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Impact of Electronic SERVQUAL on Customer Satisfaction in E-Banking Customers during the Covid-19 Pandemic: A mediated-moderated role of Intention and Attitude

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Abstract: The banking sector holds a major role in the overall development of a country. The operation of the banking system has been moving towards a new dimension, proving it a boon for the banking sector. E-banking is a blessing in disguise for banking customers during the Covid-19 pandemic. The present study will assess the impact of electronic service quality on Customer Satisfaction in banking services during the pandemic. The proposed model for the study is developed based on Hayes's Conceptual Framework. The study uses a Cross-sectional design employing Deductive research and a well-structured standardised questionnaire. In the Convenience sampling method, 156 completed questionnaires were collected from the banking customers. A SERVQUAL model factors along with, Attitude and Intention were tested with reliability and validity; Factor Analysis and Regression were used to test the hypotheses. The results show that service quality dimensions like Convenience, Product and Services and Trust significantly impact customer behavior. Attitude and Intention are found to moderate the relationship between SERVQUAL and customer satisfaction. The study concludes that the undertaken study will significantly assist the banking service provider in understanding customer satisfaction and behavior with their services during the sensitive period of Covid-19.

Keywords: SERVQUAL (Service Quality), E-banking, Customer Satisfaction, Customer, Attitude, Intention, Factor Analysis.

JEL classification: G21, G29, M15, L86.

I.   INTRODUCTION

The Banking sector has witnessed a transformation since the economic transition. Since its reform, the banking sector has shifted its focus from quantitative to qualitative growth and put through strict prudential norms and operations in a competitive environment. It is a significant part of the financial sector, the lifeblood of an economy. **M.Narashimham** introduced banking sector reforms in 1991 and 1998 to strengthen the banking sector. Since then, (**Uppal, Paradigm shift in productivity of e-age**

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banking: some evidence from the Indian banks, 2010) the banking industry has experienced swift change; the most eminent is the technological advancement and communication systems, i.e., the introduction of e-banking services. **(Uppal, Paradigm shift in productivity of e-age banking: some evidence from the Indian banks, 2010)** It has changed the key concept of traditional banking activities and has been influential in expanding the concept of financial information.

Banks play an essential role in keeping the country's inflow of finances running smoothly. In a highly competitive environment, the key to any successful business is quality of services and customer satisfaction. Quality of service plays an essential element in enhancing customer satisfaction. Similar goes for the banking sectors as well. In the cut-throat competitive banking environment, Service Quality is crucial in acquiring, retaining, and serving customers. Providing customers with maximum satisfaction is the most significant challenge that every banking service provider faces. Thus, the Banking sector plays a pivotal role in overall financial development. **(Parasuraman, Berry, & Zeithaml, 1988),** in their studies, Customer satisfaction is the study's outcome.

Bank has an important role in the sustainable evolution of the economy through their Electronic banking services. It can create opportunities for sustainable business. Building strategies by going Digital, providing user-friendly, economical, and convenient services. With utmost utilisation of the scarce resources available to the service provider. To satisfy and retain the old customer as well as attract the new. In such a way, sustainability and banking can has associated through electronic banking services. E-Banking is the conversion of traditional banking services to computerised banking services, enabling the users to access through an electronic/online platform. It is a boon in the banking sector. It is a blessing in disguise for banking customers during the pandemic. The study looks at the influence of electronic SERVQUAL on customer satisfaction in banking services during the pandemic. It also looks into the subsequent impact of electronic SERVQUAL and customer satisfaction with Intention and Attitude as its mediated moderator.

The study aims to understand the influence of electronic SERVQUAL on customer satisfaction in banking services. The study will try to get an answer to the following research questions:

- How can we identify the e-SERVQUAL dimensions influencing customer satisfaction in banking services?
- What impact can the association between e-SERVQUAL and customer satisfaction with a mediated-moderated intention and attitude?

