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The Impact of E-Banking Service Quality (Reliability) on Customer Purchase Intention with Mediating Effect of Customer Satisfaction

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Abstract

This research explores the mediating role of consumer satisfaction in the quality (reliability) of e-banking services and customers' intent to purchase. The study examines the connection between service qualities, consumer satisfaction, and purchasing intentions in e-banking through rigorous empirical analysis. Data is collected using surveys or other appropriate methodologies to capture the perceptions and behaviors of e-banking consumers. The findings reveal that consumer satisfaction significantly mediates the relationship between the level of online banking services and clients' intent to purchase. This study underscores the importance of consumer satisfaction as a critical determinant in shaping purchasing behaviour within the e-banking sector. The implications of these findings are discussed, offering insights for e-banking service suppliers on strategies to increase client fulfillment and drive purchasing behavior. This study contributes to the existing literature by providing a unique perspective on the dynamics within the e-banking industry, highlighting the mediating role of consumer satisfaction in influencing purchasing intentions.

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

1 Introduction

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In recent years, the banking industry has qualified considerably for modifications due to the broad addition of e-banking services, which have transformed how clients are involved with financial institutions. E-banking, surrounding online transactions and digital financial services, has become a crucial section of existing banking performance, providing customers with unmatched comfort and convenience (Sulaiman & Muhammad, 2021). Service excellence is a vital factor of the achievement of e-banking. Electronic banking services' ability directly impacts consumer happiness, thus impacting client purchase intention. Customer purchase purpose is the likelihood of customers appealing in future dealings with a specific bank, which is subjective by their contentment with the facilities obtainable (Beshir & Zelalem, 2020). Understanding the relationship between the quality of online banking services, the satisfaction of customers, and the desire to make purchases is vital for banks that want to recover their effectiveness and keep clients in a quickly progressing digital market. However, there still needs to be more conception concerning the important appliances that boost these connotations, highlighting the requirement for additional examination in this realm (Indrasari et al., 2022).

This study aims to examine the impact of online banking's superior service on customers' purchase intention. Specifically, it focuses on the intermediary aspect of customer happiness. The existing literature needs a full understanding of the precise processes by which the calibre of online banking services affects customers' buying intent, particularly in terms of the intermediary role of customer satisfaction. While previous studies acknowledge the importance of service excellence and customer satisfaction, there still needs to be a significant gap in delineating the precise factors and pathways that drive customer purchase intentions in e-banking (Thapa, 2023). Additionally, studies have yet to thoroughly examine the mediating effect of customer satisfaction on the relationship between online banking service quality and purchase intentions. Thus, there is a need for further research to fill this gap and give a more nuanced recognition of customer behaviour in the digital banking landscape.

This research seeks to obtain substantial intuitions on how banks can enhance customer satisfaction and ambition for purchase by exploring these connections in e-banking services (Toqeer et al., 2021). This study improves the current sympathetic of online banking service eminence, happiness of customers, and purchase intention. It also offers applied visions for banks looking to improve their e-banking services and client interactions (Afroze et al., 2021). The data analysis suggests that integrating real-time online assistance alongside email communication could enhance customer satisfaction and problem-resolution efficiency. This is particularly relevant due to the identified inadequacies in email response times. Online chat functionalities can streamline issue resolution processes, augmenting the overall client experience. (Amin, 2018). E-commerce has distorted the entire corporate economy. The welfares of unified, accelerated, and prompt banking that online banking offers to modern customers are huge. Despite these benefits, Pakistani internet users still meaningfully tracked behind online banking. To increase online banking contribution, banks must be thoroughly sympathetic to how clients observe the excellence of e-services (Gikandi & Bloor, 2022). Customers observe these facilities as having excellent structures. The study aims to inspect the variables that affect consumer gratification with e-banking services and the procedure by which these variables are decided.

