ROLE OF SERVICE QUALITY AND PERCEIVED SECURITY

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ABSTRACT

Offering banking services in the virtual surrounding conditions becomes more challenging for the marketing managers while meeting interception of security in internet banking. The purpose of this study is to inquiry how a loyal customer base can be built for internet banking services. The paper explores the relationship between things between the two dimensions - company information meeting and customer results by measuring their role in building customer loyalty, further reducing perceived security risk among the customers. The analysis supports positive relationships among customer information meeting, customer service quality, and customer happiness from meeting a need or reaching a goal, trust, and customer loyalty. The results also show that customer loyalty along with trust eventually reduces perceived security risk which is very important for further act of something getting bigger, wider, etc. of internet banking. The service providers need to offer consistent superior customer service according to the customers' needs and preferences which can result in greater levels of customer happiness from meeting a need or reaching a goal, develop trust and customer loyalty. This will further help the service providers to reduce the fear of perceived security risk by teaching loyalty in the person who uses a product or service.

Keywords: Internet Banking, Customer Orientation, Customer Service Quality, Customer Satisfaction, Trust, Customer Loyalty.

INTRODUCTION

Customer loyalty, which is used interchangeably with e-loyalty in this paper, has a powerful hit/effect on service firms and the results of improved customer loyalty are increased money/money income, reduced customer purchase costs and lower costs of serving repeat instances of buying things for money, leading to greater a money-making state. Made happy by meeting a need or reaching a goal customers appear to be willing to repeat give money spend money at/talk down to the service provider and also recommend the provider to other customers. Switching costs having to do with money-based expenses; time and mental effort help the service provider to keep/hold its customers. Because of this, once customers become loyal, will not defect and loyal customers will in turn positively influence the long term related to managing money performance of the service provider. The challenge for internet banking service providers then is to find ways to develop, to maintain and most important to keep/hold their customers. The purpose of this study is to exactly probe into how a loyal customer base can be built for internet banking services. The paper explores the relationship between things between the two dimensions a company information meeting and customer results by measuring their role in building customer loyalty, further reducing perceived security risk among the customers. In order to get the understanding of deep things, the constructs namely customer information meeting and customer service quality make up/be equal to the dimension of company information meeting whereas the dimension of customer results has been studied through customer happiness from meeting a need or reaching a goal, trust, customer loyalty and perceived security risk. Further, a path has been designed to provide the internet banking managers with a solid basic structure on which

bigger things can be built to identify the importance and interrelation of each construct in the creation and construction/ group of objects of a loyal customer base.

In developing the related to ideas about how things work or why they happen solid basic structure on which bigger things can be built, prior books has been reviewed to define the key constructs of the solid basic structure on which bigger things can be built and describe the idea-based ground and their relationship in the path model, which has been tested. In our research content, educated guesses are developed to show/tell about how the limits and rules of company information meeting motivate customer results in the big picture of internet banking. The following paragraphs detail a summary of the constructs. The course further shows customer information meeting influencing customer happiness from meeting a need or reaching a goal. Happiness from meeting a need or reaching a goal is, in fact, an important thing that decides something of trust and repeating acceptable experiences result in the belief that the service provider can meet expectations and so develop trust over time. Further, in the electronic related to buying and selling goods big picture, it is obvious that trust is likely to result in stronger customer loyalty for the service provider. Once loyalty is maintained and repeat usage of the banking services happens, it reduces the natural tendency of the customer to switch to some other banking services. The proposed model shows/represents how customer loyalty reduces perceived security risk. The earlier events, namely, customer orientation; customer service quality; customer happiness from meeting a need or reaching a goal and trust drive customer loyalty.