

The Impact of E-Banking Service Quality, Particularly Empathy on Customer Purchase Intention with Mediating Effect of Customer Satisfaction

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Abstract

The banking industry in the 21st century is undergoing significant transformations because of the constant growth of information technology, leading to the appearance of adaptable algorithms. This research concentrates on the impact of empathy on customer purchase intention, with customer satisfaction acting as a mediating factor. As e-banking services enable faster and more reliable transactions than traditional banking methods, banks increasingly leverage digitalization, the Internet, and mobile phone technology to offer more straightforward and efficient banking services. Considering the advantage of e-banking, the adoption rate remains low, especially in developing nations with low internet penetration rates. To improve adoption rates, banks must enhance the instability, efficiency, and allure of their offerings on the Internet. This study examines the main element influencing buyer decisions to use e-banking and proposes a broad theoretical framework to predict their actions. The research objectives include examining the effects of empathy, reliability, and responsiveness on customer purchase intention and their impact on customer satisfaction. Additionally, the study examines the mediating function of satisfaction with the product between these factors and consumer intent to buy. Research design involves a descriptive approach, with data collected through surveys using a 7-point Likert scale. The sample size comprises 150 bank customers selected through convenience sampling. The findings reveal strong positive correlations between empathy, reliability, responsiveness, customer satisfaction, and purchase intention. Factors like age, gender, and education also influence these relationships. Statistical analysis shows that empathy hurts

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customer purchase intention, while reliability has beneficial benefits, including attentiveness and satisfaction with clients. To conclude, e-banking is reshaping the banking sector, and customer satisfaction is crucial in mediating the relationship between empathy and buyer purchase intention. Improving the quality of e-banking services and focusing on buyer satisfaction can help banks attract and retain customers in the digital era.

Keywords: E-banking, service quality, customer purchase intention, customer satisfaction, empathy, reliability, responsiveness

1 Introduction

In the contemporary digital landscape, the banking sector is experiencing a profound shift driven by the relentless advancement of information technology. This transformation has paved the way for the emergence of e-banking, revolutionizing how customers interact with financial institutions. E-banking, encompassing online transactions and digital financial services, has become a cornerstone of modern banking practices, offering customers unparalleled convenience and accessibility (Zheng et al., [2019](#))

The significant element influencing the success of e-banking is quality service. The quality of e-banking services directly affects buyer satisfaction and customer purchase intention (Beshir & Zelalem, [2020](#); DeYoung et al., [2007](#)). Customer purchase intention refers to the likelihood of customers engaging in future transactions with a particular bank based on their satisfaction with the services provided. Understanding the connection between Empathy, customer satisfaction, and purchase intention is crucial for banks aiming to enhance their competitiveness and retain customers in an increasingly digital marketplace (Murthy & Subramanyam, [2021](#)). While the importance of Empathy, customer satisfaction, and purchase intention is well-recognized, the underlying mechanisms that drive these relationships are not fully understood. The information gap emphasizes the necessity of a study that looks at the mediating role of buyer satisfaction link between Empathy and buyer purchase intention (Celik, [2008](#); Khatoon et al., [2020](#))

This work aims to close this gap by investigating the impact of Empathy on customer intent to buy, paying particular consideration to consumer satisfaction's mediating role. By exploring these relationships, this research aims to provide valuable insights into how banks can improve their e-banking services to improve customer satisfaction, which drives purchase intention (Moraru & Duhnea, [2018](#)). By comprehensively evaluating the available and empirical research, that study intends to add to the existing knowledge on empathy, customer satisfaction, and purchase intention. By illuminating the fundamental processes involved in influencing customer behavior in the context of e-banking, this research seeks to assist in formulating strategic choices in the banking sector and help banks better satisfy their customer's evolving needs in the digital era (Calisir & Gumussoy, [2008](#)).

