

A conceptual framework for measuring e-banking service quality and customer satisfaction: Integrating SERVQUAL and TAM in the context of Nepal

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ABSTRACT

This conceptual paper develops a comprehensive framework for analyzing service quality and customer satisfaction in Nepal's e-banking industry by modifying the SERVQUAL model with the Technology Acceptance Model (TAM). Despite the spread of e-banking adoption, especially in urban areas, the quality of digital services is still uneven, which can be explained by the lack of infrastructure, digital literacy, and existing security issues. The suggested framework integrates five fundamental SERVQUAL dimensions—reliability, responsiveness, assurance, tangibles, and empathy—with TAM constructs, such as trust, perceived usefulness, and perceived ease of use. Trust was set as a mediating variable, and access to digital infrastructure was appointed as a contextual moderator. The purpose of this study is to provide a formal foundation for further empirical verification using structural equation modeling. The proposed framework provides a theoretical approach to improving digital banking strategy and creating user trust, and thus can enhance inclusive financial participation in developing economies such as Nepal.

Keywords: E-banking, SERVQUAL, Technology Acceptance Model (TAM), Customer Satisfaction, Trust, Digital Banking, Service Quality

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1. INTRODUCTION

The arrival of Financial Technology (fintech) has significantly redesigned the banking and financial industry and provided new solutions that have led to increased efficiency, expanded access, and improved customer experience (Kapoor et al., 2024). This transformation is an indicator of a shift in more modern forms of banking operations to digital and open banking architecture (Rubanov, 2020), where operational practices, customer contact, and internal governance are being redesigned (Jeyaraj et al., 2024). In developed economies, e-banking adoption is mature and widespread; however, in developing countries like Nepal, uptake remains comparatively limited due to factors such as inadequate infrastructure, low Internet penetration, and limited digital literacy (Sapkota et al., 2018). Although Nepal began its digital banking journey in the early 2000s, with Kumari Bank launching Internet banking in 2002 and Laxmi Bank introducing mobile banking in 2004 (Banstola, 2007), large sections of the rural population remain disconnected from these advancements. Despite improvements in urban service delivery, user satisfaction remains inconsistent owing to technical and non-technical barriers, including low public awareness, rising cybersecurity concerns, and insufficient customer support. Existing research signifies an e-banking service delivery and user gap in Nepal. Although there is an increased adoption of digital banking, the majority of consumers are still unwilling to use these channels due to discrepancies in service delivery, lack of trust, and persistent urban-rural digital disparity. Despite the existence of a few empirical studies on Nepal in relation to digital banking, not many of them use valid and tested service quality measuring tools like SERVQUAL to provide an idea about the role played by various dimensions of quality in customer satisfaction assessment (Shakya, 2016; Neha, 2020). This conceptual paper fills this gap by modifying this model in the context of the e-banking situation in Nepal through the SERVQUAL framework (Parasuraman et al., 1985, 1988), which describes service quality in terms of reliability, responsiveness, assurance, tangibility, and empathy. The study context is to examine the role of service quality in customer satisfaction in low-infrastructure settings. Instead of bringing forth new empirical insights, the discussion has placed the earlier research work in a new context and has brought forward a context-wise model that can be used as the source of new research as well as a guide to providing practical input in the way e-banking can be designed in the developing world.

2. LITERATURE REVIEW

2.1 Current State of E-banking in Nepal

The current situation in e-banking in Nepal is marked by a high rate of technological advancement and non-homogeneous consumer usage. The spread of smartphone ownership and the rise of Internet access have enhanced the adoption of online banking services, thus enhancing user convenience (Gaudel, 2021). However, the uptake varies dramatically among demographic lines. Younger, technologically up-to-date generations are characterized by a strong tendency to choose digital money solutions over other banks, and their older counterparts do not often abandon the use of classic banks, as doubts about security and the stability of the system are still relevant (Limbu, 2024). Nevertheless, these generational rifts have not stopped incremental improvements in the e-banking infrastructure; stronger security systems and easier user interfaces in e-banking transactions have led to user interactivity improvement. These developments are essential for the development of the financial sector in Nepal and align with global trends in the online financial revolution. Regulatory systems are also important elements of this transition. The current policies in Nepal are aimed at facilitating the growth of digital banking, ensuring consumer rights, and maintaining cybersecurity practices. A study has shown that secure infrastructure investment by banks meets the requirements stipulated by regulators and builds trust among customers (Mastran, 2021). The unstable nature of digital innovation requires the constant recalibration of policies to make it effective. Such transformations have optimized the provision of services in Nepalese commercial banks

by streamlining operations using international standards of digital resilience, client-centricity, and sensitivity (Subedi & Adhikari, 2023).

