinions on the quality of services rendered, their degree of satisfaction, and areas that require development.

Customers might be given questionnaires to complete in order to get information about their level of satisfaction. A well-crafted questionnaire with questions about the customer's wants or expectations, their experience or the quality of the services they receive, and their degree of satisfaction with various aspects of service quality can be distributed, and the answers must be requested.

At the time of framing of questionnaire, the service provider should keep in mind the length of the questionnaire and the rating scale to be used to measure the responses of the customers. The questionnaire should contain a reasonable number of questions which are easy to understand and could reflect the exact requirements or perceptions of the customers. The ratingscale should be framed in such a way that it should produce mean score of the responses given by the customers [13].

Table 2: Occupation of the respondents

Type		Occupation							Total
		Govt. employe e	Emplo- yee	Busin- ess	Profe- ssion	Far- mer	Home maker	Others	
Publi c sector banks	Count	453	121	53	65	6	4	36	738
	%	9.0%	76.3%	34.9%	9.7%	8.3%	3.8%	18.5%	160.5%
Privat e sector	Count	75	546	42	7	0	3	24	697
	%	9.2%	24.2%	24.9%	5.6%	0%	5.0%	9.3%	.0%

banks									
	Count	35	291	70	11	2	22	27	458
Total	%	6.9%	51.8%	54.9%	8.3%	0.3%	3.2%	34.5%	159.9%

To get an accurate measure of customer satisfaction, a true representative of the total population must be selected as sample unit using random sampling technique and a sufficiently large sample must be obtained. The primary data collected either through interview method or by distribution of questionnaire must be analyzed using a specialist package such as STATISTICA, SAS or SPSS which will make standardized analysis much easier and quicker and offer more in the long run.

It was noted from the model that after formulating the research objectives, the researcher has to analyse the customer from their behavioral aspect and a preliminary market analysis must be conducted through different sources in order to obtain behavioral intentions of customers, various competitive edges and how the services are provided by the competitors. Based on this

preliminary analysis, a questionnaire has to be designed inculcating the various survey parameters and the well constructed questionnaire has to be circulated among the customers for data collection.

The data which is collected has to be checked for reliability and has to be analyzed and compared with standards and any improvement, if required, has to be formulated and implemented. The above model shows the link between customer loyalty and performance. At the first instance, the customer compares the service performance with certain standards from various sources and evaluates the performance. The effect of evaluation is either positive, negative or zero effect which leads either to satisfaction or dissatisfaction. The outcome of satisfaction situation is intent to purchase in future also and dissatisfaction leads to complaints.

Table 3: Family type

Type	Family Type		Total
	Nuclear family	Joint family	

Public sector banks	Count	156	102	256
	%	54.8%	96.7%	151.5%
Private sector banks	Count	116	82	198
	%	96.7%	43.3%	140.0%
Total	Count	172	124	296
	%	25.9%	64.1%	90.0%

The above given model highlights the concept of value as a driving force in product/service choice and satisfaction. According to this model the product attributes play a vital role in deciding the consequence of use and the desired end state of using the product in future. If the feeling for product is positive, the consequence and the end state would be positive and vice versa if the feeling for attributes is negative.

This model is another version of the above model in an abbreviated form developed by Oliver (1999). This model depicts the link between satisfaction and value. According to this model the quality, performance and cost of the input i.e. service performance has an impact on the formation of satisfaction. Here the customer not only evaluates the quality of service but also the cost involved in utilizing the service. This model shows the use of gross benefit-cost judgments by consumers.

Electronic banking has improved the quality of services offered by the bank

110 responses

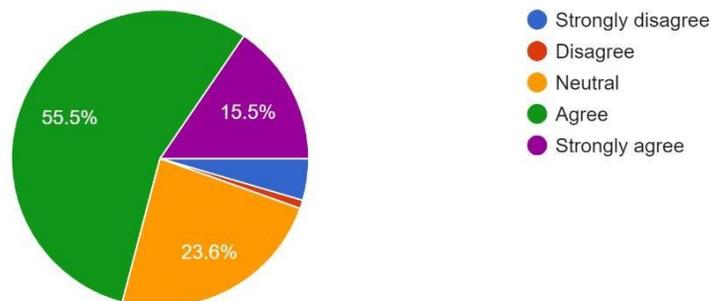


Figure 1: Quality of Service Offered By The Bank

Research for this model supports the conceptualization of perceived quality as a separate construct, distinct from satisfaction (Bitner & Hubbert, 1994) It highlights the construct of overall satisfaction in contrast to the construct of a component level of satisfaction. This model denoted a stronger correlation between these two constructs [14].The next model differentiate between technical service quality and perceived service quality and shows how satisfaction results from a comparison between expected service and perceived service (Bateson, 1991). “Other data inputs” includes word-of-mouth, past experience and advertising.

