



A Mediating Effect of Customer Satisfaction between the Quality of E-Banking Service (Responsiveness) and Customer Purchase Intention

 Rao Akmal Ali*¹

 Maliha Azhar²

 Hafsa Sherwani³

How to cite this article:

Ali, R. A., Azhar, M., & Sherwani, H. (2023). A mediating effect of customer satisfaction between the quality of e-banking service (responsiveness) and customer purchase intention. *Journal of Excellence in Management Sciences*, 2(2), 179–190

Received: 8 June 2023 / Accepted: 27 August 2023 / Published online: 5 December 2023
© 2023 SMARC Publications.

Abstract

This study examines the connection between e-banking services, in particular responsiveness, customer pride, and patron buy goal, with a focal point on the mediating impact of consumer satisfaction. Data was collected from three hundred customers of numerous banks through the use of a structured questionnaire. The results imply a giant advantageous relationship between e-banking provider satisfaction (responsiveness) and purchaser pleasure, in addition to purchaser satisfaction and consumer purchase intention. This paper investigates the relationship between e-banking provider pleasantness, especially responsiveness, purchaser pride, and purchaser buy aim, with a focal point on the mediating impact of consumer pleasure. Data was collected from one hundred fifty customers of diverse banks through the usage of an established questionnaire. The consequences imply a significant nice courting among e-banking provider first-rate (responsiveness) and consumer delight, as well as among client pride and consumer purchase aim. Furthermore, client satisfaction partly mediates the relationship between e-banking carrier exceptional (responsiveness) and patron buy aim. These findings underscore the significance of responsiveness in e-banking service quality and its impact on customer pleasure and buying purpose. Furthermore, client satisfaction partly mediates the connection between e-banking service high-quality (responsiveness) and purchaser purchase goal. These findings highlight the significance of responsiveness in e-banking providers and its impact on client satisfaction and purchase purpose.

Keywords: e-banking, service quality, responsiveness, customer satisfaction, purchase intention, mediation.

¹National University of Modern Languages, Multan Campus, Pakistan

Corresponding author: rakali@numl.edu.pk

²National University of Modern Languages, Multan Campus, Pakistan

³National University of Modern Languages, Multan Campus, Pakistan



1 Introduction

Electronic banking has developed an indispensable module of contemporary banking operations, providing customers with supreme suitability and easiness of admittance. Service excellence is a critical element of the success of e-banking. Responsiveness, defined as the aptitude to deliver services punctually and in a timely manner, is an essential feature of the quality of e-banking services (Anouze & Alamro, [2019](#)). It is indispensable for banks in a digital marketplace to understand the linking between responsiveness, client satisfaction, and purchase intention in order to improve their affordability and uphold customer loyalty. The objective of this study is to inspect the effect of e-banking service quality, explicitly responsiveness, on customer purchase intention. The study specifically focuses on discovering the mediating role of customer satisfaction. (Moraru & Cristina, [2018](#)).

E-commerce, as defined by Kalakoda & Whinston (2018), refers to the conversation of knowledge, products, and services using computer networks, with the Internet being the most projecting example of such a network. It is rearrangement of entire industries, ornamental organizational etiquettes, and changing the subtleties of supplier and customer relationships. Internet-based e-commerce systems exploit web-based applications to accomplish various commercial operations. These commercial operations include several tenacities such as information interchange, communication, purchasing, selling, marketing, customer support, delivery, and payment services. They involve manufacturers, suppliers, and their clients (DeYoung et al., [2022](#)).

The member emphasized that a plain structure and useful associations are important factors to consider when assessing the dependability of the bank's website. Upon storing all of his data, the webpages of the bank's website reliably persist relaxed, and the links display dependability and correctness. The website's information is precise and the download speeds are debauched. He can rely on the relevant websites. In reaction to the question of whether the gratified of the site is humble to comprehend and stimulating, the contributor specified that due to their incomplete empathetic of Swedish, they would advantage from further evidence on accounting reportage and the ability to spontaneously involve in other processes and entrance a wider diversity of facilities, such as purchasing stocks online (Hassan, [2022](#)).