II. REVIEW OF LITERATURE

The literature review of the study is from similar studies with specific references to the study's title. The literature was taken with having SERVQUAL model as the basis; the dimension of SERVQUAL, customer behavior, and customer satisfaction. E-SERVQUAL, developed by **(Zeithaml, Parasurarnan, & Malhotra, 2002)**, is a seven dimensions service

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quality measure to measure electronic SERVQUAL towards customer satisfaction. The propounded dimensions of SERVQUAL include reliability, efficiency, fulfilment, privacy, responsiveness, recovery, contact to measure and customer's perception of service quality.

(ZeithamI, Berry, & Parasuraman, 1996), in their study "The Behavioral Consequences of service quality," pointed out that good service quality can retain customers at any level. But to do so, the results of customer behavior should be noticeable. Mediocre service quality can be a dissatisfaction among the customers, which leads them away from the service provided. Their studies show a powerful impact of customer behavior intention on customer satisfaction. It allows researchers to delve more into customer behavior and satisfaction and an opportunity for the service managers to utilize the available option. **(Zeithaml, Parasurarnan, & Malhotra, 2002)** Also suggest that E-SQ is a multidimensional construct, and its dimensions may vary across time and studies.

E-service quality has a positive influence, directly and indirectly, on satisfaction and three behavior intentions: repurchase intention, word of mouth, and site revisit **(Rita, Oliveira, & Farisa, 2019)** E-service quality elements affect customers' use of numerous channels **(Sousa & Voss, 2012)**. Channel features are one of the essential factors impacting customer behavior. They set out to study the pronged impact of e-service quality in a numerous-channels of e-banking service and its implications for loyalty intention and customer channel behavior. E-loyalty intention as a customer behavior attribute strongly impacts service quality. The study concluded on a note that e-loyalty preference towards the service might reduce as a result of the shift of customer integration from bricks and motors towards internet, electronic and digital channels.

(Sakhaei, Afshari, & Esmaili, 2014) , in their study, they identified six service quality dimensions, reliability, efficiency, responsiveness, fulfilment, security/privacy, and website design, to analyses the impact of service quality on customer satisfaction in internet banking. The study is descriptive and applied research in nature, and the Likert scale was used for analysis. In Internet banking, all the six service quality dimensions have a significant relationship with customer satisfaction, in which reliability has the highest relation, and website design has the slightest regard for customer satisfaction.

 (SHARON & CLAUDE, 2017) Demonstrate the impact of ATM service quality dimensions on customer satisfaction. The case study adopted 20 items of the SERVQUAL model. Six components comprise tangibility, reliability, responsiveness, assurance and Empathy, Security, Price, and Service. Service quality and customer satisfaction are moderated by diversity. The results show a cogent impact on customer satisfaction. Assurance and Empathy positively influence service quality as compared to security and tangibility. The moderating factor, diversity, has a moderate effect on customer satisfaction.

(Sathiyavany & Shivany, 2018) The study collected a survey of 305 e-banking users from 7 selected banks in the Northern provinces of Sri Lanka under a random sampling procedure. It is conducted to understand the interaction among e-service qualities, e- customer satisfaction, e-loyalty, and customer's personal like age, education, experience & knowledge as a moderator. A positive interaction among the factors has resulted. The model showed that E-

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convenience, E-response, and E-trust are more important than others, as customers prefer convenience, timely assistance, and security measures for their banking transactions.

Research Gap

After going through a similar area, it pointed out that research on electronic service quality impacts customer satisfaction in Manipur is required. Much research regarding electronic service quality on customer satisfaction was found. However, a mediated-moderated examination of intention and attitude is limited in banking studies in India, particularly in Manipur. So, the present study was undertaken to fill this gap in the study of electronic service quality in Manipur.

III. OBJECTIVES OF THE STUDY

The literature and gap show that the need to study service quality impacts customer satisfaction and behavioral aspects like intention and attitude. Therefore the following objectives are formulated.