### **Customer satisfaction–micromodels**

Erevelles and Leavitt (1992), in their research have given a brief summary of some of the micro-models pertaining to customers satisfaction. There are seven types of models they have reviewed in their article, which are as follows:

#### **The Expectations Disconfirmation Model**

This has been a dominant model in satisfaction research where consumers compare pre-consumption expectations with post-comparison experiences of a

product/service to form an attitude of satisfaction or dissatisfaction towards the product/service. In this model, the authors have proved that expectations are derived from beliefs. This is the predictive meaning of the expectations concept.

#### **The perceived Performance Model**

This model deviates from the above given model which states that expectations play a less significant role in satisfaction formation. The model performs well in situations where a product/service performs positively that the consumer’s expectations get discounted in their post consumption reaction to the product/service.

#### **Norms Model**

This model resembles the Expectations Disconfirmation Model where the consumer compares perceived performance with some standard for performance [15]. In this case the standard is not a predictive expectation. The consumer uses what should happen as the comparison standard rather than considering what will happen in the consumption experience.

This model integrates the concept of perceived service performance into the satisfaction process for a product/service. According to this model consumers use three factors to determine attribution's effect in satisfaction. They are locus of causality, stability and controllability. The locus of causality can be external (credit or blame a service provider gets) or internal (that is, the consumer is responsible for the product/service performance); stable causes would tend to have more impact on satisfaction because consumers tend to be more forgiving of product/service failures that appear to be rare events and finally, controllability affects attribution in that a poor outcome in a consumption experience mean that the consumer will be unsatisfied with the product/service provider if the consumer believes that the provider has the capacity i.e. control, to perform in a better manner.

### **Equity Model**

This model emphasizes the consumer's attitude about fair treatment in the consumption process. Fair treatment can use the concept of the equityratio (amount of

return for the effort made) or the concept of social comparison (perceived, relative level of product/service performance that other consumers experience).

### **Result analysis**

That among three hundred respondents of public sector banks only two hundred and sixty seven respondents are aware of the various types of loans provided by their bank, thirty one respondents are not aware of the loans and advances provided by the banks and there are only two nonresponses for this. As far as the private sector bank respondents are concerned, one hundred and eighty four are aware of the loans and advances offered by their banks and twenty customers are not aware of this service.

Discounting of bills is a major activity where the banker purchases the bill drawn by the seller on bank's customer and pays him the amount of bill after deducting some amount as discount or commission. This is one of the major sources of a bank's income the awareness among the customers of public and private sector banks about this service being provided by their banker.

Table 4: Recurring deposit account

Type		Recurring Deposit		Total
		Yes	No	
Public sector banks	Count	3	231	234
	%	0.2%	32.3%	32.5%
Private sector banks	Count	0	677	677
	%	0%	643.0%	643.0%
Total	Count	5	643	648
	%	0.8%	67.6%	68.4%

One of a bank's general utility functions is to issue travelers' checks. These checks are given out to consumers so they can travel with cash. This enables the user to spend money in both Indian rupees and foreign currencies wherever he goes without taking any risks. Customers' awareness of this bank-extended service is displayed in the table below for both public and private sector banks. Of the public sector bank respondents, 2% are aware that their banks offer traveler's checks for a variety of purposes, 35% are unaware of this service, and 13% are unaware of it. In private sector banks, 60.8% of clients have stated that they are aware of this service, 31.4% are unaware of it, and 7.8% have not replied.

Export-import financing is one of the many forms of financial support offered by banks, both public and private, and it is crucial to boosting international trade in our nation. It provides the country with foreign exchange possibilities and encourages traders to engage in international commerce. The knowledge of this service among bank clients is displayed in the following table. Of the 300 public sector bank responses, 137 customers stated that their bank provides export-import financial support for traders, 107 customers stated that their bank does not provide this service, and 56 customers did not reply. 21.6% of respondents in private sector banks are unaware of this service, 39.2% are aware of it, and 39.2% believe their banks do not provide it.

