GAP BODHI TARU
A GLOBAL JOURNAL OF HUMANITIES
(ISSN – 2581-5857)
Impact Factor: SJIF - 5.551, IIFS - 5.125
Globally peer-reviewed and open access journal.

USING ELECTRONIC SERVICE EFFICIENCY TO EXAMINE CUSTOMER EXPERIENCE: AN ENTREPRENEURIAL VIEWPOINT WITH A FOCUS ON GUJARAT'S BANKING ENVIRONMENT

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Abstract

This research paper explores the connection among consumer experience and the efficiency of e-services in the banking sector, focusing on the Gujarat region. The education takes an entrepreneurial view, aiming to identify opportunities for improving consumer satisfaction and efficiency in e-services. It starts by a comprehensive review of literature proceeding consumer satisfaction, e-services, and entrepreneurship in banking sector. The research utilizes a varied-methods approach, involving surveys and interviews with customers and entrepreneurs in Gujarat. Data analysis will evaluate the efficiency of e-services and the impact of entrepreneurial initiatives on consumer experience. The findings will provide insights into how entrepreneurs can leverage technology and innovation to enhance e-services and address the unique opportunities and challenges faced by entrepreneurs in the Gujarat banking landscape. Ultimately, this research aims to inform policymakers, practitioners, and entrepreneurs, enabling them to develop strategies that optimize consumer satisfaction and foster a thriving entrepreneurial ecosystem in the banking sector

Keywords: *E-Banking, "E-Service Quality", "User's responsiveness", Customer Experience*

1. INTRODUCTION

The banking part has witnessed a vital evolution in current years, ambitious by the rapid advancement of technology and the widespread adoption of digital platforms. One prominent aspect of this transformation is the emergence of e-services, which offer customers convenient and efficient ways to access financial services. E-services encompass a wide range of digital solutions, including online banking, mobile banking applications, electronic fund transfers, and virtual wallets, among others.

Consumer experience has emerged as a vital factor in defining the success and competitiveness of banks in the digital era. As customers increasingly rely on e-services, their satisfaction with the efficiency, reliability, and overall experience of these services becomes paramount. Fulfilled customers are additional possible to continue loyal to a particular bank, recommend it to others, and continue using its services, thus contributing to the bank's long-term growth and profitability.

The significance of consumer fulfilment and efficiency in the banking Part is further amplified by the increasing adoption of e-services. As customers increasingly rely on digital platforms for their banking needs, their expectations for exceptional experiences and efficient service delivery rise. Dissatisfied customers are more expected to modification to contending banks or reconnoitre other financial service earners, potentially resulting in customer attrition and revenue loss for banks.

2. LITERATURE REVIEW

Customer Experience is positively impacted by interaction quality

Investing in high-quality interactions with customers is vital for entrepreneurship. It not only enhances customer Experience but also contributes to customer retention, loyalty, and helpful brand acuity. By ordering interaction quality, entrepreneurs can make a strong basis for long-term success. "Interaction quality" (Gro¨nroos, 1982 and 1984) relates to how customers observe the way that the service is provided throughout service interactions (2011 Lemke et al.). the level of communication quality is also linked to how consumers see their associates with service earners throughout service delivery. According to earlier study, consumer

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impression of service quality is significantly influenced by human connections (Bitner et al.1994 and Surprenant et al 1987).

Environment quality has constructive consequence on customer experience.

The environment refers to the physical surroundings and atmosphere of a business establishment or the overall context in which a business operates.

Here are a few reasons why a good environment quality can contribute to customer experience: Comfort and Convenience, Aesthetics and Atmosphere, Functionality and Efficiency, Noise and Distractions, Safety and Security. (1999 Karahana et al) have exhibited that supposed usage is, to a substantial level, resolute by societal inspiration, that is judgments of significant others with compliments to the effect of the IS to the implementation of thoughtful societal matters. Finally, (Venkatesh et al, 2008) extra improve and funding the "social influences of perceived worth" by addition, on top of occupation importance and as the focal experiences of "perceived usefulness".