- To explore the impact of electronic service quality dimensions on customer satisfaction in e-banking customers.
- To study the impact of customer behaviour on customer satisfaction in e-banking customers.
- To analyze the mediated-moderated effect on the relationship between service quality and customer satisfaction.

Framework Analysis
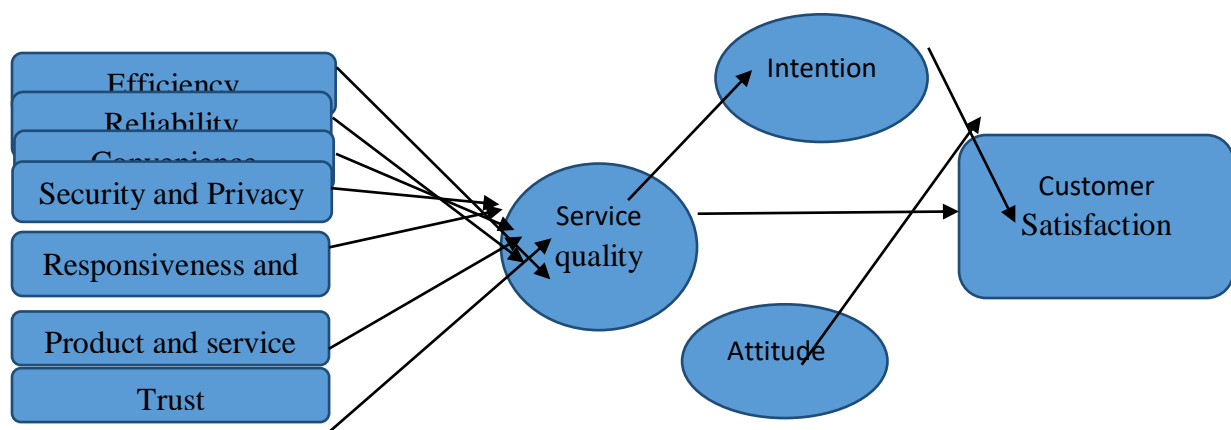
Figure 1: A proposed conceptual framework model is derived from (Hayes, 2013)

The study uses seven dimensions of e-service quality and two customer behaviour factors in the above diagram. The above conceptual framework was developed based on Hayes's model templates, following various literature and theoretical studies **(Zeithaml, Parasurarnan, & Malhotra, 2002)** a diagrammatic format shows the independent variable, the seven e-service quality dimensions: Efficiency, Reliability, Convenience, Security and Privacy,

Responsiveness and communication, Product and service and Trust. In contrast, Customer Behavior (attitude and intention) will be the moderating variables. Customer satisfaction is the dependent variable. The relation between e-service quality, customer behavior and customer satisfaction is examined through correlation analysis, and the regression analysis analyzes the impact of the service quality on customer satisfaction.

Hypotheses

H1: Service quality dimensions significantly influence Customer Satisfaction.

H2: Intention has a positive influence on Customer Satisfaction.

H3: Attitude has a positive influence on Customer Satisfaction.

H4: Service quality dimensions significantly influence Customer satisfaction through Intention.

H5: Service quality dimensions and Attitude significantly influence the relation with Customer Satisfaction.

IV.   DATA AND RESEARCH METHODOLOGY

The study is deductive and cross-sectional. A quantitative methodology with a structured survey was developed from pre-validated scales to determine the SERVQUAL model adopted for the study. The quantitative methods are applied to analyze the relationship between e-service quality, customer satisfaction and behavior with correlation and regression analysis.

Sampling Design and Sample Size

156 completed questionnaires were collected during the pandemic using the Convenience sampling method from a banking customer in Manipur. The survey questionnaire was collected through an online Google form shared among social network users. The participants of the survey are from diverse backgrounds.