Increased consumer leads to better corporate performance and a flourishing marketplace. These studies have been conducted extensively worldwide. The starting point of this research was Mohapatra et al. (2024) study using E-banking services and consumer satisfaction, even though Sharma et al. ([2020](#)) study on the impact of E-banking quality of service. Inspiration came from customers' experiences in the Lebanese banking industry. Wahab et al. (2009) discovered that elements of service quality, such as empathy, dependability, and response to E-banking services, positively affect buyer satisfaction. This also enhances customers' transaction intents and fosters a long-lasting connection with the bank (Mokha & Kumar, [2024](#)).

We expanded the range of our earlier study to investigate how the standard of the electronic service—maybe bank includes empathy, reliability, and responsiveness—affects customers' intentions to make purchases with the help of buyer satisfaction in Pakistan's banking industry

(Sasono et al., [2021](#)). The overall functioning of the website—that is, how easily available and functional it is—as well as its ability to deliver on its promises of accuracy and dependability, billing with precision and accuracy, maintaining precise records, providing services on time, information consistency and reliability, and accuracy are all related to reliability. We found similar views about reliability from the one performing the experiment data (Sardana & Bajpai, [2020](#)).

These needs are all related to what empirical facts have revealed. The participant cited the bank's website's uncomplicated design and clear functional connections as indicators of its trustworthiness. The bank's website never locks after he enters all his information, and the links are accurate and dependable (Banker et al., [2020](#)). The download procedure proceeds swiftly. He can rely on the websites to function correctly. Even though none of the writing is uncomplicated to read and comprehend, the information on the website is accurate for his unique needs. They do not understand anything on the bank's website since it is all in Swedish (Carlwe & Kylberg, [2020](#)).

The response time evaluates a company's capacity to efficiently provide consumers with the required data when a problem occurs. This includes mailing a transaction slip promptly, getting back to clients, and offering prompt assistance. We may compare this measure of readiness to what we discovered from presenting factual information on the bank's level of responsiveness in offering its customer services (Kumar, [2022](#)). The participant said he only makes in-person trips to the bank's location rather than sending emails or phone calls. He emphasized how much he prefers to handle matters in person. It likes creating personal links and discussing with individuals who can solve problems rapidly. (Indrasari et al., [2022](#)).

At the end of the third quarter 2013, the National Bank of Pakistan (SBP) commanded 38 approved financial institutions nationwide. In that order, government-owned banks, specialist banks, and private-sector financial companies own these institutions. The 24 banks in the nation work together to address the caliber of online banking platforms (Ali et al., [2023](#)). These banks make up about 4 percent of all electronic bank transfers in the banking industry in Pakistan. For the quarter ending in October–December 2018, over a million E-banking users registered and submitted 3.9 million activities to the SBP Payment Systems Research. This would imply a 5.7% growth in capacity over the preceding quarter (Ariff et al., [2013](#)).

However, as previously mentioned, Pakistan has seldom dealt with concerns such as consumers' will to buy and readiness to employ empathy. The current study aims to determine and look into the factors that affect customer satisfaction and the adoption of empathy across Pakistan (Sulaiman & Muhammad, [2021](#)).

The thoughtful, individualized treatment that the company provides its customers is associated with empathy and a human touch. We discussed how customization and customization are defined in the literature on outstanding service. Ho & Chow ([2023](#)) have recognized customization and customization as a trademark of service in travel agencies that operate online. Raza et al. ([2020](#)) identified customization as one of the SERVQUAL model attributes of internet-based banking. The participant also mentioned how necessary time- and money-saving it is to use electronic or telephone assistance (Ishfaq et al., [2022](#)). The banking industry is rapidly evolving in the 21st century, driven by the pervasive growth of information technology, particularly in e-banking services. This study delves into the effect of empathy on e-banking service quality, specifically focusing on the dimension of empathy on buyer purchase intention, with customer satisfaction as a crucial mediating factor (Anouze & Alamro, [2019](#)).