Table 5: Current account

Type		Current account	
		Yes	No
Public sector banks	Count	42	75
	%	1.3%	13.7%
Private sector banks	Count	15	252
	%	1.9%	87.1%
Total	Count	43	56
	%	5.6%	91.4%

Payment in cash of a cheque is called as encashment of cheque. It means to exchange a cheque for money. The following table shows the awareness among the bank customers about this service. The above table shows that 59 percent of the respondents of the public sector banks said that their banks offer encashment of cheque facility, 27 percent reported that their banks does not offer this service and 14 percent have not responded to this question. In private sector banks 11.8 percent are not aware of this facility, 72.5 percent are aware of this service and 15.7 percent have not responded for this.

In order to make safe payment of money to third parties banks offer demand draft service. These are issued on the basis of request of the customer. the awareness of

customers about the issue of demand draft by banks.

it was noted that 93 percent of the customers of the public sector banks are aware of the issue of demand draft by their banks, 5.7 percent reported that their banks does not issue demand draft and 1.3 percent are non respondents, whereas in private sector banks 92.2 percent of the respondents agreed that their banks are issuing DD, 5.9 percent of the consumers are not aware of this and 2 percent are non respondents.

Cheque is an unconditional order in writing drawn on a specified banker drawn by its customer. Cheques make payment easier in case of large transfer of funds between two parties. Awareness among the customers of public and private sector banks with regard to issue of cheque book by their bankers in

case of public sector banks 94 percent of the customers are aware of the issue of cheque book facility provided by their bank, 4.7 percent have reported that their banker does not issue cheque book and the non responses amounted to 1.3 percent of the total customers of the public sector banks. In private sector banks, 94 percent are aware of this facility, 3.9 percent are not aware of this facility and 2 percent are non respondents.

Some banks, whether public sector or private sector allow the NRI's to maintain account with them for making transactions to convert foreign currency into Indian rupee or vice versa. The bank receives the money that has been sent from the person in the country in which the money has been earned the awareness among the customers regarding the foreign in ward remittance facility extended by their banks.

It was found that 46.3 percent and 49 percent of customers of public sector banks and private sector banks are aware of this service, 35.3 percent customers of public sector banks and 35.3 percent of private sector banks have reported that their banks do not offer this service and the non-respondents amounted to 18.3 percent in public sector bank and 15.7 percent in private sector banks. One of the primary

objectives of banks is to accept deposits from their customers in various forms. The main objective of savings account to create savings habit among the individuals, current account is meant for businessman and recurring deposits are more suitable for individuals, who are ready to save a specified sum of amount at regular intervals the responses of the customers of public sector and private sector banks with regard to the various types of deposits.

The awareness among the customers of the public sector and private sector banks with regard to the various types of deposits accepted by their banks It was noted that in case of public sector banks 95.7 percent said that their banks accept savings, current, fixed and recurring deposits, 3.3 percent reported that their banks does not accept deposits and only percent has not recorded their responses for this. In case of private sector banks 100 percent of the customers are aware of the deposits accepted by their banks. This shows that private sector bank customers are more aware of the deposits accepted by their banks compared to the customers of the public sector banks.

Safe deposit locker service is one of the general utility services offered by the bank where the customers can keep their

valuables safely by paying rent for using the lockers. The customers are allowed to access their lockers during the working hours of the bank. Awareness among the customers regarding this service

The percentage analysis about the awareness among the bank customers with reference to the locker services In public sector banks 81.7 percent of the customers are aware of

the locker service provided by their bank, 15.3 percent are not aware of this service and 3 percent has not responded to this. Similarly in case of private sector banks 86.3 percent of the customers are aware of the locker services, 11.8 percent have said that their banks does not offer this facility and 2 percent have not responded to this question.

The bank customer, who is a supplier of materials to other firms, raises an invoice/bill and can lodge the bill in his bank for encashment. If the customer is trustworthy, his bills will be purchased and discounted immediately and the amount is credited to his account after recovering the service charges. This bill will be sent to other party for collection. This service is rendered by the banks in order to help their customer who is a businessman to carry out his business smoothly the awareness among the bank customers about payment of bills by their bankers in this behalf.

