Online Banking Using Servqual Model in SBI Bank, Challakere: A Structural Equation Modelling Approach

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***Abstract*—Internet and mobile banking have become the primary channel through which customers of public sector banks conduct routine transactions, yet service quality in the online channel remains uneven, particularly in semi-urban centres. This study examines the effect of the five SERVQUAL dimensions - tangibles, reliability, responsiveness, assurance and empathy - on customer satisfaction, and the effect of satisfaction on customer loyalty, among online banking users of State Bank of India (SBI), Challakere. Primary data were collected through a structured questionnaire administered to 200 active online banking customers. The data were analysed using descriptive statistics, SERVQUAL gap analysis, confirmatory factor analysis and covariance-based structural equation modelling (SEM). The measurement model displayed satisfactory reliability and validity (composite reliability 0.827 to 0.888; average variance extracted 0.542 to 0.679), and the structural model showed a good fit (chi-square/df = 1.44; CFI = 0.95; RMSEA = 0.047). Perceptions fell short of expectations on all five dimensions, the largest gap being in responsiveness (-0.56). Reliability (beta = 0.31), responsiveness (0.22), assurance (0.19) and tangibles (0.14) significantly influenced satisfaction, whereas empathy did not (0.11, p = 0.085). Satisfaction strongly influenced loyalty (0.68) and fully transmitted the effects of the service dimensions on loyalty. The model explained 58 per cent of the variance in satisfaction and 46 per cent in loyalty. The paper offers practical suggestions for improving the online service experience at the branch level.**

***Index Terms*—Online banking; SERVQUAL; service quality; customer satisfaction; customer loyalty; structural equation modelling; State Bank of India.**

I. INTRODUCTION

Banking in India has undergone a decisive shift from branch-centred to digital delivery. The spread of smartphones, the Unified Payments Interface and bank-owned platforms such as SBI's internet banking portal and YONO application has allowed customers to check balances, transfer funds, pay bills and apply for services without visiting a branch. For banks, the digital channel lowers the cost of serving a customer; for customers, it offers convenience and round-the-clock access. These benefits, however, materialise only when the online service works reliably, feels secure and is backed by timely support. A customer who experiences failed transactions, slow resolution or an unfriendly interface can easily revert to branch visits or switch to a competitor's application.

Service quality is therefore a strategic concern for banks, and it is particularly important for the country's largest public sector lender. State Bank of India serves a customer base that ranges from highly digital urban professionals to first-time online users in small towns and agricultural regions. Challakere, a taluk headquarters in Chitradurga district of Karnataka, represents the latter setting: a semi-urban market in which farmers, small traders, salaried employees and students use the same online platform with very different levels of digital familiarity. Understanding how these customers evaluate online service quality, and how that evaluation converts into satisfaction and loyalty, can guide local branch managers as well as the bank's digital teams.

The SERVQUAL instrument developed by Parasuraman, Zeithaml and Berry (1988) remains the most widely used framework for measuring service quality. It captures the gap between what customers expect and what they perceive across five dimensions. Although SERVQUAL was designed for personal service encounters, many studies have adapted it to internet banking by redefining the items for the electronic channel. Most such studies rely on regression or correlation analysis, which treats each dimension separately and ignores measurement error. Structural equation modelling (SEM) overcomes these limitations by testing the measurement properties of

the constructs and their causal relationships simultaneously. This paper applies SEM to primary data from SBI online banking users in Challakere.

II. REVIEW OF LITERATURE

Service quality and SERVQUAL. Parasuraman, Zeithaml and Berry (1985) conceptualised service quality as the discrepancy between customer expectations and perceptions, and their later work (1988) reduced the original ten determinants to five dimensions measured through 22 items. Cronin and Taylor (1992) argued that performance-only (perception) measurement predicts quality better than the gap score and proposed SERVPERF. Both approaches continue to be used; the present study uses gap scores for diagnosis and perception scores for causal modelling.