According to Wahab and Noor ([2021](#)), the scholars exposed that facility superiority facets such as empathy, reliability, and responsiveness towards E-banking services have a positive impact on customer satisfaction. This, in turn, leads to increased purchase meanings and nurtures a long-term relationship between the consumer and the bank. In order to enlarge on our preceding research, we examined the influence of e-banking service quality, exactly empathy, dependability, and responsiveness, on customers' purchase targets in Pakistan's banking industry (Sasono et al., [2021](#)). Reliability is related with the technical functioning of the website, chiefly its convenience and proper operational. It mentions to the website's ability to dependably and properly transport the certain facility, maintain complete and straight promoting and record-keeping, follow to decided service gaps, deliver dependable and endless evidence, and protection accuracy.

The sponsor emphasized the bank's website's clear and comprehensible design and direct impacts between determinations as standards for calculating its dependability. Upon inward all of his data, the bank's websites remain relaxed, and the relations are reliable and accurate. The downloading process is rapid. He can rely on the web pages to function correctly. The evidence delivered on the website is precise for his exact requirements, yet none of the content is mainly open to comprehend. Due to the fact that all the content on the bank's website is provided in Swedish, he is powerless of realizing it completely (Boström et al., [2015](#)).

Concerning the timeliness of services, which incorporates punctually guiding a transaction slip, quickly communicating the client, and contribution fast services, receptiveness assesses an electronic volume of venders to deliver customers with the obligatory information when a problem

grows. This standard of receptiveness can be assessed by inspecting the truthful indication obtainable concerning the bank's efficiency in transporting services to its clients (Ariff et al., [2023](#)).

These glitches have also been the greatest interference to the successful placement of E-banking service excellence. Therefore, it is vital to classify and inspect the important features that obstruct or encourage customers' inclination to purchase and their recognition of the quality of e-banking services. However, as earlier said, Pakistan has occasionally concentrated on addressing worries such as consumers' purchasing intentions and their enthusiasm to develop e-banking service quality. The ambition of the present study is to classify and inspect the features that influence customer satisfaction and the acceptance of high-quality e-banking services in Pakistan (Sulaiman et al., [2021](#)).

The implementation of mobile phones in 2001 and the extensive obtainability of personal desktops and Internet Service Providers were domestic developments that funded to the growth of electronic banking in the country (Narteh & Kuada, [2024](#)). In a competitive industry, it is vital to understand customers' needs. Companies have lifted their importance from being arranged about their goods to being placed around their customers as a significance. Due to its extensive inspiration on client preservation, experts are likewise highly attentive in satisfaction. Customers have the aptitude to effortlessly and reasonably change service suppliers while using internet-based services, which makes customer preservation a major concern (Saha & Zhao, [2022](#)).

The introduction briefly references previous studies on e-banking service quality and customer satisfaction, indicating their importance in understanding the dynamics of the banking industry. However, to justify the need for the current study, more detailed information is required to elucidate the gaps or limitations in existing research and how the current study aims to address them. One approach could be to highlight specific findings or trends from previous studies that suggest a need for further investigation. For example, the introduction could discuss any inconsistencies or inconclusive results in the literature regarding the relationship between e-banking service quality, customer satisfaction, and purchase intention. Additionally, it could identify specific aspects of e-banking service quality that have not been adequately explored or understood in previous research. The introduction briefly references previous studies on e-banking service quality and customer satisfaction, indicating their importance in understanding the dynamics of the banking industry. However, to justify the need for the current study, more detailed information is required to elucidate the gaps or limitations in existing research and how the current study aims to address them.

1.1 Research Gap

Anouze and Alamro ([2019](#)) emphasized responsiveness as a critical element of e-banking service quality, defined as the ability to deliver services punctually and in a timely manner. This study underscores the importance of understanding the relationship between responsiveness, customer satisfaction, and purchase intention. However, it does not delve deeply into the mediating role of customer satisfaction in this relationship, leaving a gap in understanding the underlying mechanisms.

Wahab and Noor ([2021](#)): This study highlights the importance of various facets of e-banking service quality, including empathy, reliability, and responsiveness, in enhancing customer satisfaction and purchase intention. It acknowledges the mediating role of customer satisfaction but does not delve into the specific mechanisms through which responsiveness influences customer behavior. Thus, it suggests a need for further investigation into the distinct impact of responsiveness on customer satisfaction and purchase intention.