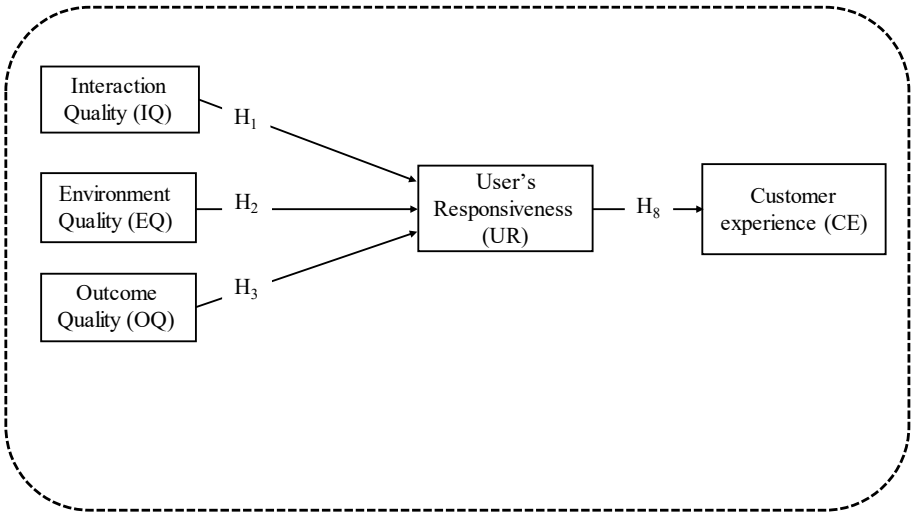
Outcome quality positively affects to e-banking services.

While existent research expressions that customers critic the service "outcome Quality" and the service development self-reliantly (De Keyser et al, 2014 and Yang et al. 2012 and Chen et al 2010), This positive experience can encourage entrepreneurs to rely more on e-banking platforms for their financial needs, facilitating their day-to-day operations and enabling them to focus on growing their businesses. When these services deliver high-quality outcomes, entrepreneurs can make informed decisions, access capital more easily, and effectively manage their finances, promoting entrepreneurial growth.

Hypotheses:

H1: Interaction quality has a constructive impact on customer Experience.
H2: Environment quality has a constructive impact on customer Experience.
H3: Outcome quality constructive affects user experience with affection to e-banking services.

Research Model:



3. PROBLEM STATEMENT

While e-services in banking have the potential to restructure processes, progress accessibility, and boost customer satisfaction, it is essential to understand the extent to which these services are meeting customer expectations and delivering a seamless experience. Furthermore, from an entrepreneurial perspective, it is

crucial to assess the efficiency of e-services in terms of cost-effectiveness, operational excellence, and the impact on overall business performance.

Therefore, the following questions:

1. How do customers perceive the overall experience of e-services in the Gujarat banking landscape?
2. What are the influences that influence customer Experience and loyalty towards e-services?
3. How does the efficiency of e-services impact customer experience and perception of service quality?
4. What are the entrepreneurial perspectives regarding developing, implementing, and managing e-services in the banking sector?
5. How can the Gujarat banking landscape enhance e-service efficiency to further improve customer experiences and gain a competitive advantage?

4.THE PURPOSE OF THE STUDY

The objectives of this research is to assess and analyze the customer experience with e-services in the Gujarat banking landscape, identify factors inducing "customer experience and loyalty" evaluate the efficiency of e-services from an entrepreneurial perspective, explore the connection among e-service efficacy and customer experience, understand the entrepreneurial perspectives regarding e-service development and implementation, and provide practical recommendations to enhance e-service offerings and improve customer experiences in the Gujarat banking sector.