Research Instrument

The questionnaire was separated into two sections. The top section consists of the present use of e-banking services, constructs like SERVQUAL and customer behavior and customer satisfaction along with their items. The second section consists of the socio-demographic profile of the respondents, namely age, gender, qualification, status, occupation, and length of using e-banking services. The items mentioned above are measured using the Likert scale of 1 to 7.

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DATA ANALYSIS

156 samples were collected and analysed using IBM SPSS 23. The demographic profile of the respondents was analysed using descriptive statistics. Frequency and percentage were analyzed. The relationship among the variables, namely, e-service quality, behavior and customer satisfaction, were found through a correlation coefficient. Lastly, to test the hypotheses, regression analysis is used.

RESULTS AND DISCUSSIONS

This section shows the statistical tools used for analysis and results were interpreted below.

Table 1: Socio-Demographic Profile of the Respondent

Variables	Category	Frequency (N=156)	Percentage (%)
Gender	Male	81	51.9
	Female	75	48.1
Age	18-25	47	30.1
	26-35	97	62.2
	Above 35	12	7.7
Qualification	12th	3	1.9
	Diploma	3	1.9
	Graduate	43	27.6
	Post Graduate and Above	99	63.5
	Professional	8	8.00
Status	Married	31	19.9
	Unmarried	125	80.1

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Occupation	Students	80	51.3
	Private Employee	35	22.4
	Government Employee	25	16.0
	Self-Employed	16	10.3
Length of using e-banking services	Less than a year	19	12.2
	2-5 year	76	48.7
	5 years and above	61	39.1

Source: Survey Data

Table 2: Profile of the E-banking Services Used by the banking customers in Imphal-West, Manipur

Particulars		E-banking Services													
		ATM		Credit Card		Internet Banking		Mobile Banking		Telephone Banking		E-Cheques		NEFT/RTGS	
		U	NU	U	NU	U	NU	U	NU	U	NU	U	NU	U	NU
Age	18-25	33	14	4	43	31	16	27	20	2	45	1	46	13	34
	26-35	57	40	12	85	76	21	62	35	7	90	2	95	31	66
	Above 35	10	2	2	10	10	2	9	3	1	11	0	12	3	9
Gender	M	52	29	9	72	61	20	53	28	6	75	2	79	25	56
	F	48	27	9	66	56	19	45	30	4	71	1	1	22	53
Qualification	P	56	24	8	72	52	28	49	31	4	76	1	79	20	60
	PE	20	15	5	30	27	8	24	11	3	32	1	34	13	22

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GE	14	11	4	21	23	2	16	9	3	22	1	24	11	14
SE	10	6	1	15	15	1	9	7	0	16	0	16	3	13

Here U- Use, NU- No Use; M- Male, F- Female; S- Student, PE- Private Employee, GE- Government Employee, SE- Self Employed

The above table 1 shows the socio-the demographic profile of the respondents. The respondents of the study were banking customers across Imphal-West, Manipur. The survey collected 156 completed questionnaires, 51.9 % constituting males and 48.1 % as females. The data imply that more respondents who participated in the survey are males. From the age group with 30.1 % of 18-25 years and 62.2% between 26-35, customers above 35 constituted 7.7% of the sample. It is interpreted as e-banking has caught more attention within the 26-35. A large part of the respondents are graduates and Post-Graduate and above, with 27.6% and 63.5 % of the model. Of 125, 80.1%, most of the respondents are unmarried, and 19.9% are married. Further it is also found that most of the respondents, 51.3 %, are students, with 22.4%, 16.0%, 10.3% as private-employee, Government employees, and Self-employed.