2.2 Challenges and Opportunities of E-banking in Nepal

Nepal has significant barriers to the e-banking market, primarily fueled by technological inadequacies and security hurdles in the system. There is also a significant barrier, namely, that most people are not well acquainted with advanced digital platforms, which limits the further expansion of e-banking services (Mastran, 2021). Simultaneously, unequal access to the Internet, especially in rural settings, limits accessibility to digital financial services and increases the digital divide. Security and privacy concerns also act as a setback to adopting online banking, as the fear of experiencing a security breach discourages most users of online banking services (Gaudel, 2021). Mitigating these limitations requires more investment in a robust e-banking infrastructure and the adoption of specific digital-literacy programs aimed at informing both customers and workers in the banking sphere about the benefits and safe operating theory of digital banking. However, despite these challenges, the e-banking segment in Nepal has significant growth potential. Through increasing smartphone penetration and upgrading Internet access (mainly in urban centers), financial institutions have a unique opportunity to expand their digital product range (Limbu, 2024). Engaging in technological innovation will help banks improve their efficiency and minimize the cost of operations, decreasing the number of transactions by tenfold and considerably improving the customer experience (Mastran, 2021). As the consumer tastes shift to the more personalized and user-friendly finance solutions, the pressure on the digital banking innovation keeps mounting. Specific marketing via the internet, personalized financial services and elaborate education efforts have thus become significant weapons in their attempts to connect with various demographic groups and enhance customer satisfaction and retention overall (Limbu, 2024).

2.3 E-Banking Service Quality and Customer Satisfaction

The trend of E-banking in Nepal has turned out to be a revolutionary technological intervention in the banking sector and this has drastically changed the way customers transact business. Some researchers have examined the relationship between the quality of services offered on e-banking services and customer satisfaction regarding a Nepalese sample (Gaudel, 2021; Thapa, 2023; Gautam & Sah, 2023; Karmacharya, 2022). The evidence indicates that it is always certain that the quality of service is a conclusive antecedent of customer satisfaction and loyalty in digital banking. For example, Gaudel (2021) and Shrestha and Agrawal (2023) clarify that customer satisfaction mediates the correlation between service quality and loyalty, revealing its pivotal role in facilitating the competitive edge of Nepalese banks and financial institutions. Some studies have identified the individual components of service quality that are relevant to customer satisfaction. According to Thapa (2023) and Karmacharya (2022), ease of use, efficiency, reliability, responsiveness, security, and empathy are central, and they resemble the longstanding SERVQUAL (Parasuraman et al., 1988) approach and the digital service quality model proposed by Jun and Cai (2001).

A simple interface and the rate and ease of transactions, also referred to as efficiency, are considered particularly beneficial to Nepalese consumers (Thapa, 2023; Amin, 2016). Reliability, including the frequency and accuracy of service provision and promptness, gauged as the ability of the bank to serve customers quickly, is an ideal factor in the perception of service quality (Chhetri, 2024). Security is also a key priority, as cyber threat-related issues are continuously growing, and the level of digital trust among users is still low (Gaudel, 2021; Gautam & Sah, 2023). The tangibility of e-banking platforms, the quality of interfaces, and physical infrastructure such as ATMs have also been recognized as influential (Karmacharya, 2022; Thapa, 2020). Empathy and assurance, reflected in personalized attention and employee competence, significantly affect customer trust and satisfaction (Lamichhane, 2024). These dimensions suggest that the user experience in e-banking is not solely technological but also relational. Beyond service quality, other factors influencing customer satisfaction include perceived usefulness, perceived ease of use, and trust (Subedi & Tamang, 2023). Adhikari (2019) notes that convenience, time-