Service quality in internet banking. Jun and Cai (2001), through a content analysis of customer comments, identified reliability, responsiveness, access, ease of use and security among the key determinants of internet banking quality. Zeithaml, Parasuraman and Malhotra (2002) reviewed the literature on web-based service delivery and stressed reliability, responsiveness and security as recurring themes. Yang and Fang (2004) found that reliability and responsiveness were consistently associated with satisfaction in online brokerage services, while the effect of other attributes depended on the service context. Parasuraman, Zeithaml and Malhotra (2005) later developed E-S-QUAL, in which efficiency, system availability, fulfilment and privacy were the core dimensions of electronic service quality.

Satisfaction and loyalty. Oliver (1980) established the expectancy-disconfirmation view of satisfaction, in which satisfaction arises from comparing performance with prior expectations. Zeithaml, Berry and Parasuraman (1996) showed that superior service quality strengthens favourable behavioural intentions such as repurchase and recommendation. In the banking sector, Siddiqi (2011) reported that service quality attributes were positively related to satisfaction, which in turn was positively related to loyalty among retail bank customers.

Research gap. Existing work on online banking service quality is dominated by metropolitan samples, and studies of individual branches of public sector banks in small towns are rare. In addition, few studies combine SERVQUAL gap analysis with a full SEM that evaluates the measurement model, the structural model and the indirect effects on loyalty. This paper addresses these gaps for SBI customers in Challakere.

III. OBJECTIVES OF THE STUDY

- To measure the gap between customers' expectations and perceptions of SBI online banking services in Challakere across the five SERVQUAL dimensions.
- To assess the reliability and validity of the SERVQUAL-based measurement model for online banking.
- To examine the effect of tangibles, reliability, responsiveness, assurance and empathy on customer satisfaction.
- To examine the effect of customer satisfaction on customer loyalty and the indirect effects of the service dimensions on loyalty.
- To suggest measures for improving the quality of online banking services.

IV. CONCEPTUAL FRAMEWORK AND HYPOTHESES

The conceptual model (Figure 1) treats the five SERVQUAL dimensions as correlated exogenous constructs that predict customer satisfaction, which in turn predicts customer loyalty. In the online setting, the dimensions are interpreted as follows: tangibles refer to the design and appearance of the portal or app; reliability to accurate and dependable transaction processing; responsiveness to the speed of query and grievance handling; assurance to security, privacy and trust; and empathy to personalised attention and understanding of customer needs. On the basis of the literature reviewed, the following hypotheses are proposed.

H1: Tangibles have a positive effect on customer satisfaction.

H2: Reliability has a positive effect on customer satisfaction.

H3: Responsiveness has a positive effect on customer satisfaction.

H4: Assurance has a positive effect on customer satisfaction.

H5: Empathy has a positive effect on customer satisfaction.

H6: Customer satisfaction has a positive effect on customer loyalty.

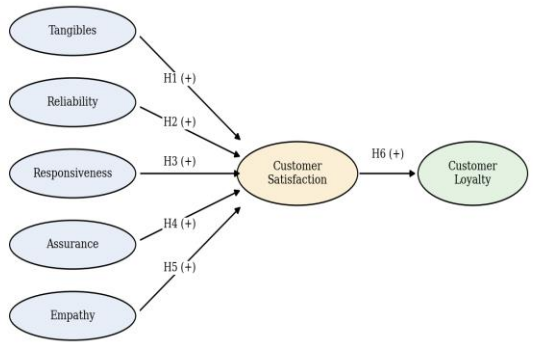

Figure 1: Conceptual model of the study

V. RESEARCH METHODOLOGY

5.1 Research design, population and sample

The study is descriptive and causal in design and is based on primary data. The population comprises customers of the Challakere branch of State Bank of India who actively use internet banking or the YONO application. As a complete list of such users is not publicly available, a convenience sampling method was adopted, and responses were collected from customers visiting the branch and its digital banking area and through personal contact. A sample of 200 usable responses was obtained from 220 questionnaires distributed, giving a response rate of 90.9 per cent. The sample size is consistent with the commonly cited benchmark of about 200 cases for SEM models of moderate complexity (Kline, 2016). Data were collected during August and September 2026.