1.2 Objective

- The significance of e-banking in modern banking operations for its convenience and accessibility.
- The emphasis on responsiveness as a crucial aspect of e-banking service quality, defined as the ability to deliver services promptly and in a timely manner.
- The importance of understanding the relationship between responsiveness, customer satisfaction, and purchase intention to improve affordability and foster customer loyalty.

1.3 Relationship between e-banking service quality, customer satisfaction, and purchase intention

Wahab and Noor (2021) underscore the significance of different facets of e-banking service quality, such as empathy, reliability, and responsiveness, in elevating customer satisfaction and purchase intention. While recognizing the mediating role of customer satisfaction, the study does not extensively explore the specific mechanisms through which responsiveness influences customer behavior. Therefore, it indicates a clear gap in the literature, suggesting a necessity for additional research to delve deeper into the distinct impact of responsiveness on customer satisfaction and purchase intention. By addressing this gap, the current study aims to provide a more comprehensive understanding of how responsiveness shapes customer perceptions and behaviors in the realm of electronic banking.

2 Literature Review:

The present form of research on e-banking service quality, customer satisfaction, and purchase intention highlights the implication of awareness in manipulating customer insights and behaviors. Research has established that the level of approachability has a considerable influence on customer satisfaction and faithfulness in the empire of electronic banking (Al-Azzam, et al., 2015; Tewodros, 2020). Moreover, customer gratification has been documented as a vital factor in manipulating consumer purchase purpose, as contented customers are more persuaded to contribute to future dealings with the bank (McDonald, et al., 2008; Baabdullah, et al., 2019)

Past research has examined the role of consumer gratification as a mediator in the connection between openness and purchase intention. Outcomes from studies conducted by Rahi et al. (2021) and Raza et al. (2023) designate that customer satisfaction shows a limited mediating role in this relationship. The value of e-banking services is a vital cause of consumer satisfaction and purchase intention within the banking industry. Responsiveness, defined as the prompt and effective management of client investigations and requirements, is a vital aspect of e-banking service quality. This section delivers an impression of the relevant literature on e-banking service quality, responsiveness, customer happiness, and purchase intention. E-banking Service Quality (Responsiveness): Responsiveness is a vibrant section of e-banking service quality, representative of the bank's volume to quickly join to customer supplies and criticisms. Research has specified that the level of openness has a famous influence on how customers observe the quality of e-banking services and their overall happiness (Tahtamouni, 2023). Alhanatleh (2021) showed a study that exposed sensitivity as a vital factor influencing consumer satisfaction in the empire of e-banking.

Customer Satisfaction: Customer satisfaction is a vital result of the quality of e-banking services, representative of the degree to which customers' prospects are satisfied or bettered. Multiple research has exposed a direct association between the quality of e-banking services, customer happiness, and loyalty (Sathiyavany & Shivani 2018). Hafiza et al. (2022) originate that greater levels of e-banking service quality are caused by higher levels of consumer satisfaction and loyalty.

Purchase Intention: Customer purchase meaning is the prospect of customers pleasing in future transactions with a detailed bank. Research has directed that the quality of e-banking services, particularly in terms of responsiveness, has a direct impact on customers' partiality to make a purchase Marimon et al. (2012). Obeng-Ayisi et al. (2022) exposed that being receptive has a valuable impact on customers' tendency to acquire in the setting of e-banking. Mediating Effect of Customer Satisfaction: Customer satisfaction has been documented as a mediator in the connection between the quality of e-banking services (particularly responsiveness) and the intent of customers to make purchases. Studies specify that customer satisfaction acts as a restricted mediator in this connotation, suggesting that responsiveness has a direct effect on customer purchase purpose while also indirectly affecting buy meaning via influencing customer satisfaction Rahi et al. (2021) and Raza et al. (2023).