saving, and the ability to converse effectively are the major incentives for using e-banking in Nepal. A particular variation of electronic banking, mobile banking, has shown particularly strong growth and impact, with advancements in the quality of services provided relative to growing degrees of satisfaction on the part of customers (Adhikari & Gyawali, 2023). Many researchers suggest that it is important to combine existing theoretical constructs to explain the dynamics of digital banking satisfaction. Karmacharya (2022) and Subedi & Tamang (2023) advocate the use of the SERVQUAL framework together with Technology Acceptance Model (TAM) to measure the perceptions of service as well as the behaviors of the users. These studies have developed predictive models that explain customer loyalty in the context of digital transformation (Gautam and Sah, 2023; Joshi, 2023).

Nevertheless, despite these improvements, the use of e-banking in Nepal still faces significant obstacles. Mastran (2021) claims that the main hindrances are technological lag, high transaction costs, customer reluctance, and a lack of extensive digital marketing campaigns by banks. There are also external risks to the digital financial system, including risks to online safety, socio-economic limitations, and security, which lead to even less confidence (Adhikari, 2019; Jibril et al., 2024). However, new opportunities have emerged. According to Sah (2023) and Panwar (2024), by employing artificial intelligence, further personalization, and smart wallet features, Nepalese banks can enhance customer relations. Simultaneously, system quality, information quality, and internal control mechanisms are becoming significant aspects of service quality in digital circumstances (Lutfi, 2023).

The existing literature generally supports the impression that e-banking in Nepal has continued to grow, but the gaps in service quality, trust, and access remain. Therefore, a conceptual model based on SERVQUAL and TAM but customized to the socio-digital context of the country in question is needed to guide both propositional research and operational interventions that come in the interventions meant to boost customer satisfaction and loyalty.

2.4 Contextualizing SERVQUAL in E-Banking

The SERVQUAL model, initially developed by Parasuraman, Zeithaml, and Berry in the early 1980s, typologically classifies the evaluation of service quality into five interrelated dimensions: reliability, assurance, tangibles, empathy, and responsiveness, which, in turn, are aligned with the tenets of the isolating-comparative framework based on the expectancy-disconfirmation theory (Balbin-Romero et al., 2022). Although the traditional SERVQUAL framework has proven to be robust in various service settings, it is inadequate when used in modern digital service areas, especially e-banking. In turn, researchers in developing economies have developed E-SERVQUAL, a modification that incorporates new dimensions, that is, security, privacy, availability of the system, efficiency, aesthetics of the *website*, and fulfillment, to increase the accuracy of electronic service quality measurement (Malc et al., 2023).

Table 1: Comparison of SERVQUAL and E-SERVQUAL Dimensions

Dimension	SERVQUAL (Traditional Services)	E-SERVQUAL (Electronic Services)
Reliability	Ability to perform promised service dependably and accurately	Accuracy and reliability of digital transactions (e.g., correct processing of transfers, uptime of services)
Assurance	Knowledge and courtesy of employees; ability to inspire trust and confidence	Trust in the platform's security and data protection; perceived competence of digital systems
Tangibles	Physical facilities, equipment, appearance of personnel	Website aesthetics, interface design, app layout, and visual appeal of digital touchpoints
Empathy	Caring, individualized attention to customers	Customization, personalization features, chat support, and understanding user needs through AI or live support
Responsiveness	Willingness to help and provide prompt service	Speed of digital response (e.g., loading time, complaint resolution via digital channels, chatbot efficiency)
Security	(Not originally part of SERVQUAL)	Protection of user data, secure login processes, encryption, fraud prevention
Privacy	(Not originally part of SERVQUAL)	Protection of personal and financial data; user control over data sharing

System Availability	(Not originally part of SERVQUAL)	Availability and uptime of the digital banking platform; reliability of mobile app/web access
Efficiency	(Not originally part of SERVQUAL)	Ease and speed of completing tasks such as transferring funds, checking balances, or paying bills online
Fulfillment	(Not originally part of SERVQUAL)	Delivery of promised services and features (e.g., successful transaction confirmation, timely notifications)