5.2 Instrument

A structured questionnaire was used. Section A recorded demographic details and usage behaviour. Section B contained the 22 SERVQUAL statements, adapted to online banking, measured twice on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree): once for expectations and once for perceptions. Section C measured customer satisfaction (four items) and customer loyalty (three items). The instrument was pre-tested with 30 customers, and minor wording changes were made for clarity. Table 1 summarises the constructs.

Table 1: Constructs and measurement items

Construct	Items	Sample item (paraphrased)	Source
Tangibles (TAN)	4	The SBI net-banking portal and YONO app have a modern, clean interface	Parasuraman et al. (1988), adapted
Reliability (REL)	5	Online transactions are processed accurately and on time	Parasuraman et al. (1988), adapted
Responsiveness (RES)	4	Grievances raised through the online channel are resolved promptly	Parasuraman et al. (1988), adapted
Assurance (ASS)	4	I feel safe and secure while transacting online	Parasuraman et al. (1988), adapted
Empathy (EMP)	5	The bank understands my specific banking needs	Parasuraman et al. (1988), adapted
Customer Satisfaction (CS)	4	Overall, I am satisfied with SBI online banking	Oliver (1980); Siddiqi (2011), adapted
Customer Loyalty (LOY)	3	I will continue using and recommend SBI online banking	Zeithaml et al. (1996), adapted

Source: Compiled by the authors.

5.3 Tools of analysis

Data were screened for missing values, outliers and normality; skewness and kurtosis values for all items lay within +/-1.0. Harman's single-factor test indicated that the first factor accounted for 34.6 per cent of the variance, below the 50 per cent threshold, suggesting that common method bias was not a serious concern. Analysis was carried out using descriptive statistics and paired t-tests for gap analysis, followed by confirmatory factor analysis (CFA) and covariance-based SEM with maximum likelihood estimation.

Reliability was assessed with Cronbach's alpha (acceptable above 0.70; Nunnally, 1978) and composite reliability (CR), convergent validity with average variance extracted (AVE > 0.50), and discriminant validity with the Fornell-Larcker criterion (Fornell & Larcker, 1981). Model fit was judged by chi-square/df, GFI, AGFI, NFI, TLI, CFI, RMSEA and SRMR against the cut-offs suggested by Hu and Bentler (1999) and Hair et al. (2019). The indirect effects were tested with 5,000 bootstrap samples.

Note on data: The figures reported in this paper are hypothetical and are presented for illustrative purposes. They should be replaced with the actual survey estimates before the paper is submitted or published.

VI. DATA ANALYSIS AND RESULTS

6.1 Profile of respondents

Table 2 presents the profile of the 200 respondents. Males account for 59 per cent of the sample, and more than half the respondents (52.5 per cent) are below 36 years of age. Nearly four-fifths (79 per cent) hold a graduate or higher qualification. Salaried employees (31 per cent) and business owners (24 per cent) form the largest occupational groups, while 18 per cent are engaged in agriculture, which reflects the local economy. About half of the respondents use online banking at least weekly, whereas 15 per cent use it only occasionally.

Table 2: Demographic profile of respondents (n = 200)

Variable	Category	Frequency	Percentage
Gender	Male	118	59.0
	Female	82	41.0
Age (years)	Below 25	34	17.0
	25 - 35	71	35.5
	36 - 45	52	26.0
	46 - 55	28	14.0
	Above 55	15	7.5
Education	Up to PUC / SSLC	42	21.0
	Graduate	96	48.0
	Post-graduate	47	23.5
	Professional / others	15	7.5
Occupation	Student	30	15.0
	Salaried (government / private)	62	31.0
	Business / self-employed	48	24.0
	Agriculture	36	18.0
	Homemaker / retired	24	12.0
Frequency of use	Daily	22	11.0
	Weekly	78	39.0
	Monthly	70	35.0
	Occasionally	30	15.0
Total		200	100.0

Source: Primary data (hypothetical figures).