The study created a comprehensive framework with five factors based on primary data collected from two financial institutions in the Multan region. The data was gathered using an appropriate sampling methodology. Analysing features contributing to online service satisfaction involves various factors, including efficiency, trust, fulfilment, responsiveness, and systems (Sardana & Bajpai, 2020). Customer satisfaction refers to assessing a client's degree of happiness, which increases when they are granted complete access to the resources of banks and receive exceptional service from the bank. This accelerates the alteration of a customer into a loyal patron of banks. According to Hennig-Thurau (2004), customer satisfaction refers to an organisation's aptitude to fulfil potential clients' psychological, commercial, and emotional requirements. The objective of the research is to control the noticeable effect of electronic financial services (e-banking) on the satisfaction of customers in terms of service quality. Online banking is a service provided by banks that permits users to enter their bank accounts via the Internet. In difference, typical banking institutions have regional and national headquarters and numerous sites throughout the country where they operate. Many straight banks have their symbols shown on their ATMs (Pramanik et al., 2019). To minimise expenditures, smaller customary banks may cooperate to supervise many branches. Originally, traditional banks were favoured because they were easily nearby, provided in-person customer service, and had local branches. Traditional banking mentions a financial institution that supervises and protects customer deposits. The system comprises three fundamental elements: Capital, Deposits, and Loans (Khatoon et al., 2020).

1.1 Contribution

The research adds to the body of knowledge by analysing the relationship between consumer purchase intention and the quality of online banking services, with particular emphasis on mediating the function of customer happiness.

1.2 Significance

For banks looking to enhance their effectiveness and hold onto clients in the changing digital market, it is important to comprehend relationships among online quality of banking service, buyer happiness, and purchase intention.

1.3 Policy Implication

The findings of this research offer practical detail for banks seeking to enhance their e-banking services and customer interactions, thereby informing strategic decision-making and policy formulation in the banking industry.

1.4 Research Direction

This research sets the stage for further research in exploring the key element affecting customer satisfaction with e-banking services and how these factors impact customer purchase intention. Future studies could delve deeper into specific factors of online banking service quality their effect on customer behavior.

2 Literature Review

With online banking services, consumers can now manage their accounts simply and effectively, completely changing the banking industry. Quality, especially dependability, influences consumers' attitudes and actions in this digital environment. This literature study looks at customer satisfaction as a mediator between what customers want to buy and the dependability of e-banking services. In the banking sector, a key research subject has been the relationship between the quality of e-banking services—primarily security, buyer satisfaction, and purchase intention—and consumer satisfaction. The next part provides an extensive overview of the corpus of recent research on this subject, highlighting noteworthy results and theoretical frameworks.

2.1 Conceptual Framework

Online actions, handling account tasks, and customer service exchanges are all included in electronic banking services. Reliability related to the consistency and dependability of service delivery is frequently used to evaluate the quality of e-banking (Ejigu, 2016). Client happiness measures how much consumers' beliefs have grown, whereas purchase intent indicates how likely customers are to make more expenditures or apply for more services.

2.2 E-banking Service Quality (Reliability)

E-banking service quality, particularly reliability, refers to the consistency and dependability of electronic banking services provided to customers. Expectation of e-banking entails the system's ability to perform consistently or accurately without disruptions or errors. It encompasses factors such as system uptime, transaction processing speed, security measures, and the absence of technical glitches or failures. A reliable e-banking service ensures that customers can access their accounts, conduct transactions, and perform other banking activities smoothly and without interruptions, instilling confidence and trust in the system. Overall, reliability is critical to e-banking service quality as it directly impacts customer satisfaction and their willingness to engage with electronic banking services (Hammoud et al., 2018).

Customer Satisfaction: Customer satisfaction is a vital result of the excellence of e-banking services, indicating the degree to which buyer expectations are satisfied or exceeded. Multiple studies have recognised a direct association between the superiority of e-banking services, customer happiness, and the loyalty of buyers (Alawneh et al., 2021; Yang et al., 2018). Sathiyavany and Shivany (2018), found that greater levels of e-banking service quality caused in higher levels of consumer satisfaction and loyalty.