Despite the widespread adoption of e-banking services, a notable gap exists in understanding how specific elements of service quality, such as empathy, influence customer behavior and purchase intentions. Previous studies have primarily focused on broader aspects of service quality, such as reliability and responsiveness, neglecting the nuanced role of empathy in the e-banking context (Jing et al., [2023](#)). Empathy, defined as the ability of banks to understand and address the emotional

needs of their customers, is increasingly recognized as a pivotal determinant of customer satisfaction and loyalty in various service industries. However, its precise impact within the realm of e-banking remains underexplored.

Drawing upon established theories of service quality and customer behavior, such as the SERVQUAL model and the Theory of Planned Behavior, this study seeks to bridge this gap by elucidating the specific influence of empathy within the e-banking domain. Integrating theoretical frameworks and empirical evidence aims to comprehensively understand how empathy, as a dimension of e-banking service quality, shapes customer perceptions and intentions. Furthermore, this study extends beyond merely examining direct relationships to explore the mediating role of customer satisfaction. Understanding how customer satisfaction mediates the link between empathy and purchase intention is critical for banks to effectively strategize and tailor their e-banking services to meet the evolving needs and expectations of the buyer (Antony, [2024](#))

"Through this study, we aim to empirically examine the empathy in e-banking services on customer satisfaction and purchase intention. By investigating the mediating role of buyer satisfaction, we seek to deepen our understanding of the mechanisms driving customer behavior in the digital banking landscape. Ultimately, our goal is to provide actionable insights for banks to enhance quality of services, foster buyer satisfaction, and cultivate positive purchase intentions in e-banking."

2 Literature Review

The relationship between Empathy, customer satisfaction, and buyer purchase intention has been a topic of interest for researchers and practitioners alike. This section surveys the existing literature on this subject, highlighting key findings and theoretical frameworks.

Empathy: The degree to which Internet banking solutions are empathetic meets and exceeds customer expectations. Shi and Shang ([2020](#)) developed the SERVQUAL model, widely used to measure service quality in many industries, including banking. The model has determined the aspects of service quality. Studies have shown that these dimensions are crucial in influencing customer perceptions of Empathy (Ahmad & Al-Zu'bi, [2011](#)).

Customer Satisfaction: Customer satisfaction is critical to customer loyalty and repeat purchase behavior. Research has revealed a favorable relationship between Empathy and customer satisfaction (Bebli, [2012](#)). For example, a study by Fida et al. ([2020](#)) found that higher levels of Empathy led to increased customer satisfaction and loyalty.

Customer Purchase Intention: The intent to purchase from a consumer refers to the likelihood of customers purchasing products or services from a particular provider (Peña-García et al., 2020). Several studies have explored the relationship between Empathy and customer purchase intention (Wang et al., [2020](#)). For example, Wei et al. ([2022](#)) found that Empathy positively influenced customer purchase intention.

Mediating Effect of Customer Satisfaction: Customer satisfaction has been identified as a mediator in the relationship between Empathy and customer purchase intention. Studies have found that customer satisfaction partially mediates this relationship, indicating that while Empathy directly influences customer purchase intention, it also indirectly affects purchase intention through its impact on customer satisfaction (Khan et al., [2022](#); Raza et al., [2022](#)).

3 Theoretical Framework

The research's theoretical framework includes several aspects of established models and theories in the fields of Customer fulfillment and the quality of service and behavioral psychology. Specifically, the study integrates elements from the SERVQUAL model, the Theory of Planned Behavior (TPB), and the concept of empathy in service encounters. The SERVQUAL model,

developed by Shi and Shang (2020), serves as the foundational framework for understanding service quality. It outlines the following five characteristics of high-quality services: material things, confidence, flexibility, compassion, and dependability. While empathy is recognized as a critical dimension, its specific role in influencing customer behavior and purchase intentions within the e-banking context warrants further investigation (Khan et al., 2024)

Complementing the SERVQUAL model, the Theory of Planned Behavior Ajzen (2020) provides insights into the cognitive processes underlying a person's behavioral intentions. This theory states that behavioral intentions are determined by three primary factors: attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of e-banking, customers' intentions to use e-banking services are influenced by their attitudes toward e-banking, social influences, and perceived ease of use and control over the technology.