The table 2 depicts the usage of e-banking services, it is found that the majority of the respondents, 87.8%, had been using it for more than two years and above. Out of all the E-banking services, ATM (100 used), Internet banking (117), Mobile banking (98), and NEFT/RTGS (47) are found to be more used than the Credit card (18), telephone banking (10), and E-cheques (03) are the area where respondents had been using less. The socio-demographic factors like gender, age, and qualification influence ATM usage in Imphal-West, Manipur. It indicates that ATM usage is influenced by age, gender and qualification. Service quality of ATM services also affects the respondent to a more considerable extent **(IGHOMEREHO, LADIPO, & DIXON-OGBECHI, 2018)**. Though in some literature, it is that the number of ATM users decreased to a certain extent after internet banking came into the picture. But, it has been shown from the study results that quite many respondents still prefer using ATMs besides internet banking services in Manipur. Many respondents used Internet banking, Mobile banking and NEFT services during the pandemic as they are easily accessible with an internet connection. The results show the services used by the respondent and not the frequency of the services.

Table 3: Construct, Factor Loading, KMO, Cronbach's Alpha, AVE, CR and TVE

Construct	Items	Factor loadings	KMO (sampling Adequacy)	Cronbach's Alpha	AVE	CR	TVE % (Total Variance Explained)
Efficiency	E1	.659	.554	**.317**	**0.334**	0.75	**33.45**

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				(.332 if E3 is eliminated)	**(0.392 if E3 is eliminate d)**	**(0.758 if E3 is eliminate d)**	(43.1 if E3 is eliminate d)
	E2	.638					
	E3	**.398**					
	E4	.581					
Reliability	R1	.806	.746	.790	0.614	0.918	61.50
	R2	.823					
	R3	.804					
	R4	.697					
Convenience	C1	**.096**	.678	**.590** (.760 if C1 is eliminated)	**0.51**	0.82	**51.03** (67.8 if C1 is eliminate d)
	C2	.855					
	C3	.772					
	C4	.839					
Security	SE1	.767	.797	.848	0.69	0.94	69.93
	SE2	.872					
	SE3	.874					
	SE4	.828					
Responsiven ess and Communicati on	RC1	.736	.778	.775	0.601	0.914	60.292
	RC2	.837					
	RC3	.779					
	RC4	.750					
Product and Service	P1	.780	.678	.721	0.642	0.906	64.21
	P2	.806					
	P3	.818					
Trust	T1	.865	.724	.831	0.74	0.94	74.78

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	T2	.863					
	T3	.867					
Attitude	A1	.869	.767	.868	0.72	0.95	72.53
	A2	.902					
	A3	.898					
	A4	.726					
Intention	I1	.886	.665	.806	0.72	0.93	72.23
	I2	.894					
	I3	.763					
Quality service	S1	.803	.807	.860	0.707	0.946	70.7
	S2	.837					
	S3	.887					
	S4	.835					

Table 3 uses Cronbach's alpha to test the validity and reliability of the questionnaire. It measures 37 items, out of which 26 items are from electronic service quality dimensions, 7 items from customer behavior and 4 items from customer satisfaction. The alpha coefficient of reliability, security, responsiveness and communication, product and service, trust, attitude, intention and service quality exceeds the acceptable reliability coefficient of 0.70. The alpha coefficient of efficiency and convenience is less than the allowable rate.

However, in eliminating the lesser factor loading of efficiency and convenience, it is seen that the reliability coefficient of convenience increases while efficiency remains the same.
KMO measures sampling adequacy to test the appropriateness of using factor analysis for the data.
The measurement should be greater than 0.5 to identify the sampling adequacy for satisfactory factor analysis to proceed. KMO measured shows that all the factors have exceeded the acceptable rate, indicating adequate sampling.
The table also shows the factor loadings of 37 items; here, items E3 and C1 show factor loading less than their desirable value. So, E3 and C1 were deleted from the measurement and the remaining 35 items were proceeded for the analysis. The study uses principal

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component analysis to extract the variance. From 37 items, 10 components were extracted. However, after eliminating E3 and C1, 9 components were extracted.