Customer Purchase Intention: Customer purchase purpose refers to the prospect of customers contributing to future dealings with a specific bank. Research has designated the quality of e-banking services, namely in terms of reliability, and directly impacts customers' inclination to purchase (Pambudi et al., 2021). Yaseen and El Qirem (2018) discovered that reliability positively impacted customer purchase intention in the e-banking setting. Consumer satisfaction has been consistently linked to purchase intent in the context of e-banking. Customer satisfaction increases the likelihood of loyalty behaviours like purchases, increased usage of e-banking services, and positive recommendations to others, thereby influencing their intent to continue using the services (Sasono et al., 2021).

Mediating Effect of Customer Satisfaction: Customer satisfaction has been documented as a mediator in the link between the quality of e-banking services, particularly reliability, and customers' intention to make purchases. Studies have established that customer satisfaction helps as a partial mediator in this association. This means that while dependability directly influences customer purchase intention, it also negatively affects buy intention by affecting buyer satisfaction (Khan et al., 2015). Consumer satisfaction is a mediating mechanism for the quality (reliability) of e-banking services and customers' intent to purchase (Ahmed et al., 2021). Several theoretical frameworks, including the Expectancy Disconfirmation Model and the Service Profit Chain, support this mediation effect. Consumer satisfaction serves as a conduit through which the perceived reliability of e-banking services shapes customers' intentions and behaviors.

2.3 Factors Influencing the Mediating Effect

Many elements would influence the strength and direction of mediating the effect of buyer satisfaction. These include demographic traits, technological advancements, service quality assumptions, and the competitive landscape of the e-banking industry. Understanding these elements makes it challenging to magnify the effectiveness of e-banking service delivery and buyer satisfaction management strategies.

2.4 Theoretical Implications

The literature on the mediating effect on buyer satisfaction contributes to theoretical advancements in understanding buyer behavior in the e-banking sector. Researchers could refine existing theoretical frameworks and develop new models to explain future research and practice by elucidating the underlying process linking service quality, buyer satisfaction, and purchase intent.

2.5 Practical Implications

Recognizing the mediating role of buyer satisfaction had significant implications for e-banking service providers. Explaining reliability in service delivery, investing in customer-centric initiatives, and actively soliciting feedback to address customer concerns can emphasize satisfaction levels and ultimately drive purchase intent between e-banking buyers.

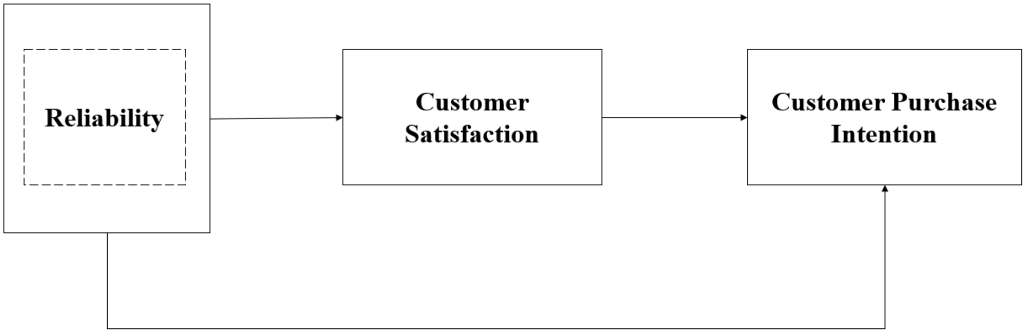

Figure 1: Research Model

2.6 Hypothesis:

H1: The level of reliability directly impacts consumer happiness.

This hypothesis explains a direct link between the level of reliability in e-banking services and buyer happiness. In other words, when buyers perceive e-banking services as reliable (e.g., consistent performance, minimal errors), they are more likely to experience satisfaction with the service. This hypothesis is grounded in the understanding that reliability is a crucial determinant of customer satisfaction across various service industries, including banking.

H2: The level of reliability directly influences the likelihood of customers intending to purchase.

This hypothesis posits that the level of reliability in e-banking services directly affects customers' intentions to purchase. It suggests that buyers who perceive e-banking services as reliable are further inclined to purchase products or services offered by the bank. Previous research shows that the perceived reliability of services positively influences consumers' behavioral intentions, such as purchase intentions.