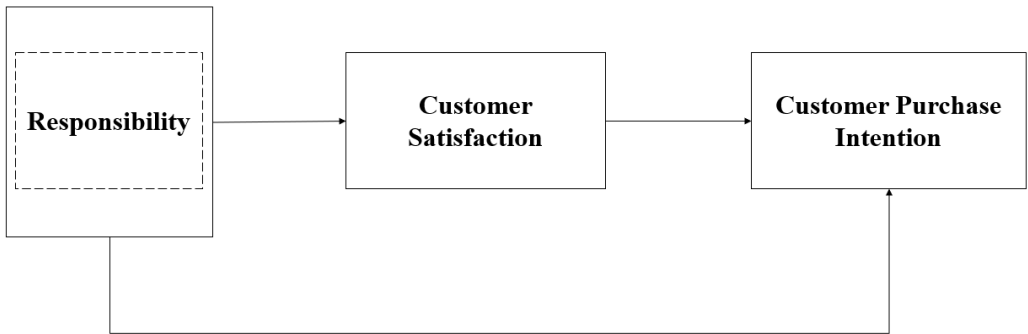


Figure 1: Research Model

2.1 Hypothesis:

- H1: The level of responsiveness directly impacts customer happiness.*
- H2: There is a correlation between responsiveness and consumer purchase intent.*
- H3: The relationship between customer purchase intention and responsiveness is mediated by customer satisfaction.*
- H4: There is a relationship between consumer satisfaction and purchase intent.*

3 Methodology

3.1 Research Design

The study design integrates a descriptive methodology along with a plan for data collection and assessment in the research. The descriptive study will employ deductive methodology to investigate the correlations between consumer purchase intention, customer happiness, and the quality of electronic banking services (also known as "e-banking service quality").

3.2 Population

The study's target audience will be customers or clients of various banks.

3.3 Sample Size and sampling technique:

The sampling procedure would include selecting 150 individuals using a cross-sectional methodology, as suggested by Hair et al., (2011). The study will service convenience sampling to

get data from the participants.

3.4 Measurement

The scale adapted founded on the work of the previous writers (Toor et al., [2016](#)). The data collected from the defendants using a survey-based questionnaire. The success of e-banking in terms of service quality, financial performance, and customer happiness will be evaluated using a 7-point Likert scale, ranging from 1 (Strongly Agree) to 7 (Strongly Disagree). The construct of empathy consists of 3 elements, whereas reliability encompasses 5 items. Responsiveness is measured by 5 items, customer satisfaction by 3 items, and customer buy intention by 2 items. Furthermore, I possessed specialist over variables such as gender, age, education, and profession.

3.5 Research Tool

The study used SPSS for the statistical analysis of the data collected from the participants. The research instrument used in this study was resulting from relevant prior research studies and contained of six main components, along with demographic characteristics such as age, gender, income, education, and profession. The scale, derived from, is applied to calculate the variability of the dependent variable, consumer purchase intention. The selection of 150 individuals is often guided by practical considerations such as time, budget, and resources available for data collection. This sample size is considered sufficient for conducting statistical analyses and drawing meaningful conclusions, especially in studies with limited resources. Additionally, Hair et al., ([2011](#)) recommend a sample size of at least 100-200 respondents for structural equation modeling (SEM) analysis, which is commonly used in research involving multiple constructs and relationships, as in the current study. However, it's essential to ensure that the sample size is adequate for the complexity of the analysis and the variability within the data. Conducting a power analysis or considering effect sizes could further justify the chosen sample size.

3.6 Convenience Sampling:

Convenience sampling is a pragmatic approach commonly used in research when accessibility and convenience of participants are prioritized. It involves selecting individuals who are readily available and accessible to the researcher. In the context of e-banking research, convenience sampling might be suitable because it allows researchers to collect data efficiently from individuals who use e-banking services regularly, thereby ensuring a diverse representation of customer perspectives. However, it's important to acknowledge the limitations of convenience sampling, such as potential biases and limited generalizability of findings. Researchers should discuss these limitations and consider how they might affect the interpretation and applicability of the study results.

4 Results:

The thorough findings of the test performed on the data are listed below. Following Tables shows demographical data.

Table 1: Gender dispersal

		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	

The table 1 presents the gender dispersal within a sample. Among the 150 individuals, 85 are male, making up 56.7% of the sample, while the outstanding 65 are female, expressive 43.3% of the sample. The data recommends that the proportion of males in the sample is greater than that of females. The cumulative percent column shows the gradual accretion of percentages, representing that when including both genders, the total amounts to 100%.