Table 1 outlines the traditional SERVQUAL dimensions (Parasuraman et al., 1988) and their digital adaptations under the E-SERVQUAL framework, incorporating variables such as security, privacy, and system availability to better reflect online service contexts (Hizam & Ahmed, 2023; Hizam & Ahmed, 2019). Empirical studies from comparable developing nations (e.g., Zambia and Jordan) demonstrate that E-SERVQUAL dimensions, especially security, responsiveness, reliability, efficiency, and privacy, positively influence customer satisfaction and digital service adoption (Alawneh et al., 2013). These findings highlight the need to recalibrate SERVQUAL for Nepal's e-banking landscape, where low digital literacy, frequent cybersecurity threats, and a pronounced urban–rural infrastructure divide create distinct challenges in service. The inclusion of constructs based on the Technology Acceptance Model (TAM) into the SERVQUAL framework (in this case, perceived usefulness, perceived ease of use, and trust) significantly increases the explanatory ability and its situational applicability of the latter, as empirically proven by Aboobucker and Bao (2018) and Alawneh et al. (2013). With the help of the hybrid SERVQUAL-TAM conceptual framework, scholars have explored the perceptions of service quality and user acceptance behaviors in combination. The integrated view fills an evident gap in the Nepalese literature, in which little empirical research has been conducted to study the interaction of validated service quality constructs with digital adoption variables in e-banking (Shakya, 2016; Neha, 2020; Thapa, 2023). See Figure 1

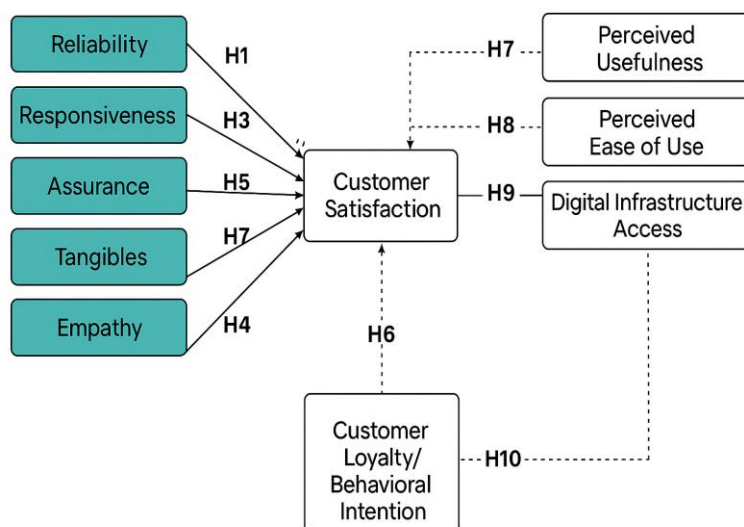


Figure 1. Proposed conceptual framework integrating SERVQUAL and TAM constructs in e-banking context of Nepal

This model illustrates the hypothesized relationships (H1–H10) between the five service quality dimensions (reliability, responsiveness, assurance, tangibles, and empathy) and customer satisfaction. Trust is proposed as a mediating variable. Perceived usefulness, perceived ease of use, and access to digital infrastructure functioned as moderators. Customer satisfaction is expected to predict customer loyalty. To explore the influence of e-banking service quality on customer satisfaction in Nepal, this conceptual study proposes the following propositions grounded in SERVQUAL and Technology Acceptance Model (TAM) theories:

- i. H1: Higher levels of reliability in e-banking services positively influence customer satisfaction.

- ii. H2: Enhanced responsiveness in digital service support leads to increased customer satisfaction with e-banking.
- iii. H3: Improved tangibles (e.g., interface design, ATM availability, and accessibility) are positively associated with customer satisfaction.
- iv. H4: Greater assurance reflected through trust, professionalism, and courtesy, strengthens customer satisfaction.
- v. H5: Personalized and empathetic service (i.e., empathy) positively contributes to customer satisfaction.
- vi. H6: Trust mediates the relationship between SERVQUAL dimensions and customer satisfaction in the e-banking environment.
- vii. H7: The influence of SERVQUAL dimensions on customer satisfaction is moderated by perceived usefulness, such that the relationship strengthens when the perceived usefulness is high.
- viii. H8: The relationship between SERVQUAL dimensions and customer satisfaction is moderated by perceived ease of use, particularly in low-digital-literacy environments.
- ix. H9: Digital infrastructure access (e.g., Internet reliability and device availability) moderates the relationship between service quality, trust, and customer satisfaction.
- x. H10: Increased customer satisfaction significantly predicts customer loyalty and sustained usage intention on e-banking platforms.