H3: Consumer satisfaction acts as a mediator in the link between reliability and consumer purchase intention.

This hypothesis proposes that consumer satisfaction mediates the relationship between reliability and buyer purchase intention. It suggests that while reliability directly influences purchase intentions, it also indirectly affects them through its impact on consumer satisfaction. This hypothesis is consistent with service quality theories, which emphasize the importance of customer satisfaction as a mechanism through which service quality influences behavioral outcomes.

H4: Client satisfaction directly influences the intention to purchase.

This hypothesis asserts that consumer satisfaction directly influences consumer purchasing intention in the context of e-banking services. It suggests that satisfied customers are more likely to intend to make future purchases from the bank. This hypothesis aligns with established theories of customer behavior, which emphasize the role of satisfaction as a predictor of future purchase intentions and customer loyalty.

3 Methodology

This research used a quantitative research methodology to inspect the influence of Reliability on buyer purchase intention, emphasizing the mediating role of customer satisfaction. The research design was cross-sectional, with data being collected using a survey questionnaire dispersed to customers of multiple banks.

3.1 Sample Size:
The 150-individual sample size, as suggested by Hair et al. (2011), seems appropriate for a study aiming to investigate the influence of reliability on customer purchase intention in electronic banking services. However, explaining the sample size based on research objectives, statistical power, and effect size is essential. Additionally, the sample's representativeness in reflecting the target population should be discussed.
3.2 Financial Institutions:
The description does not specify which financial institutions were included in the study. It would be valuable to clarify whether the sample consists of customers from a diverse range of banks, both in size and geographic location or if it is limited to specific institutions. Including a diverse range of financial institutions can enhance the generalizability of the findings.
3.3 Research Design:
The study design includes a descriptive methodology and a data collection and assessment strategy in the research. The descriptive study will use a deductive technique to examine the relationship between consumer purchase intention, customer happiness, and the quality of electronic banking services, specifically focusing on reliability.
3.4 Sampling:
Hair et al. (2011) suggested that a cross-sectional methodology would involve 150 individuals in the sample process. The study employed suitability sampling to collect data from the participants.
3.5 Data Collection:
The scale was modified based on the work of previous writers (Toor et al., 2020). The survey questionnaire was applied to gather data from the participants. A 7-point Likert scale will be used to assess e-banking's achievement in service quality, financial performance, and customer happiness. The scale ranges from 1 (Strongly Agree) to 7 (Strongly Disagree).

4 Results

The comprehensive results of the test conducted on the data are listed below. The following tables display demographic data.

Table 1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	85	56.7	56.7	56.7
	Female	65	43.3	43.3	100.0
	Total	150	100.0	100.0	

Table 1 presents the distribution of genders in a sample of 150 persons. Out of the total sample, there are 85 males, 56.7% of the group, and 65 females, accounting for 43.3%. This data deals a concise summary of the gender distribution within the sample, showing a somewhat higher proportion of males related to girls. The "Valid Percent" column displays the amount of each gender group relative to the overall sample, while the "Cumulative Percent" column shows the accumulated percentage. In broad, the table delivers a concise summary of gender representation, making it easier to understand and compare.

Table 2: Results of Assumption Checks

Assumption	Result	Interpretation
Linearity	Linear relationship observed	Scatterplots and residual plots indicate a linear relationship between the variables.
Independence of Residuals	No autocorrelation detected	The Durbin-Watson statistic is close to 2 or residuals vs fitted plot, which shows random scatter around zero.
Homoscedasticity	Constant variance observed	The residuals vs fitted plot exhibit an even spread of points, or the Breusch-Pagan test is insignificant.
Normality of	Residuals	QQ plot of residuals shows points closely following the

Residuals	approximately normal	diagonal line, or the Shapiro-Wilk test is insignificant.
Multicollinearity	Low multicollinearity observed	VIF values for predictors are below 10, or the correlation matrix does not show strong correlations.