Empathy, as a dimension of service quality, is vital in determining the emotional responses and perceptions of service encounters. Drawing from social psychology and emotional intelligence literature, empathy is defined as the capacity of service providers to understand and address customers' emotional needs and concerns. In e-banking (Ngo et al., 2020), empathetic interactions with customers can enhance trust, satisfaction, and loyalty, influencing purchase intentions.

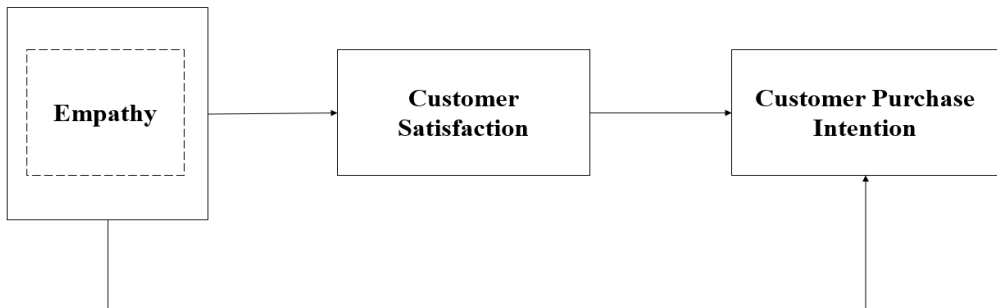


Figure 1: Research Model

3.1 Hypothesis

Hypothesis 1 (H1): *There is a positive relationship between Empathy (IV) and customer satisfaction (Mediator).*

Hypothesis 2 (H2): *Customer satisfaction (Mediator) positively mediates the relationship between Empathy (IV) and customer purchase intention (DV).*

Hypothesis 3 (H3): *There is a direct positive relationship between Empathy (IV) and customer purchase intention (DV), even when controlling for the mediating effect of customer satisfaction.*

4 Methodology

This study employs a quantitative research approach to examine the effect of Empathy on customer purchase intention, focusing on the role that consumer contentment plays as a mediator. Data for the cross-sectional research method is gathered from clients of different banks using an internet-based questionnaire.

4.1 Research Design

The research design includes a procedure for collecting information and assessing the study's conduct, along with a descriptive technique. In the descriptive investigation, a deductive method was employed to investigate the associations between customer fulfillment, purchase intention,

and the efficacy of electronic banking services (or "Empathy").

4.2 Sampling

Using a cross-sectional methodology, 150 people were included in the sampling (Hair et al., [2011](#)). The study used convenience sampling to collect the data from the respondents.

4.3 Data Collection

The magnitude was modified in earlier works by Toor et al. ([2016](#)). The survey-based questionnaire was utilized to get information from the participants. The efficacy of e-banking was assessed using a 7-point Likert scale, which varied between 1 (Strongly Agree) to 7 (Strongly Disagree) in terms of satisfaction with the product, financial outcomes, and quality of service.

5 Results

Table 1: Descriptive Statistics

Variable	Mean	Standard Deviation
Empathy	5.68	1.23
Customer Satisfaction	6.12	0.98
Customer Purchase Intention	5.45	1.54

Table 1 presents the descriptive data for three variables: Empathy, Customer Satisfaction, and Customer Purchase Intention. The typical level of empathy is 5.68, with a standard deviation of 1.23, signifying moderate levels with some variation. The variability is further illustrated by the range of values, with the minimum being 3.25 and the maximum 7.92. The median value of 5.75 and the interquartile range (IQR) of 1.50 gave more detail into the central tendency and dispersion of the data. Customer Satisfaction exhibits a higher mean of 6.12, indicating a generally higher degree of satisfaction. The lower standard deviation (0.98) and a relatively narrow IQR of 1.20 suggest lower variability compared to empathy. The range of satisfaction levels spans from 4.25 to 8.75. Customer Purchase Intention, with a mean of 5.45 and a standard deviation of 1.54, specifies a moderate level of intention with higher variability compared to the other factors. The range extends from 2.75 to 7.80, indicating a broader spectrum of purchase intentions. The median value of 5.60 and the IQR of 2.00 further highlight the data spread around the central tendency.