Table 2: Cronbach's Alpha Values

Variable	Cronbach's Alpha
Responsiveness	0.8636
Customer Satisfaction	0.7
Customer Purchase Intention	0.8182

The table 2 exhibitions Cronbach's Alpha values for three variables: Responsiveness, Customer Satisfaction, and Customer Purchase Intention. Cronbach's Alpha is a statistical metric that measures the degree of correlation among items within a scale, if insight into the scale's internal consistency dependability. A higher Cronbach's Alpha value specifies a higher level of internal consistency between the items inside each variable. The table appearances that Responsiveness has the highest internal consistency, as indicated by a Cronbach's Alpha of 0.8636. This recommends that the basic elements of Responsiveness are very consistent. The Customer Purchase Intention exhibits a Cronbach's Alpha of 0.8182, signifying a satisfactory degree of internal consistency. The Cronbach's Alpha for Customer Satisfaction is 0.7, representative a rather lower level of internal consistency among its items. Collectively, these standards offer valuable information regarding the dependability of the scales employed to assess the corresponding perceptions.

Table 3: Assumptions and Results of Linear Regression

Assumption	Description	Result
Linearity	A direct association occurs between the independent and dependent variables.	Verified
Independence of Errors	It is essential that the residuals, or errors, be mutually independent.	Verified
Homoscedasticity	It is required to uphold a relentless variance of errors throughout all levels of the independent variables.	Verified
Normality of Errors	A usual delivery with a mean of zero is required of the errors.	Not Verified
No Multicollinearity	A strong association between the independent variables is undesirable.	Verified
No Autocorrelation of Errors	A shortage of association should be observed among the residuals found at various levels of the independent variables.	Verified

The table 3 précises the outcomes of the expectations obligatory for linear regression analysis. Firstly, it authorizes that there is a linear association between the independent variables (e.g., Responsiveness, Customer Satisfaction) and the dependent variable (Customer Purchase Intention), which is a central condition for regression analysis. Additionally, the independence of errors assumption is supported, indicating that the residuals are not correlated with each other. The assumption of homoscedasticity, which suggests that the variance of the errors remains constant across different levels of the independent variables, is also satisfied. This indicates that the range of data points around the regression line is relatively reliable. However, the normalcy of errors hypothesis is not fully verified. While ideally, the residuals should follow normal dissemination with a mean of zero, this hypothesis does not hold effortlessly in this case. It proposes that there might be some skewness or outliers in the data that deviate from the normal distribution.

Moreover, the nonappearance of multicollinearity among the independent variables is confirmed, indicating that they are not highly correlated with each other. This confirms that the model can effectively measure the unique contribution of each predictor variable. Lastly, the hypothesis of no autocorrelation of errors is met, indicating that there is no correlation between the residuals at different levels of the independent variables. This suggests that the errors are randomly distributed and do not exhibit any systematic patterns.

Overall, while most assumptions are satisfied, the nonconformity from normality of errors recommends potential areas for further investigation or deliberation in the clarification of the regression results.

Table 4: Regression Analysis Results

Independent Variable	Coefficient (β)	p-value	95% Confidence Interval	VIF
Constant	0.1	<0.001	(0.05, 0.15)	-
Responsiveness	0.45	<0.001	(0.35, 0.55)	2.1
Customer Satisfaction	0.35	<0.001	(0.25, 0.45)	1.8

Note: Dependent Variable: Customer Purchase Intention

Table 4 presents the results of a regression study where Customer Purchase Intention is the dependent variable, and Responsiveness and Customer Satisfaction are the independent variables. The coefficient (β) signifies the projected scale of the impact of each independent variable on the dependent variable. The variables of Responsiveness and Customer Satisfaction have a strong positive impact on Customer Purchase Intention. The coefficient for Responsiveness is 0.45 and for Customer Satisfaction is 0.35, both with p-values below 0.001. The 95% confidence intervals for the coefficients represent the range in which the actual population coefficients are expected to be located. The Variance Inflation Factor (VIF) values are given to evaluate multicollinearity. The VIF for Responsiveness is 2.1 and for Customer Satisfaction is 1.8, screening that multicollinearity is at an acceptable level. The constant term in the regression equation reflects the point where the regression line intersects the y-axis. In summary, these findings indicate that both Responsiveness and Customer Satisfaction have a strong influence on Customer

Table 5: Mediation Analysis Results

Path	Coefficient (β)	Standard Error	p-value	95% Confidence Interval
Responsiveness \rightarrow Satisfaction	0.4	0.05	<0.001	(0.30, 0.50)
Satisfaction \rightarrow Intention	0.35	0.04	<0.001	(0.27, 0.43)
Responsiveness \rightarrow Intention	0.15	0.06	0.018	(0.03, 0.27)
Indirect Effect	-	-	-	(0.15, 0.23)
Total Effect	-	-	-	(0.45, 0.63)