This model illustrates the hypothesized relationships between service quality dimensions (reliability, responsiveness, assurance, tangibles, and empathy) and customer satisfaction in the context of Nepalese e-banking. The framework incorporates trust as a mediating variable, while perceived usefulness, perceived ease of use, and digital infrastructure access serve as the moderating variables. Customer loyalty is the ultimate outcome variable. The current conceptual framework is founded on both the SERVQUAL model and the Technology Acceptance Model (TAM), and the main goal is to explain user satisfaction and behavioral intention regarding digital banking in developing economies.

3. Implications

The discussed conceptual model has several significant implications for scientific research and practical applications in the framework of digital banking in Nepal.

3.1 Theoretical Implications

This model is an extension of the traditional SERVQUAL model and places its analysis in the realm of digital financial services, incorporating constructs of trust, perceived ease of use, and access to digital infrastructure. Embedding is relevant to the changing dynamics of customer satisfaction in a digitally changing society and the literature on service quality and the provision of a customized heuristic to explain user behavior in developing economies.

3.2 Managerial Implications

In the framework of Nepali banking institutions, this model is part of the strategic framework for increasing e-banking capabilities. It highlights four areas of priority:

- i. Increasing responsiveness through effective customer support systems.
- ii. Increasing the usability of the interface by simplifying digital touchpoints.
- iii. Having strong cybersecurity and privacy measures ensures that users gain trust.
- iv. Closing the digital-literacy gaps by paying special attention to education and onboarding.

With the help of service quality initiatives combined with these insights, financial institutions will be able to encourage high levels of customer satisfaction, enhance their loyalty, and maintain the use of digital banking services in the long run.

4. Conclusion and Recommendation

4.1 Conclusion

The current conceptual study proposes a new, but systematic framework of evaluating the mutual impact of service quality and customer satisfaction in the e-banking industry in Nepal. By integrating the SERVQUAL model with the constructs chosen in the Technology Acceptance Model (TAM), this study aims to provide a broader understanding of digital service exchanges within the Nepalese setting. Considering the increased pace of digitization that occurred after the COVID-19 pandemic, existing service quality models must be adjusted to changing customer expectations and the related technological realities of the time. It is highly advisable to validate the proposed framework empirically, that is, through quantitative methods such as structural equation modeling (SEM). In addition, comparative investigations of the proposed framework across geographic territories or demographic groups would help to understand context-specific processes, which, in turn, would help to adjust all-inclusive digital banking approaches.

4.2 Recommendation

The suggested conceptual framework explains a combination of variables that have a simultaneous impact on the quality of e-banking services and the level of customer satisfaction. The recommendations presented in this study are to guide stakeholders in their efforts to improve the quality of e-banking services and customer satisfaction levels in Nepal.

4.2.1 For Banking Practitioners

To increase customer satisfaction and enhance the long-term adoption of e-banking services in Nepal, financial institutions should focus on building user trust by investing in strong cybersecurity systems, clear data-privacy guidelines, and visible fraud-protection measures. Such efforts give users confidence in the security of the platform, especially in situations where digital security issues are still evident. Simultaneously, responsiveness in service can be improved by implementing AI-based support tools, such as chatbots and multilingual help desks, as well as real-time transaction notifications. Such innovations help minimize customer frustration and build confidence in the reliability of the system. The usability of the platform is also of high importance, and this aspect can be enhanced by creating mobile-first user interfaces designed to support different digital literacy levels. Minimized registration and sign-in processes allow a seamless experience for both new and old customers. Moreover, banks are also expected to invest in the promotion of digital literacy through tutorials, interactive guides, and community-based training programs, especially in rural and underserved regions. These actions widen access and enable users to interact with digital banking platforms with confidence, thus contributing to inclusive financial development.