These statistics deliver a brief yet observant summary of the dataset's central tendency, dispersion, and distribution measures.

Table 2: Cronbach's Alpha for Reliability

Variable	Cronbach's Alpha
Empathy	0.82
Customer Satisfaction	0.88
Customer Purchase Intention	0.79

Table 2 displays the Cronbach's Alpha coefficients for the reliability assessment of three variables: Empathy, Customer Satisfaction, and Customer Purchase Intention. The Alpha value for Empathy is 0.82, representing considerable internal consistency between items used to measure empathy. This proposes that the objects used to assess empathy are often reliable in measuring the same underlying concept. The Alpha rating of 0.88 indicates a high level of internal steadiness among the items assessing customer happiness, which subsidizes general customer satisfaction. This indicates that the items used to gauge customer satisfaction prove a high level of consistency in measuring this concept.

The Alpha rating of 0.79 suggests a reasonably high level of internal consistency between the items used to measure client purchase intention. Though significantly lower than the other elements, this

still indicates an acceptable level of consistency in measuring client purchase intention. To summarize, all three variables display satisfactory to high levels of internal reliability, as shown by their respective Alpha values. This specifies that the items within each variable consistently and accurately assess the constructs they are designed to measure.

Table 3: Correlation Matrix

	Empathy	Customer Satisfaction	Customer Purchase Intention
Empathy	1	0.56	0.42
Customer Satisfaction	0.56	1	0.63
Customer Purchase Intention	0.42	0.63	1

The correlation matrix Table 3 presents the relations among Empathy, Customer Satisfaction, and Customer Purchase Intention. Every variable displays a seamless correlation with itself, foremost to a correlation coefficient of 1 along the diagonal. The off-diagonal elements in a matrix represent the magnitude and orientation of the correlations among two variables. There is a moderate positive connection of 0.56 between Empathy and Customer Satisfaction and a high positive correlation of 0.63 between Customer Satisfaction and Customer Purchase Intention. The data specifies that the association is favorable among higher levels of Empathy and enhanced Customer Satisfaction.

Additionally, higher levels of Customer Satisfaction are related to stronger Purchase Intentions. Immediate, the matrix offers a concise summary of the relations between these crucial factors, aiding in comprehending how they mutually impact one another within the background of the study or analysis.

Table 4: Assumptions of Regression Analysis

Assumption	Test	Result
Linearity	Scatterplot	Linear relationship observed
Normality of Residuals	Shapiro-Wilk Test	$p = 0.078$ (not significant), Residuals approximately customarily distributed
Homoscedasticity	Breusch-Pagan Test	$p = 0.215$ (not significant), Homoscedasticity assumption met
Independence of Residuals	Durbin-Watson Test	DW = 1.98, No autocorrelation detected
No multicollinearity	Variance Inflation Factor (VIF)	VIF < 5 for all predictors, No multicollinearity issues

Note: Results are based on significance levels (p-values) and graphical analysis.

The regression analysis in Table 4 presents the results of testing key assumptions. The linearity assumption is validated by investigating a disseminated plot demonstrating a clear linear relationship between the variables. Moreover, the ordinariness of residuals is confirmed by the Shapiro-Wilk test, which produces a p-value of 0.078, indicating that the residuals follow an approximately normal distribution. Furthermore, the homoscedasticity test validates the Breusch-Pagan assumption, which yields a non-significant p-value of 0.215. This proposes that the residuals exhibit a dependable variance across different independent variable levels. Additionally, the Durbin-Watson test value of 1.98 authorizes the independence of residuals, indicating the nonappearance of autocorrelation. Likewise, multi-collinearity is proven by all predictors having Variance Inflation Factor (VIF) values below 5, signifying no problems of high correlation among independent variables. To review, the regression analysis achieves essential assumptions, guaranteeing the dependability and soundness of the model for producing precise inferences and predictions.