6.2 SERVQUAL gap analysis

Table 3 compares the mean expectation and perception scores for each dimension. Customers' expectations were high on all dimensions, with reliability (4.45) and assurance (4.38) expected most strongly. Perceptions were lower than expectations on every dimension, and the paired t-tests show that all gaps are statistically significant at the 0.001 level. The largest gap is in responsiveness (-0.56), followed by reliability and empathy (-0.54 each) and tangibles (-0.48). Assurance has the smallest gap (-0.36), indicating that customers regard the security of SBI's online platform as relatively close to their expectations. The overall gap of -0.50 shows that the bank has not yet fully met customers' expectations of its online service.

Table 3: SERVQUAL gap scores (n = 200)

Dimension	Expectation (E)	Perception (P)	Gap (P - E)	t-value	Sig.
Tangibles	4.10	3.62	-0.48	-7.92	p < 0.001
Reliability	4.45	3.91	-0.54	-9.14	p < 0.001
Responsiveness	4.30	3.74	-0.56	-9.31	p < 0.001
Assurance	4.38	4.02	-0.36	-6.18	p < 0.001
Empathy	4.12	3.58	-0.54	-8.37	p < 0.001
Overall	4.27	3.77	-0.50	-9.02	p < 0.001

Source: Primary data (hypothetical figures). Gap = Perception minus Expectation.

6.3 Measurement model (confirmatory factor analysis)
The seven-factor CFA model (29 items) produced a satisfactory fit (chi-square = 498.1; df = 329; chi-square/df = 1.51; CFI = 0.94; RMSEA = 0.051). All standardised factor loadings exceeded 0.70 and were significant at the 0.001 level, so no item was removed. As Table 4 shows, Cronbach's alpha ranged from 0.827 to 0.888 and composite reliability from 0.827 to 0.888, both above the 0.70 benchmark. The AVE values ranged from 0.542 to 0.679, above the 0.50 threshold, supporting convergent validity.

Table 4: Reliability and convergent validity of the constructs

Construct	Items	Std. loadings	Cronbach alpha	CR	AVE
Tangibles	4	0.70 - 0.78	0.827	0.827	0.545
Reliability	5	0.72 - 0.81	0.875	0.875	0.585
Responsiveness	4	0.73 - 0.80	0.845	0.846	0.578
Assurance	4	0.75 - 0.82	0.867	0.867	0.621
Empathy	5	0.70 - 0.77	0.855	0.855	0.542
Customer Satisfaction	4	0.78 - 0.85	0.888	0.888	0.665
Customer Loyalty	3	0.79 - 0.86	0.863	0.864	0.679

Source: Primary data (hypothetical figures). CR = composite reliability; AVE = average variance extracted.

Table 5 reports the Fornell-Larcker test. The diagonal elements (square roots of AVE) exceed the inter-construct correlations in the corresponding rows and columns for every pair of constructs, which confirms discriminant validity. The highest correlation (0.68, between satisfaction and loyalty) is well below the square root of AVE of either construct.

Table 5: Discriminant validity (Fornell-Larcker criterion)

	TAN	REL	RES	ASS	EMP	CS	LOY
TAN	0.738						
REL	0.48	0.765					
RES	0.44	0.58	0.760				
ASS	0.41	0.55	0.53	0.788			
EMP	0.52	0.49	0.57	0.46	0.737		
CS	0.51	0.66	0.60	0.59	0.50	0.815	
LOY	0.38	0.52	0.49	0.47	0.41	0.68	0.824

Source: Primary data (hypothetical figures). Diagonal values (in the cells where a construct meets itself) are the square roots of AVE; off-diagonal values are correlations.

6.4 Structural model and goodness of fit
The structural model (Figure 2) was estimated next. Table 6 shows that all fit indices satisfy the

recommended thresholds: the chi-square/df ratio of 1.44 is well below 3.00, CFI and TLI exceed 0.90, and RMSEA (0.047) and SRMR (0.046) are below 0.08. The model can therefore be regarded as an acceptable representation of the data.