5. RESEARCH METHODOLOGY

5.1. Data Collection:

This study is an exploratory research endeavour that focuses on primary data gathered from E-banking users residing in Gujarat state. The research is based on a modified Likert scale questionnaire, which measures service quality dimensions through responses given by participants on a 5-point measure. The data was collected from 324 respondents using a convenient sampling method. The research design employed in this study combines exploratory and descriptive elements to achieve its objectives. The sampling method used is "non-probability convenient sampling". The data examination was carried out using SPSS software and smart PLS SEM Methodology.

"Convenient sampling" was employed to gather data from Gujarat state in India for this study. Both online and offline questionnaires were utilized in the data collection process. Initially, responses were gathered from 350 users of E-banking. After removing 26 incomplete responses, the final dataset comprised 324 complete responses for analysis. According to (2011 Hair et al.), a sample extent of additional than 135 is measured adequate for conducting multivariate examination. In this study, with a sample dimension of 324, the requirement for performing multivariate analysis is met comfortably, surpassing the recommended minimum sample size.

- **Structural Model**

A structural model of Partial Least Squares was used to test the hypotheses. PLS employs a reiterative estimation "algorithm with ordinary least squares" (OLS) "regression analyses", representing path coefficients as uniform regression coefficients. "Bootstrapping" is employed to regulate the numerical implication of path coefficients since PLS makes no distributional forecaster assumptions (Hair et al., 2017).

Table 12: Descriptive Statistics

	Cronbach's alpha	Average variance extracted
CE	0.716	0.539
EQ	0.716	0.539
IQ	0.879	0.508
OQ	0.863	0.511
FQ	0.894	0.759

In order to draw valid conclusions from the research, it is essential that the measures of variables exhibit Reliability. It refers to the scope to which a measured variable accurately reflects the true value and is free from error (Hair et al., 2003). "Cronbach's alpha" is a usually used portion to measure the inside constancy or reliability of constructs or factors. The value of "Cronbach's alpha" series from to (0 to 1). Table 1 presents the

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scheming of Cronbach's alpha for each amount utilized in this research. The "Cronbach's alpha" values shown in Table 2 for each construct are above the cut-off worth of (0.7), representative a good level of internal reliability for each construct. This means that the measures used in the study are reliable and provide consistent results, enhancing the rationality of the research findings.

Table 2: Outer Loading

	CE	EQ	IQ	OQ	UR
CE1	0.405				
CE2	0.356				
CE3	0.528				
EQ1		0.291			
EQ2		0.298			
EQ3		0.359			
EQ4		0.405			
IQ1			0.195		
IQ2			0.185		
IQ3			0.133		
IQ4			0.165		
IQ5			0.109		
IQ6			0.144		
IQ7			0.141		
IQ8			0.124		
IQ9			0.191		
OQ1				0.183	
OQ2				0.202	
OQ3				0.138	
OQ4				0.204	
OQ5				0.157	
OQ6				0.147	
OQ7				0.164	
OQ8				0.195	
UR1					0.318
UR2					0.292
UR3					0.258
UR4					0.278

Here's the interpretation of the outer loadings for table 2:

- CE1, CE2, CE3: These items are indicators of the "Customer experience " (CE) construct. The outer loadings are 0.405, 0.356, and 0.528, respectively. These values represent the strong point of the relationship among each item and the underlying construct.
- EQ1, EQ2, EQ3, EQ4: These items are indicators of the "Environmental Quality" (EQ) construct. The outer loadings are 0.291, 0.298, 0.359, and 0.405, correspondingly. These values specify the strong point of the connection among each item and the "Environmental Quality" construct. Among these items, EQ4 has the highest loading of 0.405, suggesting it is a strong indicator of Environmental Quality.
- IQ1 to IQ9: These items are indicators of the "Interaction Quality" (IQ) construct. The outer loadings range from 0.109 to 0.195. IQ1 has the highest loading of 0.195, indicating that it is the strongest indicator of Interaction Quality among these items.
- OQ1 to OQ8: These items are indicators of the "Outcome Quality" (OQ) construct. The outer loadings range from 0.138 to 0.204. OQ4 has the highest loading of 0.204, making it the strongest indicator of outcome Quality among these items.
- UR1 to UR4: These items are indicators of the "User-friendliness" (UR) construct. The outer loadings range from 0.258 to 0.318. UR1 has the highest loading of 0.318, indicating that it is the strongest indicator of User-friendliness among these items.