 The Average Variance Extracted (AVE) is used to validate constructs. It is used to measure the number of variances captured by a construct concerning the amount of variance due to measurement error (**Santos & Cirillo, 2020**). AVE values of 0.70 and above are considered good, and a level of 0.5 is Acceptable, **(Fornell & Larcker, 1981).**A composite Reliability value of 0.60 or more is recommended by **(Fornell & Larcker, 1981)**. From the above, it is seen that the AVE of efficiency is below the desired level. However, the respective CR is above the acceptable level.

Table 4: Correlation analysis of the Service Quality, Customer Behavior (Attitude and Intention) and Customer Satisfaction

Variables	Service Quality	Customer Behavior	Customer Satisfaction
Service Quality			
Pearson Correlation	**1**	.607**	.589**
Sig. (2-tailed)		.000	.000
N	156	156	156
Customer Behavior			
Pearson Correlation	.607**	**1**	.744**
Sig. (2-tailed)	.000		.000
N	156	156	156
Customer Satisfaction			
Pearson Correlation	.589**	.744**	**1**
Sig. (2-tailed)	.000	.000	
N	156	156	156

∗∗. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary Data

Table 4 represents the correlation analysis between service quality, customer behavior and customer satisfaction. The result demonstrates a significant positive relationship between

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service quality, customer behavior, and customer satisfaction, at a p <.01 level of significance. The table results interpreted a positive relationship between service quality and customer behavior with r = .608 at p < .01 and r=.579 at p<.01 with service quality and customer satisfaction. A strong positive correlation has resulted between customer behavior and customer satisfaction at r = .744 at p<.01. Thus, it can be interpreted that there exists a positive correlation among the three variables. The study results were supported by previous studies on service quality and customer satisfaction **(Zeithaml, Parasurarnan, & Malhotra, 2002).**The results show that the e-banking service providers in Manipur should focus on their operation because these three variables are significant to each other, and deviation in one variable can lead to drastic changes in another.

Table 5- H1: Regression analysis between service quality dimensions and customer satisfaction

Model Summary

Model	R	R square	Adjusted R square	Durbin-Watson
1	.684a	.468	.443	1.726

ANOVA

Model	Sum of squares	Df	Mean Square	F	Sig.
Regression	1284.319	7	183.474	18.624	.000b
Residual	1458.040	148	9.852		
Total	2742.359	155			

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
1	B	Std. Error	Beta	t	Sig.
(Constant)	1.233	2.503		.492	.623
Efficiency	.020	.118	.011	.174	.862
Convenience	.231	.096	.165	2.407	**.017**
Reliability	.136	.072	.122	1.893	.060
Security	.019	.072	.021	.265	.791

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Responsiveness	.048	.072	.051	.667	.506
Product	.399	.097	.304	4.110	**.000**
Trust	.355	.090	.298	3.948	**.000**

a. Predictors: (Constant), trust, Reliability, Responsiveness, Efficiency, Convenience, product, security

b. Dependent Variable: satisfaction

The statistical tool, correlation and regression analyses were used in the study to test the laid down hypotheses. The relationship between service quality dimensions and customer satisfaction is examined with regression analysis. And Customer behavior with customer satisfaction. Whereas correlation measures the relationship between variables, and its measure of r is between +1 and -1. The regression analysis is tested at a 5% significance level with a 95% confidence level.

The Regression analysis of Table 5 H1 model summary of the service quality dimensions and customer satisfaction shows r=684, r square= .468, and Durbin-Watson 1.726. It shows that independent variables of service quality dimensions have explained 46.8% of the change of the dependent variable, i.e., customer satisfaction. Durbin-Watson is used to test for auto-correlation in a regression output model, and 1.726 indicates a positive auto-correlation. It is considered a moderate study as a limited number of respondents is considered. In determining ANOVA, the results with F= 18.624 and significance at p<0.01.