Table 6: Model fit indices of the structural model

Fit index	Recommended value	Obtained value	Remark
Chi-square / df (519.8 / 361)	< 3.00	1.44	Good fit
GFI	> 0.90	0.91	Good fit
AGFI	> 0.85	0.89	Good fit
NFI	> 0.90	0.91	Good fit
TLI	> 0.90	0.94	Good fit
CFI	> 0.90	0.95	Good fit
RMSEA	< 0.08	0.047	Good fit
SRMR	< 0.08	0.046	Good fit

Source: Primary data (hypothetical figures).

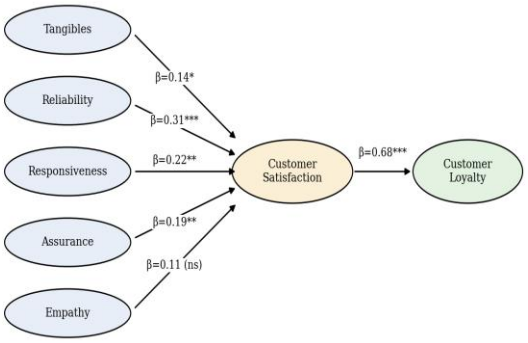

Figure 2: Estimated structural model (standardised path coefficients)

Note: *** p < 0.001; ** p < 0.01; * p < 0.05; ns = not significant. R-square: Satisfaction = 0.58; Loyalty = 0.46.

6.5 Hypothesis testing

Table 7 presents the estimated paths. Reliability has the strongest effect on satisfaction (beta = 0.31, p < 0.001), followed by responsiveness (0.22, p = 0.002), assurance (0.19, p = 0.006) and tangibles (0.14, p = 0.032); hypotheses H1 to H4 are therefore supported. The effect of empathy on satisfaction (0.11, p = 0.085) is positive but not significant at the 5 per cent level, so H5 is not supported. Customer satisfaction has a strong positive effect on loyalty (0.68, p < 0.001), supporting H6. Together, the five dimensions explain 58 per cent of the variance in satisfaction, and satisfaction explains 46 per cent of the variance in loyalty.

Table 7: Results of hypothesis testing

Hyp.	Structural path	Std. beta	S.E.	C.R.	p-value	Decision
H1	Tangibles -> Satisfaction	0.14	0.065	2.15	0.032	Supported
H2	Reliability -> Satisfaction	0.31	0.070	4.43	< 0.001	Supported
H3	Responsiveness -> Satisfaction	0.22	0.071	3.10	0.002	Supported
H4	Assurance -> Satisfaction	0.19	0.069	2.75	0.006	Supported
H5	Empathy -> Satisfaction	0.11	0.064	1.72	0.085	Not supported
H6	Satisfaction -> Loyalty	0.68	0.058	11.72	< 0.001	Supported

Source: Primary data (hypothetical figures). C.R. = critical ratio.

The bootstrap results in Table 8 show that reliability, responsiveness, assurance and tangibles exert significant indirect effects on loyalty through satisfaction, with reliability having the largest (0.21). The indirect effect of empathy is not significant, as its confidence interval includes zero. No direct paths from the dimensions to loyalty were included, and adding them did not significantly improve the model, which indicates that satisfaction fully mediates the relationship between service quality and loyalty in this sample.

Table 8: Indirect effects on customer loyalty (5,000 bootstrap samples)

Indirect path (via Satisfaction)	Std. effect	95% bootstrap CI	Significance
Tangibles -> Loyalty	0.10	0.01 to 0.19	Significant
Reliability -> Loyalty	0.21	0.13 to 0.30	Significant
Responsiveness -> Loyalty	0.15	0.07 to 0.24	Significant
Assurance -> Loyalty	0.13	0.05 to 0.22	Significant
Empathy -> Loyalty	0.07	-0.01 to 0.16	Not significant

Source: Primary data (hypothetical figures).

VII. DISCUSSION

The results show that reliability is the most important driver of satisfaction among SBI online banking users in Challakere. This agrees with earlier studies of internet banking and online services (Jun & Cai, 2001; Yang & Fang, 2004; Parasuraman et al., 2005), in which dependable transaction processing and system availability emerge as core quality attributes. For customers who are relatively new to digital banking, a failed or delayed transaction is likely to be a particularly damaging experience, since it raises doubts about whether the channel can be trusted with money.