Table 3: Collinearity Statistics

	VIF
CE1	1.263

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CE2	1.257
CE3	1.508
EQ1	1.374
EQ2	1.29
EQ3	1.444
EQ4	1.465
IQ1	2.111
IQ2	2.131
IQ3	1.678
IQ4	1.96
IQ5	1.766
IQ6	1.863
IQ7	1.75
IQ8	1.711
IQ9	2.05
OQ1	1.683
OQ2	1.938
OQ3	1.721
OQ4	1.923
OQ5	2.154
OQ6	1.592
OQ7	2.03
OQ8	1.802
UR1	2.754
UR2	2.927
UR3	1.937
UR4	2.719

Based on the VIF values provided:

- All the VIF values are below 5, which is a positive sign. This suggests that there is generally moderate or little multicollinearity among the predictor variable quantity in the research.
- The maximum VIF value is 2.927 (for UR2), which is still well below the threshold of 5, indicating that the multicollinearity among the variables is not a major concern.

Table 4: Heterotrait–monotrait ratio (HTMT)

	CE	EQ	IQ	OQ
CE				
EQ	0.858			
IQ	0.763	0.79		
OQ	0.884	0.851	0.781	

According to Henseler et al. (2015), to determine whether constructs are distinct from each other based on empirical standards, they recommend using the "Heterotrait Monotrait ratio" (HTMT) of connections as an alternative of the "Fornell-Larcker" measure and Cross Loads, as these latter methods have shown poor performance. The suggested thresholds for the HTMT statistic depend on the conceptual similarity of the constructs. For conceptually parallel constructs, the HTMT must not exceed (0.90). For concepts that are not conceptually similar, the values of HTMT must be less than (0.85) (2011, Kline) as indicated in the reported table. The results from the PLS scheming model indicate that each construct's efficacy and veracity are deemed satisfactory.

The "R-squared" actions the adjustment described in respectively "endogenous construct", representing. "R-squared" values of 0.76, 0.50, and 0.24 are measured considerable, restrained, and weak, respectively (2011, Hair et al). The R2 values for EMA and "environmental performance" in the model are 0.577, respectively.
The impractical consequence size f2 evaluates R-squared by examining the result of removing a specific "independent variable" on the dependent variable. Values of f2 compared to 0.02, 0.16, and 0.35 indicate (small, medium, and large) effects of the independent variables, one-to-one (Chin, 2010 and Hair et al.2014).
The predictive performance of the PLS model can also be measured by estimating the value q2. This allows for assessing the involvement of an "exogenous construct" to the predictive relevance of an "endogenous latent variable". Q2 values of 0.35 are considered to indicate (minor, average, and big) predictive importance for a

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positive "endogenous construct "(Geisser, 1974 and Stone, 1974). In this study, the q2 standards for "environmental performance" and EMA were 0.495, respectively.

Table 5: Model Fit

	Saturated model	Estimated model
SRMR	0.065	0.069
dULS	1.741	1.919
dG	0.581	0.592
Chi-square	2126.378	2152.565
NFI	0.772	0.769

The "standardized root mean square residual" (SRMR) is utilized to assess the model's fitness. SRMR signifies the root cruel square discrepancy amongst the experimental correlations predicted by the model. A perfect fit is specified by an SRMR value of 0. In the present study, the SRMR value is approximately 0.065, which falls within the range recommended by (Hu and Bentler 1998), signifying that the model fits well. They maintain that SRMR values must be less than 0.08 or 0.10 in the CB-SEM algorithm. Therefore, the SRMR value for this study is less than (0.08), indicating a good model fit.