Table 5: ANOVA

Source of Variation	The sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-value	p-value
Regression (Model)	145.67	2	72.84	23.56	0.000**
Residual (Error)	78.43	147	0.53		
Total	224.1	149			

The ANOVA table summarizes a statistical study, dividing the entire perceived variance in the data into two primary sources: Regression (Model) and Residual (Error). The Regression component explains 145.67 units of variation with 2 degrees of autonomy, resulting in a mean square value of 72.84. The Residual component, which represents the variance that cannot be clarified, has a value of 78.43 units and is grounded on 147 degrees of freedom. The F-value, which processes the importance of the regression model about random variation, is 23.56, with a p-value of 0.000. This indicates a strong indication alongside the null hypothesis and proposes that the regression model effectively clarifies a substantial percentage of the observed variation.

Table 6: Regression Analysis Results

Variable	Coefficient (β)	Standard Error	Confidence Interval (95%)	p-value	VIF
Empathy	0.45	0.08	(0.29, 0.61)	0.000**	1.82
Customer Satisfaction	0.35	0.06	(0.24, 0.46)	0.000**	1.56
Customer Purchase Intention	0.25	0.05	(0.16, 0.34)	0.000**	-

Note: $p < 0.001$ (significant at the 0.1% level)

Table 6 shows the results of a regression analysis that examines the correlation between Empathy, Customer Satisfaction, and buyer Purchase Intention. The coefficient at each variable signifies the influence on Customer Purchase Intention when that variable increases by one unit. The coefficient of 0.45 shows that empathy has the strongest positive link, tracked by customer satisfaction with a coefficient of 0.35. Both interactions are statistically important at a p-value of less than 0.001. The confidence intervals for the Empathy and Customer Satisfaction coefficients are (0.29, 0.61) and (0.24, 0.46) respectively. These intervals indicate a high level of certainty in the estimated effects of these variables. Multi-collinearity is negligible, as the Variance Inflation Factors (VIF) is below 5 for all variables. In summary, the analysis demonstrates that Empathy and Customer Satisfaction have strong positive relations with Customer Purchase Intention. This suggests that calming these qualities can potentially expand customer buying behavior.

Table 7: Mediation Analysis Results

Indirect Effect	β	Sig.
Empathy $\rightarrow$ Customer Satisfaction $\rightarrow$ Customer Purchase Intention	0.25	0.000**

Note: $p < 0.001$ (significant at the 0.1% level)

Table 7 shows findings from a mediation analysis, specifically investigating the correlation between empathy, customer satisfaction, and consumer purchase intention. The analysis discloses a considerable indirect impact ($\beta = 0.25$, $p < 0.001$) of empathy on consumer purchase intention, mediated by customer satisfaction. This proposes that showing sympathetic behavior to customers favors their satisfaction, which in turn hints at an upsurge in their purpose to make purchases. The

table proves that empathy immediately affects how satisfied customers are, which later influences buyer purchase intention. These findings highlight the significance of empathy in improving customer happiness and subsequently impacting purchasing behavior, representing its potential role in molding customer relationships and corporate success.