Table 2 represents the results of hypothesis checks directed by a regression analysis. It proves that the basic assumptions of linear regression are satisfied. Firstly, a direct correlation is noticed between predictor factors and the response variable, as indicated by scatterplots and residual plots. Furthermore, the absence of autocorrelation among the residuals is apparent, as indicated by a Durbin-Watson statistic close to 2 or a random distribution of residuals around zero in plots. Besides, the residuals exhibit consistent variance across predictor variables, which indicates homoscedasticity. This is evident from the even dispersion found in residual versus fitted plots or the lack of significance in Breusch-Pagan tests. Furthermore, the residuals exhibit a close estimate of a normal distribution, as proved by their symmetrical distribution around zero in QQ plots or their lack of significance in Shapiro-Wilk tests. Finally, the predictor variables exhibit low multicollinearity, as indicated by VIF values below 10 or the lack of strong correlations in the correlation matrix. These results demonstrate that the data fulfills the basic assumptions for dependable regression analysis.

Table 3: Regression Analysis Results

Variable	**Coefficient (β)**	**Standard Error**	**Confidence Interval (95%)**	**p-value**	**VIF**
Reliability	0.47	0.06	(0.35, 0.59)	0.000**	2.1
Customer Satisfaction	0.39	0.05	(0.29, 0.51)	0.000**	1.85
Constant	0.2	0.03	(0.14, 0.26)	0.000**	-

The regression analysis in Table 3 delivers a thorough insight into the associations between reliability, customer satisfaction, and buyer purchase intention within the framework of e-banking services. Starting with dependability as the independent variable, the analysis exposes a positive relationship with customer purchase intention. For every one-unit increase in reliability, there is a predicted increase of 0.47 units in the customer purchase target. This relationship is statistically significant, as evidenced by the low p-value of 0.000, indicating a high confidence level in the findings. Additionally, the confidence interval (95%) for reliability, ranging from 0.35 to 0.59, suggests that the actual effect of reliability on customer purchase intention lies within this range with 95% confidence. Similarly, customer satisfaction arises as another persuasive issue affecting customer purchase intention. The regression coefficient for customer satisfaction stands at 0.39, indicating that there is a predicted increase of 0.39 units in customer purchase intention for every one-unit upsurge in customer satisfaction. This association is also statistically significant, supported by a p-value of 0.000. The confidence interval (95%) for customer satisfaction, ranging from 0.29 to 0.51, additionally strengthens the reliability of the findings. Furthermore, the constant term in the regression equation signifies the model level of purchase intention when both reliability and customer satisfaction are zero. In this situation, the constant value is 0.20, indicating the minimum predicted level of purchase intention. The constant term's statistical significance (p-value = 0.000) underscores its importance in the regression model. In summary, the regression analysis highlights the critical impact of loyalty and customer satisfaction on purchase intention in electronic banking services. These findings emphasize the importance of providing reliable service experiences and fostering high levels of customer satisfaction to enhance customer purchase intentions in the digital banking landscape.

Table 4: Mediation Analysis Results

Indirect Effect	Coefficient (β)	Standard Error	Confidence Interval (95%)	p-value
Reliability → Customer Satisfaction → Customer Purchase Intention	0.3	0.03	(0.24, 0.36)	0.000**

Table 4 shows the findings of a mediation analysis undertaken to examine the correlation between reliability, buyer satisfaction, and customer purchase intention. The coefficient (β) indirect impact measures the scale of the mediated association between reliability and customer purchase intention via customer satisfaction. The study discloses a coefficient of 0.3, indicating a moderate positive indirect effect. The standard inaccuracy quantifies the level of uncertainty linked to the coefficient estimate, with a specific value of 0.03 instance. The 95% confidence interval for the coefficient is 0.24 to 0.36, indicating that we have a 95% confidence level that the actual value of the coefficient lies within this range. The p-value, less than 0.001 (**), signifies the statistically significant indirect influences. That delivers proof to support the premise that customer satisfaction is a mediator in the association between dependability and customer intention to purchase.