- **Measurement model**

5.4. Hypothesis Testing:

As mentioned earlier, this study utilizes "Measurement Model" as the statistical method to assessment the research hypotheses. The fitness of "the structural equation model" is examined, and "path coefficients" are considered to inspect the hypotheses. The implication of these "coefficients" is strongminded using "t-test" statistics. If the total t-value of the examination statistic is greater than 1.97 (0.05 significance level), then path coefficient is considered significant at a (95% confidence level).

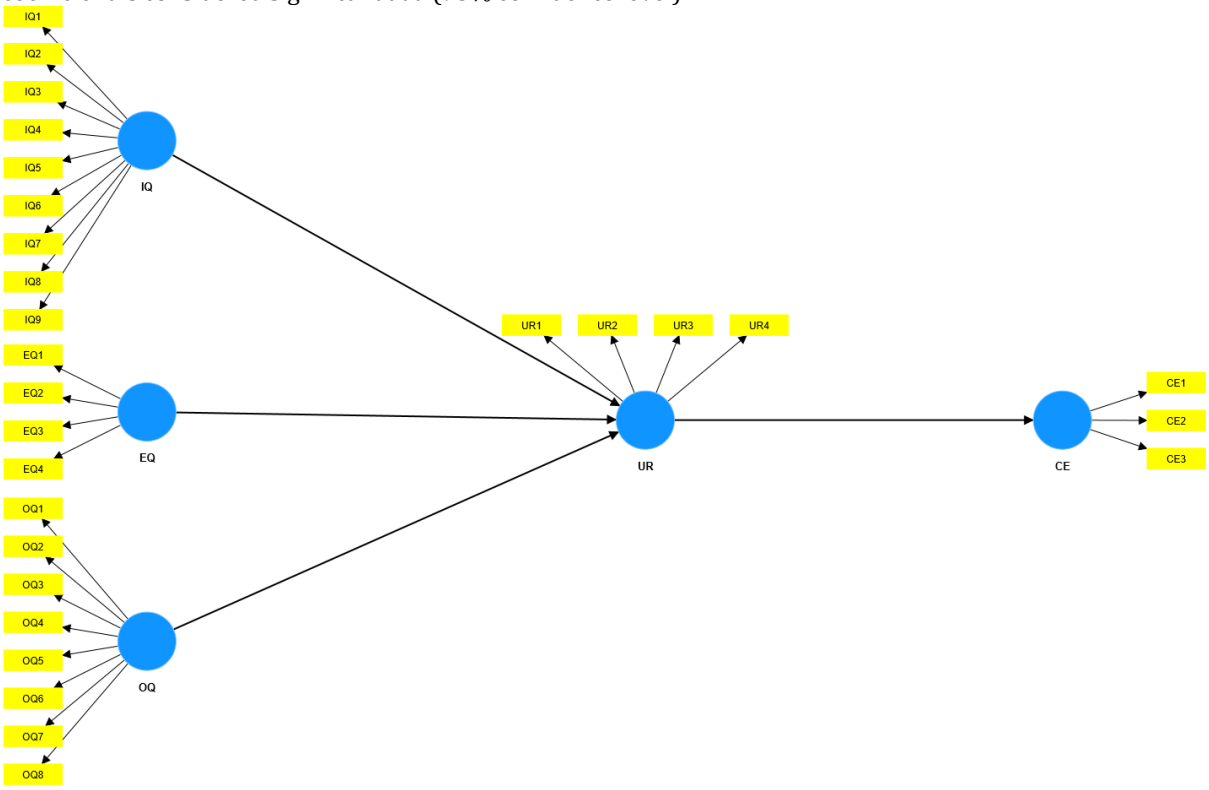

Table 6: Path Coefficients Direct Effects

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
EQ -> UR	0.229	0.229	0.053	4.314	0
IQ -> UR	0.226	0.23	0.057	3.97	0
OQ -> UR	0.428	0.426	0.062	6.853	0
UR -> CE	0.65	0.653	0.042	15.658	0