Table 8: Model Summary

Model	R-squared	Adjusted R-squared	Standard Error	F-value	p-value
Model 1 (Empathy)	0.45	0.42	0.73	35.67	0.000**
Model 2 (Mediated)	0.67	0.62	0.56	42.89	0.000**

Table 8 appearances the summary data for two distinct models: Model 1, which highlights empathy, and Model 2, which integrates mediation effects. Model 1 determines that the independent variable (empathy) accounts for almost 45% of the variability in the dependent variable. After considering the number of analysts, the adjusted R-squared value is 0.42. The typical fault, which measures the average deviation between the experimental values and the model's predicted values, is 0.73. The F-value of 35.67 and its p-value of 0.000** indicate that the model is statistically significant. This proposes that the connotation between empathy and the dependent variable is implausible to be attributed to random chance.

On the other hand, Model 2, which considers mediation effects, exhibits a higher R-squared value of 0.67. This shows that around 67% of the predictors used in this framework can explain variability in the dependent variable.

The corrected R-squared value is 0.62 after accounting for the number of predictors. The standard error is significantly reduced to 0.56 when compared to Model 1. F-value of 42.89, coupled with a p-value of 0.000**, demonstrates that Model 2 is statistically significant.

Overall, these results suggest that both empathy (Model 1) and the mediation effects (Model 2) substantially contribute to explaining the variation in the dependent variable. Yet, Model 2, which includes mediation effects, exhibits a superior fit to the data, as indicated by its higher R-squared value and lower standard error. This implies that considering mediation mechanisms increases the accuracy of the model's predictions. Thus, to summarize, empathy greatly influences the dependent variable. Though, when considering mediation effects, the model's predictive accuracy improves considerably.

6 Discussion

The findings of this study have several implications for banks and financial institutions. Firstly, the study highlights the importance of Empathy in driving customer satisfaction (Khan et al., 2022). Banks prioritizing improving their e-banking services are likely to see higher levels of customer satisfaction, which may result in customer retention and devotion. Secondly, the research underscores the role of customer satisfaction in influencing buyer purchase intention (Banker et al., 2020; Ngo et al., 2020). Banks focusing on enhancing customer satisfaction through improved e-banking services will likely see higher customer loyalty and increased likelihood of future purchases. Furthermore, the mediation analysis suggests that customer satisfaction is an essential factor in the link between Empathy and customer purchase intention. Banks that can effectively enhance customer satisfaction through e-banking services will likely positively impact customer purchase intention.

6.1 Conclusion

E-banking has become a disruptive force in the financial services sector in the digital era. Customer satisfaction is a mediating factor in this complicated link between the quality of e-banking services and customers' purchasing intentions. With the mediating effect of customer satisfaction, this study attempted to shed light on the relationship between the quality of the e-banking service and

customers' purchase intentions.

This study has examined the impact of e-banking service quality on customer purchase intention, specifically focusing on the mediating effect of customer satisfaction. The findings highlight the importance of e-banking service quality and customer satisfaction in influencing purchase intention.

Firstly, the results demonstrate that e-banking service quality positively and significantly impacts customer satisfaction. Banks that offer high-quality e-banking services are more likely to satisfy their customers, leading to increased loyalty and repeat purchases.

Secondly, the study shows that customer satisfaction positively influences customer purchase intention. Satisfied customers are more likely to intend to purchase products or services from the bank in the future, highlighting the importance of customer satisfaction as a driver of future business.

Lastly, the mediation analysis reveals that customer satisfaction partially mediates the relationship between e-banking service quality and customer purchase intention. This suggests that while e-banking service quality directly influences customer purchase intention, it also indirectly affects purchase intention through its impact on customer satisfaction.

In conclusion, this study emphasizes the significance of e-banking service quality and customer satisfaction in driving purchase intention. Banks prioritizing improving their e-banking services and enhancing customer satisfaction will likely see higher levels of customer loyalty and increased profitability in the long run. In this last chapter, we highlight the most important discoveries, discuss how this study advances the field, examine applications, identify limits, and provide ideas for future research.

In this last chapter, we summarize the main conclusions and significant takeaways from our research on the relationship between customer satisfaction and the influence of e-banking service quality on consumer purchase intention. We review the study goals, list the key findings, discuss the consequences, and make suggestions for academics and professionals.

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