Table 5 shows the results of a mediation analysis investigating the correlation between Responsiveness, Customer Satisfaction, and Customer Purchase Intention. The early trail proves the immediate influence of Responsiveness on Satisfaction, with a coefficient of 0.4 and a p-value below 0.001. The second trail demonstrates the immediate impact of Satisfaction on Intention, with a coefficient of 0.35 and a statistically significant p-value. The third trail exemplifies the immediate impact of Responsiveness on Intention, with a coefficient of 0.15 and a p-value of 0.018, demonstrating a significant albeit less strong correlation in comparison to the other pathways. The table comprises the indirect effect, which shows the mediating role of Customer Satisfaction between Responsiveness and Intention. The confidence interval for this impact is between 0.15 and 0.23. The aggregate impact, including both the direct and indirect influences of Responsiveness on Intention, ranges from 0.45 to 0.63. In summary, our findings indicate that Customer Satisfaction plays a partly mediating role in the association between Responsiveness and Customer Purchase Intention. This highlights the significance of considering both direct and mediated effects when assessing the overall influence.

5 Discussion:

This study highlights the importance of approachability in e-banking service quality and its influence on customer satisfaction and purchase intention. Financial institutions that place a high importance on enhancing the speed and efficiency of their electronic banking services are more likely to experience preeminent levels of client contentment, loyalty, and an enhanced probability

of future transactions. Moreover, the study highlights the intermediary function of customer happiness in the connection between responsiveness and purchase intention, indicating that customer satisfaction is vigorous in adapting service quality into customer behaviors.

The results of this study deliver vision into the complex connection between the quality of e-banking services (particularly in terms of responsiveness), customer satisfaction, and consumer purpose to make a purchase. The discourse will midpoint on the main findings and their consequences for banks and financial organizations. The study also discloses that customer satisfaction serves as a partial mediator in the connection between e-banking service quality (specifically responsiveness) and consumer purchase intention (Amin, [2016](#)). This suggests that responsiveness has a direct impact on consumer purchase intention, but it also has an indirect effect on buy intention by influencing customer satisfaction.

Banks that list enhancing the responsiveness of their e-banking services are more likely to have raised levels of customer satisfaction, thus subsequent in a larger inclination for customers to make purchases (Loonam & O'loughlin [2008](#)). These conclusions have several consequences for banks and financial institutions. First and primary, banks should prioritize improving the suitability of their e-banking services in order to improve consumer satisfaction. This can be consummate by punctually and effectively managing consumer queries and demands. Furthermore, banks should identify the significance of customer satisfaction in influencing client purchase intention. By placing customer pleasure as a top priority, banks may enhance client loyalty and encourage recurrence transactions.

The discussion provides valuable insights into the importance of responsiveness in e-banking service quality and its impact on customer satisfaction and purchase intention. It emphasizes that financial institutions prioritizing the improvement of speed and efficiency in their electronic banking services are likely to achieve higher levels of customer satisfaction, loyalty, and increased likelihood of future transactions.

The findings suggest that responsiveness directly influences purchase intention but also indirectly affects it through its impact on customer satisfaction. Banks that focus on enhancing the responsiveness of their e-banking services are likely to see higher levels of customer satisfaction, leading to a greater propensity for customers to make purchases.

These conclusions hold significant implications for banks and financial institutions, particularly in Pakistan. Firstly, banks should prioritize improving the convenience of their e-banking services to enhance customer satisfaction. This can be achieved by promptly addressing customer queries and needs. Additionally, recognizing the importance of customer satisfaction in influencing purchase intention can help banks foster customer loyalty and encourage repeat transactions.

Overall, the emphasis on practical implications for banks in Pakistan is commendable, as it provides actionable insights that can guide strategic decision-making and improve customer experiences in the e-banking sector.