4.2.2 For Policymakers and Regulators

The creation of an inclusive and safe digital banking environment in Nepal is based on the combined efforts of policymakers and financial regulators. One of the main suggestions is to encourage domestic banks to follow the national-level standards of digital service quality, prioritizing user safety, reliability of the systems, and their accessibility by all population cohorts. This standardized benchmarking of institutions would enhance uniformity in services and consumer trust in digital financial services. Modern literature repeatedly emphasizes the necessity of long-term investment in digital infrastructure, especially in distant and underserved areas. The digital divide requires broadband coverage and more

mobile network connectivity to enable more adoption of e-banking. In addition, specific incentives should be introduced to encourage digital inclusion. This can be in the form of regulatory relief, in the form of lower transaction fees, tax incentives, or technology upgrade subsidies in banks that implement inclusive digital solutions with a special focus on low-income or rural customers. Such policy measures would combine financial innovation and social equity so that e-banking benefits are distributed to all sectors of the Nepalese population.

4.2.3 Future Researchers

The current conceptual paper provides a strong basis for empirical research on the quality of e-banking services and customer satisfaction in Nepal. The next step that can be taken soon is the empirical validation of the proposed conceptual framework. Future research should evaluate the connections described in the hypotheses (H110) using quantitative methods, including structural equation modeling. The use of quantitative analysis merged with mixed-method approaches would provide more meaningful results because they would be combined with statistical trends with user stories and because they would explain trust, perceived usefulness, and infrastructure-related issues.

Another possible axis of research is demographic segmentation. Researchers are encouraged to establish how other variables such as age, level of education, level of income, gender and geographical location (urban/rural difference) could influence customer experiences as well as satisfaction with e-banking services. These factors can moderate the relationships between the dimensions of service quality and customer satisfaction thus pointing out certain needs of user groups. It is also possible that cross-generational comparisons can give great information on trust, digital confidence, and preference of platform. The research area can also be strengthened using longitudinal and comparative designs. The longitudinal studies would allow monitoring the changes in the customer satisfaction and loyalty as the digital banking infrastructure in Nepal evolves. The cross-country comparisons of other developing nations with similar issues of financial-inclusion might shed some light on the common patterns or even the country-specific variables that influence the adoption of e-banking. The model can also be applied to future research to add more variables. The perceived risk, mobile usability, financial literacy, and fintech integration would be the constructs that would enhance the explanatory value of the framework. The multidimensional nature of digital service delivery would be captured by looking at cross-channel interactions, which include the mobile banking applications, desktop experience, and in-branch experience. Lastly, researchers can modify the model to fit the sector of the Nepali financial environment. Its application to the spheres of public banks, private institutions, cooperatives, and microfinance areas can provide specific knowledge in each setting, improving both theoretical knowledge and practical strategic planning. The above-mentioned model can be effectively applied and adjusted to several spheres of the Nepali financial world. Applying the framework to the work of public banks, private commercial banks, cooperatives, or microfinance institutions produces context-specific results because each segment works with different limitations and addresses the specific customer expectations. The sector-specific applications do not simply further the theoretical elaboration but also lead to the practice-oriented service design initiatives to serve the financial inclusion and digital transformation. This research on the provision of services in the financial sector is a welcome addition to this question given the heterogeneity of customer expectations in the various segments of the financial market. This research on the provision of services in the financial sector is a welcome addition to this question given the heterogeneity of customer expectations in the various segments of the financial market.

Ethical Approval

This study did not require ethical approval because it did not involve human participants, personal data, or animal subjects. It complies with the established ethical standards for research in the social sciences.

Informed Consent Statement

This study did not involve human participants; therefore, informed consent was not required.

Authors' Contributions

LKS contributed to the conceptualization and theoretical development of the framework, including the integration of SERVQUAL and TAM models. RP contributed to the research design, manuscript drafting, and served as the corresponding author, coordinating the submission and review process. RP contributed to the literature review, refinement of the conceptual model, and critical revision of the manuscript.

Disclosure Statement

No potential conflict of interest was reported by the author(s).

Data Availability Statement

The data presented in this study are available on request from the corresponding author due to privacy reasons.

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