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Table 7: Path Coefficients Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
EQ -> CE	0.149	0.149	0.034	4.37	0
IQ -> CE	0.147	0.15	0.039	3.776	0
OQ -> CE	0.278	0.279	0.048	5.824	0

Table 8: Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
IQ -> UR -> CE	0.147	0.15	0.039	3.776	0
EQ -> UR -> CE	0.149	0.149	0.034	4.37	0
OQ -> UR -> CE	0.278	0.279	0.048	5.824	0

The analysis revealed distinct mean values for the three groups under study (IQ -> UR -> CE, EQ -> UR -> CE, and OQ -> UR -> CE), with means of 0.15, 0.149, and 0.279, correspondingly. These conclusions suggest that there are variations in the outcome variable across the different groups. Furthermore, the low standard deviation values (0.039, 0.034, and 0.048) indicate that the data points within each group are tightly clustered around their respective mean values. This indicates a in height level of reliability and consistency of the results within each group, bolstering the validity of the study.

The reported p-values being consistently 0 for all groups provide strong evidence that the observed variances between the sample earnings are highly statistically important. This boosts confidence in the results and supports the notion that the experimental differences are not due to random coincidental. In conclusion, the data direct that there are statistically significant variances in the outcome variable among the groups IQ -> UR -> CE, EQ -> UR -> CE, and OQ -> UR -> CE. These findings could carry significant implications within the context of the study, and further in-depth analysis or exploration may be warranted to comprehend the underlying reasons behind these observed differences.

6. DISCUSSION AND IMPLICATION:

Here's a discussion and implication of the findings in the context of the topic:

6.1. Significant Differences in E-Service Efficiency: The statistical analysis reveals significant alterations in e-service efficiency among the banks in Gujarat. These differences can be attributed to various influences, such as "interaction quality, environmental quality, outcome quality" technology adoption, digital infrastructure, and customer-centric strategies with respect to user responsiveness. Entrepreneurs aiming to enter the banking sector in Gujarat should pay attention to these variations and consider how they can leverage efficient e-services to gain a competitive advantage.

6.2. Impact on Customer Experience: The distinct mean values for e-service efficiency across the different banks indicate varying levels of customer experience. Banks with higher e-service efficiency are likely to offer a smoother and more convenient experience to their customers. Entrepreneurs seeking to establish new banks or fintech startups in Gujarat should prioritize incorporating efficient e-services to enhance "customer satisfaction and loyalty".

6.3. Implications for Gujarat Banking Landscape: The findings provide valuable insights for the Gujarat banking industry as a whole. Banks that are lagging in e-service efficiency can use the study results as a benchmark to identify areas for improvement. By investing in upgrading their e-service infrastructure.

6.4. Entrepreneurial Opportunities: The study's implication for entrepreneurs lies in recognizing the significance of efficient e-services in the banking sector. Entrepreneurs can explore opportunities to collaborate with existing banks or launch innovative fintech startups that offer streamlined e-service solutions. This emphasis on customer-centric and efficient digital banking experiences could open up new avenues for entrepreneurial success in Gujarat.

7.SIGNIFICANCE OF THIS RESEARCH

The research on "Exploring Customer Experience through Efficiency of E-Services in the Gujarat Banking Landscape" is highly significant as it provides valuable insights to banks and entrepreneurs on the effect of efficient e-services on "customer satisfaction and loyalty". By guiding strategic decisions, fostering financial inclusion, and contributing to academic knowledge, the research plays a critical role in enhancing the banking

sector's digital transformation and shaping policies for a more customer-centric and technologically advanced financial landscape.

7.1. Limitation and Future Scope:

Every research study is considered imperfect since each one has its own set of limitations. Research is an ongoing process, and as such, each subsequent study on the same topic can provide further insights into the subject. In this study, only primary data is accessible, and therefore, it will be utilized for the research work. However, it is essential to acknowledge that this study has a limitation as it does not encompass all banking sectors of the country. The geographical scope is one of the constraints affecting this research.

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