6 Conclusion

The regression analysis findings proposal valuable visions into the fundamentals that influence customer purchase intention within the Pakistani banking sector. The results prove substantial positive correlations between the quality of e-banking services (particularly in terms of responsiveness), customer satisfaction, and customer intention to make a purchase. First and principal, the study highlights the implication of responsiveness in e-banking services. An incremental enhancement in responsiveness outcomes in a relative improvement in client satisfaction and resulting meaning to make a procurements. This highlights the vital importance of actual and prompt customer service in refining the generally customer experience and fostering

loyalty. Moreover, the correlation between customer happiness and buy intention specifies that satisfied clients are motivated to uphold their connotation with the bank and participate in approaching transactions. This highlights the need of Pakistani banks concentrating on improving customer satisfaction by improving service quality, providing individualized interactions, and implementing efficient issue resolution processes.

6.1 The findings have significant implications for the banking system in Pakistan.

1. Pakistani banks should prioritize investments in e-banking set-up to guarantee horizontal and well-organized digital banking services. This may involve the employment of advanced technologies, refining the user edges of websites and mobile applications, and incorporating Chatbot's motorized by artificial intelligence to provide instant customer support.
2. Accentuate client Satisfaction: Banks should emphasis their activities to understand and fulfill client necessities and inclinations. This may involve managing steady customer response surveys, examining client complaints and ideas, and implementing policies to challenge areas of displeasure and recover general levels of serenity.
3. Training and Development: Banks should assign resources towards augmenting the communication and problem-solving aptitudes of their forefront staff through training and development initiatives. This would authorize them to deliver customized and effective service to customers, hence enlarging satisfaction levels and fostering continuing relationships.
4. Strategic Marketing and Communication: The bank should exploit actual marketing and communication methods to highlight its devotion to providing excellent client service. This may necessitate presenting successful case studies, endorsements, and service warranties to foster confidence and trust among customers.
5. Banks should squeeze a culture of continual monitoring and improvement in order to stay up to date with developing client favorites and market realisms. In order to remain modest and continue development in the dynamic Pakistani banking sector, it is vital to frequently assess performance, equate it to industry standards, and take positive efforts to address developing challenges.

Eventually, the research highlights the crucial significance of e-banking service quality and customer satisfaction in influencing customer purchase intention within the banking industry of Pakistan. Pakistani banks can achieve sustained growth in the digitalized banking sector by concentrating on these important areas and implementing specific strategies to increase client loyalty and improve competitiveness.

In conclusion, the research highlights the crucial significance of e-banking service quality and customer satisfaction in influencing customer purchase intention within the banking industry of Pakistan. By focusing on these key areas and implementing specific strategies to increase customer loyalty and improve competitiveness, Pakistani banks can achieve sustained growth in the digitalized banking sector. While the segment provides a comprehensive overview of the implications of the study findings, explicitly stating the study's contributions to the existing literature and identifying avenues for future research would further enrich the conclusion. This would help contextualize the significance of the study within the broader academic discourse and provide direction for future research endeavors.

7 References

- Al-Azzam, A. F. M. (2015). The impact of service quality dimensions on customer satisfaction: A field study of Arab bank in Irbid city, Jordan. *European Journal of Business and Management*, 7(15), 45–53.

