The impact of electronic service quality in creating customer value and loyalty

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Abstract: While recent research has focussed on the assessment and underllying dimensions of electronic service quality, few studies have focussed on examining this relationship with customer loyalty and value. This paper examines how the relationship between internet service quality and customer loyalty and value. Banks providing internet services in Saudi Arabia have been chosen for this study. Results based on a survey of internet banking customers in Saudi Arabia reveal that all the five dimensions namely efficiency, system availability, fulfilment, privacy and responsiveness are significant determinants of loyalty to internet banking users in Saudi Arabia. However, only the three dimensions, namely efficiency, fulfilment and privacy are significant determinants of value to internet banking users in Saudi Arabia. Managerial implications of the findings are outlined and discussed.

Key words: *value, loyalty, service quality, banking, internet, Saudi Arabia*

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