Table 5- H2: Regression analysis between Attitude and Customer satisfaction

Model	R	R square	Adjusted R square	Durbin-Watson
1	.750[a]	.563	.560	1.668

ANOVA

Model	Sum of squares	Df	Mean square	F	Sig
Regression	1543.021	1	1543.021	198.130	.000[b]
Residual	1199.338	154	7.788		
Total	2742.359	155			

Source: Primary data. a. Dependent Variable: satisfaction

b. Predictors: (Constant), attitude

Coefficients

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Model	Unstandardized Coefficients		Standardized Coefficients		
1	**B**	**Std. Error**	**Beta**	**T**	**Sig.**
(Constant)	2.854	1.396		2.060	.041
Attitude	.833	.059	.750	9.557	**.000**

Table 5 H2 model summary of the regression analysis of customer behavior and customer satisfaction show r= .763 and r square= .583 and Durbin-Watson 1.730. It shows that 58.3% of the independent variable have explained the change of the dependent variable. A positive auto-correlation is shown. Attitude and Intention are factors influencing customer behavior. There is a significant relationship between attitude, intention and customer satisfaction. And attitude and intention are found to be significant. Thus, it can be concluded that customer behavior as a moderator moderates the relationship between service quality dimensions and customer satisfaction.

Table 5- H3: Regression analysis between Intention and Customer satisfaction

Model	R	R square	Adjusted R square	Durbin-Watson
1	.577[a]	.333	.329	1.808

ANOVA

Model	Sum of squares	df	Mean square	F	Sig
Regression	913.988	1	913.988	76.983	.000[b]
Residual	1828.371	154	11.873		
Total	2742.359	155			

a. Dependent Variable: satisfaction

b. Predictors: (Constant), intention

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
1	**B**	**Std. Error**	**Beta**	**T**	**Sig.**

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(Constant)	9.528	1.459		6.529	.000
Intention	.755	.086	.577	8.774	**.000**

Table 5-H4: Regression analysis of Service Quality and Intention with Customer satisfaction

Model Summary

Model	R	R square	Adjusted R square	Durbin-Watson
1	.685	.470	.463	1.767

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1287.905	2	643.952	67.740	0.000
Residual	1454.454	153	9.506		
Total	2742.359	155			

Dependent variables: Satisfaction, Predictors: (Constant), Intention, and SQ.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error		t	Sig.
Constant	-1.405	2.178		-.645	.520
SQ	.115	.018	.413	6.272	**.000**
Intention	.513	.086	.392	5.951	**.000**

Dependent variables: Satisfaction

Table 5- H5: Regression analysis of Service Quality and Attitude with Customer satisfaction

Model Summary

Model	R	R square	Adjusted R square	Durbin-Watson
1	.765	.585	.580	1.682

ANOVA

Model	Sum of squares	Df	Mean square	f	Sig
Regression	1604.108	2	802.054	107.809	.000
Residual	1138.251	153	7.440		
Total	2742.359	153			

Dependent variable: Satisfaction, Predictors: (Constant), Attitude, and SQ.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		

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	B	Std. error	Beta	t	Sig
(Constant)	-1.002	1.909		-.525	.601
SQ	.053	.019	.192	2.866	**.005**
Attitude	.699	.075	.629	9.368	**.000**

Source: Primary Data

Hypotheses Results

Of all the E-Service quality dimensions, Convenience, Product and Services and Trust are found to be significantly influencing Customer Satisfaction. At the same time, the other dimensions, like Efficiency, Reliability, Responsiveness and Security, do not significantly impact the respondents in the study. Trust and Products and services have the highest significance, followed by Convenience. The mediator-moderator factors are found to influence Customer Satisfaction and E-Service Quality significantly. It can say that E-service quality, along with Attitude and Intention, influences Banking Customers.

PRACTICAL IMPLICATION

The study has many practical implications, as results can vary depending on the sample size. The findings from the study reveal that seven service quality dimensions are considered. Out of seven, only three, namely Convenience, Product and Services and Trust, are found significant, which may contradict previous research in a similar area. And moreover, no specific standard service quality model specifies the significant factors apart from SERVQUAL, commonly taken as a base model. Hence, e-banking service providers should consider the services like Efficiency, Reliability, Responsiveness and, most importantly, Security in dealing with Customer Satisfaction during the critical phase of the pandemic.