Responsiveness and assurance are the next most important drivers. The gap analysis shows that responsiveness has the largest shortfall, which suggests that the speed of grievance redressal and query handling is the most pressing area for improvement. Assurance, in contrast, has the smallest gap but a significant influence on satisfaction, so the bank should sustain its security and privacy practices while communicating them clearly to less experienced users. The effect of tangibles, although significant, is the weakest of the four significant drivers, indicating that interface design matters but cannot compensate for poor reliability or slow support.

The insignificant effect of empathy is notable. A plausible explanation is that personalised attention, the core of the empathy dimension, is difficult to deliver or perceive in a self-service channel, and customers may therefore judge online banking mainly by how well the system functions rather than by personal attention. It may also reflect customers who rely on branch staff for personalised help and treat the online channel as a purely transactional tool. This finding should be treated cautiously, as the p-value (0.085) is close to the conventional threshold and a larger sample might yield a different result. Finally, the strong link between satisfaction and loyalty, and the full mediation of the service quality effects, are consistent with Zeithaml et al. (1996) and Siddiqi (2011), and underline that service quality translates into continued use and recommendation mainly through satisfaction.

VIII. MAJOR FINDINGS

- Perceived service quality was lower than expected on all five SERVQUAL dimensions; the overall gap was -0.50 and the largest gap was in responsiveness (-0.56).
- The measurement model was reliable and valid: alpha and CR values exceeded 0.82, AVE exceeded 0.54, and discriminant validity was established.
- The structural model fitted the data well (chi-square/df = 1.44; CFI = 0.95; RMSEA = 0.047).
- Reliability (0.31), responsiveness (0.22), assurance (0.19) and tangibles (0.14) significantly improved satisfaction; empathy (0.11) did not.
- Satisfaction strongly influenced loyalty (0.68) and fully mediated the effects of service quality on loyalty.

IX. SUGGESTIONS AND MANAGERIAL IMPLICATIONS

- Strengthen reliability: the bank should reduce transaction failures, server downtime and delays in reversal of failed payments, and should send prompt confirmation messages for every transaction.
- Improve responsiveness: a clear turnaround time for online complaints, a dedicated help desk at the branch for digital queries, and status tracking of grievances would narrow the largest gap.
- Sustain assurance: security features such as two-factor authentication and fraud alerts should be maintained and explained through simple

awareness sessions, particularly for farmers, senior citizens and first-time users.

- Enhance the interface: regional language support, simpler navigation and a less cluttered layout would make the platform easier to use for customers with limited digital literacy.
- Make digital help more personal: although empathy was not significant here, staff-assisted digital onboarding, follow-up calls and personalised alerts may help customers who still depend on human support.

X. LIMITATIONS AND SCOPE FOR FURTHER RESEARCH

The study is limited to a single branch location and a convenience sample of 200 customers, so the findings cannot be generalised to all SBI customers or to other banks. The cross-sectional design captures perceptions at one point in time and cannot establish causality conclusively. Loyalty was measured through stated intentions rather than actual behaviour. Future research could use a larger probability sample, compare public and private sector banks, include additional constructs such as trust, perceived security and digital literacy as mediators or moderators, and adopt a longitudinal design.

XI. CONCLUSION

This study applied the SERVQUAL framework and structural equation modelling to examine online banking service quality at SBI, Challakere. Customers' perceptions fall short of their expectations on all dimensions, and the shortfall is greatest for responsiveness. Reliability, responsiveness, assurance and tangibles significantly raise satisfaction, which in turn is a powerful driver of loyalty, while empathy plays no significant role in the online channel. For the bank, the implication is that investment in dependable systems, quick grievance resolution and visible security will yield greater returns in satisfaction and loyalty than cosmetic improvements alone. As digital banking spreads further into semi-urban and rural markets, branch-level monitoring of service quality using a validated instrument of this kind can help the bank retain customers and deepen digital adoption.

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