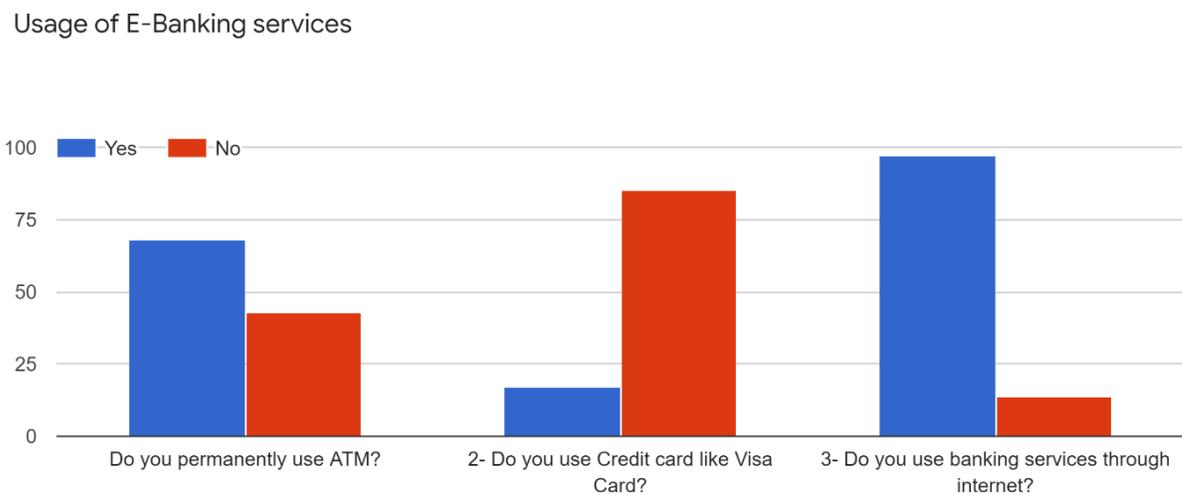


Figure 2: E-Banking Services

It is noted that 76 percent of the customers of the public sector banks know that their banker pays bills on behalf of them, 19 percent said that their banks do not pay bills and 5 percent has not responded to this. In case of private sector banks 80.4 percent of the customers have said that their banks help their customers in paying their bills, 15.7 percent of the respondents do not know about this service and 3.9 percent has not responded for this.

As an agency service, when a bill is presented for payment, the banker will send the bill to the other party for payment. The paying banker will check for the credit balance of the account holder and validates payment to the sender. The collecting banker immediately makes credit for the bill amount in his customer's account the awareness among the customers of public sector and private sector regarding the collection of bills services rendered by the banks.

It was noted that 69.3 percent of the customers of public sector banks and 80.4 percent customers of the private sector banks are aware of the collection of bills service, 22 percent in public sector bank- sand 15.7 percent in private sector banks reported that their banks does not provide

this service and 8.7 percent and 3.9 percent of the public sector banks and private sector banks have not responded for this question.

For the transactions carried out by the customers during a particular period of time the banker sends a statement of account at the request of the customer to the specified address or to the email address of the customer. This is to verify the transactions made by a customer during a particular time period the awareness of the customers to this particular service rendered by the bank.

## **Conclusion**

This study provides valuable insights into the quality of e-banking services offered by nationalized banks in Western Uttar Pradesh, based on customer perceptions and expectations. The findings reveal that while customers appreciate the convenience and accessibility of digital banking, there are notable gaps in service delivery particularly in areas such as system reliability, response time, user interface, and real-time support. The evaluation using service quality dimensions highlights that trust and security remain the strongest attributes of nationalized banks. However, these banks need to strengthen their technological infrastructure and digital customer service to

keep pace with evolving expectations, especially in a competitive environment where private banks often outperform in digital innovation and user experience. Improving e-banking service quality is essential not only for enhancing customer satisfaction but also for building long-term loyalty and promoting digital inclusion in semi-urban and rural parts of Western UP. Nationalized banks must adopt a more customer-centric approach, invest in digital up gradation, and provide consistent support to bridge the gap between expectations and actual service delivery.

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