Furthermore, the nature of the study also limits the scope as it is survey-based, and respondents' opinions may differ from time to time. So, the analytical results may limit the generalization per the knowledge (**AHANTHEM & SINGH, 2021**) of the researcher. So, a detailed study in similar focus areas adds more favorable factors that the present study failed (**AHANTHEM & SINGH, 2021**) to address.

V.   LIMITATION AND FUTURE DIRECTION OF RESEARCH

The study has limitations as it does not consider the income level of the respondents who took the survey during the pandemic. Also, the respondents are from diverse backgrounds and demographic profiles, and it is seen that most respondents are students (80) out of 156 respondents. Comparing income levels among e-banking users may produce more behavioral patterns towards service quality. There can be a deviation in results depending on the sample size. And the analytical results may limit the generalization (**AHANTHEM & SINGH, 2021**) as per the researcher's knowledge. Also, the study has not regarded other social and cultural aspects. Finally, primary data is used to conclude the investigation, and cross-sectional research is conducted; the study can also be observed using longitudinal data in future research. The future direction can undertake a comparative analysis of the pre and post-pandemic on E-banking users (**Ayo, Oni, Adewoye, & Eweoya, 2016**) regarding E-

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service quality on Customer Satisfaction. So, in-depth studies in similar focus **(AHANTHEM & SINGH, 2021)** areas add more favorable factors that the present study failed to address.

VI.   CONCLUSION

The banking industry is a commoditized space, so Customer satisfaction, to a more considerable extent, is influenced by the relationship between the banking service provider and their customer **(Vaslow, 2018)**. To provide a great customer experience, bank service providers must meet their expectations. A positive experience from customers towards the banking services is more likely to influence customer satisfaction. The competitive advantage through high-quality service is an increasingly vital weapon to survive the sector. The remarkable service quality leads to remarkable results in customer satisfaction. With everyone offering nearly the same product and services without much room to compete on price, the experience customers have with their banking services gives them competitive advantages over others. Currently, there are no recognized standard scales to measure the perceived quality of bank service.

Socio-demographic factors like gender, age, and qualification influence ATM usage in Imphal-West, Manipur. It indicates that ATM usage is influenced by age, gender and qualification. Service quality of ATM services also affects the respondent to a more considerable extent **(IGHOMEREHO, LADIPO, & DIXON-OGBECHI, 2018)**. Though in some literature, it is that the number of ATM users decreased to a certain extent after internet banking came into the picture. But, it has been shown from the study results that quite many respondents still prefer using ATMs besides internet banking services in Manipur. Many respondents used Internet banking, Mobile banking and NEFT services during the pandemic as they are easily accessible with an internet connection. The results show the services used by the respondent and not the frequency of the services. The study also **(Sakhaei, Afshari, & Esmaili, 2014)** shows that service quality dimensions, customer behavior and satisfaction show a significant relationship. The moderator's customer behavior also impacts the relationship between service quality and customer satisfaction.

Drawing upon the findings of all the service quality dimensions, Convenience, Product and Services and trust **(Slack, Singh, & Sharma, 2020)** are significantly related to customer satisfaction. At the same time, the other dimensions, Efficiency, Reliability, Responsiveness and Security, do not significantly impact the respondents in the study. Trust and Products and services have the highest significance, followed by Convenience. Customer Behavior factors like attitude and intention also positively influence customer satisfaction. So, **(Vijayeta, 2021)** it can be concluded that **(Sachro & Pudjiastuti, 2013) t**he banking service provider should also consider the behavioral aspects of customers while framing and enhancing their service quality. This study can also be of great input to fellow researchers working in similar areas and to the e-banking service providers in the state, particularly the overall country.

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VII.   REFERENCES

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