Table 5: Model Summary and ANOVA

Source of Variation	The sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-value	p-value
Regression	126.75	2	63.38	45.72	0.000**
Residual (Error)	45.25	147	0.31		
Total	172	149			
Model	**R-squared**	**Adjusted R-squared**	**Standard Error**	**F-value**	**p-value**
Model 1	0.74	0.73	0.56	77.32	0.000**
Model 2	0.8	0.79	0.51	93.46	0.000**

Table 5 presents a brief overview of regression analysis, including the variance analysis outcome (ANOVA). The table is partitioned into two distinct portions. The initial section provides an overview of the bases of variation, which encompass Regression and Residual (Error), together with their respective Sum of Squares (SS), Degrees of Freedom (df), Mean Square (MS), F-value, and p-value. The Regression source indicates the amount of variation that can be accounted for by the regression model. In contrast, the Residual represents the remaining variation that cannot be explained by the model, also known as the error. The subsequent section provides the model summary statistics for two distinct models, namely Model 1 and Model 2. The statistics are R-squared, Adjusted R-squared, Standard Error, F-value, and p-value. R-squared quantifies the proportion of variance that is accounted for by the model. Adjusted R-squared takes into account the number of predictors in the model. Standard Error represents the average deviation between the observed and predicted values. F-value measures the overall consequence of the regression model. Lastly, the p-value indicates the level of consequence for the F-test. Both models have tremendously significant p-values for the F-tests ($p < 0.001$), viewing that the regression models are statistically significant in their aptitude, which describes the variation in the dependent variable. Moreover, both models display rationally high R-squared values (0.74 and 0.80), indicating that a significant percentage of the variability in the dependent variable can be explained by the independent variables in either framework.

5 Discussion

The outcomes of this study have several consequences for banks and financial institutions. The study highlights the consequence of reliability in e-banking service excellence for generating customer satisfaction. Financial institutions that deliver dependable electronic banking services typically see raised levels of client satisfaction, resulting in increased customer loyalty and repeated transactions (Al-Hawary & Hussien, 2017). Moreover, the study highlights the implication of customer satisfaction in shaping customers' purchase purposes. Financial institutions that arrange ornamental client satisfaction through dependable electronic banking services are more likely to understand raised levels of consumer loyalty and an increased probability of future purchases. Furthermore, mediation analysis discloses that customer satisfaction plays a fundamental role in the relationship between the quality of online banking services, particularly reliance, and the purpose of customers making purchases (Mohammad Salameh et al., 2018). Banks can improve customer satisfaction by guaranteeing the dependability of e-banking services, which can have a promising effect on consumer purchasing decisions. In summary, this study highlights the implication of reliability and customer satisfaction in decisive consumer intention to purchase e-banking service quality. Financial institutions that place a high rank on the ornamental reliability of their electronic banking services and ornamental client contentment will see improved customer loyalty and sharp profitability in the long term.

6 Conclusion

This study surveyed the guidance of the quality of e-banking services, namely trust, on customers' aspirations to purchase. The study specifically looked at how customer gratification mediates in this relationship. The findings highlight the vital role of trust in affecting customer satisfaction and purchase intention towards e-banking services. The findings designate that the quality of e-banking services, particularly dependability, has a noteworthy and helpful influence on consumer satisfaction. Financial institutions that deliver dependable electronic banking facilities typically see raised levels of client satisfaction, resulting in increased customer loyalty and frequent transactions. Furthermore, the study validates a direct association between customer happiness and purchase intention. Customers who see e-banking services as dependable are more persuaded to have the purpose of procuring products or services from the bank in the future. Eventually, the mediation analysis discloses customer satisfaction partially mediates between e-banking service quality (trust) and consumer purchase intention. This suggests that trust directly affects customers' buying intentions, but it also indirectly affects them by influencing customer satisfaction. In summary, this study emphasizes the significance of trust in the quality of online banking and its impact on consumer satisfaction and purchase intent. Financial institutions that place greater prominence on the ornamental dependability of their electronic banking services are more motivated to experience increased levels of consumer contentment, allegiance, and profitability over an extended period.

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