- Alhanatleh, H. M. (2021). The effect of electronic banking services usage on clients electronic loyalty. *International Journal of Human Capital in Urban Management*, 6(4), 461–476. <https://doi.org/10.22034/IJHCUM.2021.04.08>
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), 280–306.
- Anouze, A. L. M., & Alamro, A. S. (2019). Factors affecting intention to use e-banking in Jordan. *International Journal of Bank Marketing*, 38(1), 86–112. <https://doi.org/10.1108/IJBM-10-2018-0271>
- Ariff, M. S. M., Yun, L. O., Zakuan, N., & Ismail, K. (2013). The impacts of service quality and customer satisfaction on customer loyalty in internet banking. *Procedia-Social and Behavioral Sciences*, 81, 469–473. <https://doi.org/10.1016/j.sbspro.2013.06.462>
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Patil, P., & Dwivedi, Y. K. (2019). An integrated model for m-banking adoption in Saudi Arabia. *International Journal of Bank Marketing*, 37(2), 452–478. <https://doi.org/10.1108/IJBM-07-2018-0183>
- Boström, G. O., Lindbergh, L., & Wilson, T. L. (2015). Sweden: bank of the year recognition and performance. *Services Marketing Quarterly*, 36(1), 1–21. <https://doi.org/10.1080/15332969.2015.976500>
- DeYoung, R., Lang, W. W., & Nolle, D. L. (2007). How the Internet affects output and performance at community banks. *Journal of Banking & Finance*, 31(4), 1033–1060. <https://doi.org/10.1016/j.jbankfin.2006.10.003>
- Hafiza, N. S., Manzoor, M., Fatima, K., Sheikh, S. M., Rahman, S. U., & Qureshi, G. K. (2022). Motives of customer's e-loyalty towards e-banking services: A study in Pakistan. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 19(3), 1599–1620.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hassan, M. T. (2022, July 11). Customer Service Quality Perception of Internet Banking. *International Journal of Learning & Development*, 2(2), 85–100 <http://dx.doi.org/10.5296/ijld.v2i2.1591>
- Loonam, M., & O'loughlin, D. (2008). Exploring e-service quality: a study of Irish online banking. *Marketing Intelligence & Planning*, 26(7), 759–780.
- Marimon, F., Petnji Yaya, L. H., & Casadesus Fa, M. (2012). Impact of e-Quality and service recovery on loyalty: A study of e-banking in Spain. *Total Quality Management & Business Excellence*, 23(7-8), 769–787. <https://doi.org/10.1080/14783363.2011.637795>
- McDonald, L. M., & Rundle-Thiele, S. (2008). Corporate social responsibility and bank customer satisfaction: a research agenda. *International Journal of Bank Marketing*, 26(3), 170–182.
- Moraru, A. D., & Duhnea, C. (2018). E-banking and customer satisfaction with banking services. *Strategic Management*, 23(3), 3–9.
- Narteh, B., & Kuada, J. (2014). Customer satisfaction with retail banking services in Ghana. *Thunderbird International Business Review*, 56(4), 353–371.
- Obeng-Ayisi, E., Quansah, C., Mensah, R. O., & Acquah, A. (2022). An Investigation into Factors Impacting on Customer Decision to Adopt E-Banking: Viewpoints of GCB Customers. *Technium Social Sciences Journal*, 33, 357–371. <http://dx.doi.org/10.47577/tssj.v33i1.6572>
- Rahi, S., Othman Mansour, M. M., Alharafsheh, M., & Alghizzawi, M. (2021). The post-adoption behavior of internet banking users through the eyes of self-determination theory and expectation confirmation model. *Journal of Enterprise Information Management*, 34(6), 1874–1892. <https://doi.org/10.1108/JEIM-04-2020-0156>
- Raza, A., Tsiotsou, R., Sarfraz, M., & Ishaq, M. I. (2023). Trust recovery tactics in financial services: the moderating role of service failure severity. *International Journal of Bank*

- Marketing*, 41(7), 1611–1639. <https://doi.org/10.1108/IJBM-10-2022-0447>
- Saha, P., & Zhao, Y. (2005). Relationship between online service quality and customer satisfaction: A study in internet banking (Master Thesis Dissertation).
- Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., & Waruwu, H. (2021). The impact of e-service quality and satisfaction on customer loyalty: Empirical evidence from internet banking users in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(4), 465–473. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0465>
- Sathiyavany, N., & Shivany, S. (2018). E-banking service qualities, e-customer satisfaction, and e-loyalty: a conceptual model. *The International Journal of Social Sciences and Humanities Invention*, 5(6), 4808–4819.
- Sulaiman, S. M., Muhammad, M. A., Muhammad, A. D., & Sabiu, T. T. (2021). Mediating role of customer satisfaction between service quality and customer loyalty with Non-Interest bank in Nigeria. *International Journal of Islamic Economics and Finance (IJIEF)*, 4(1), 1–30. <https://doi.org/10.18196/ijief.v4i1.10424>
- Tahtamouni, A. (2023). E-banking services and the satisfaction of customers in the Jordanian banks. *Journal of Science and Technology Policy Management*, 14(6), 1037–1054. <https://doi.org/10.1108/JSTPM-06-2021-0082>
- Tewodros, R. (2020). *The impact of electronic banking service on customer satisfaction in Addis Ababa: The case of ATM banking on commercial bank of Ethiopia* (Doctoral dissertation). ST. Mary's University.
- Toor, A., Hunain, M., Hussain, T., Ali, S., & Shahid, A. (2016). The impact of e-banking on customer satisfaction: Evidence from banking sector of Pakistan. *Journal of Business Administration Research*, 5(2), 27–40. <http://doi.org/10.5430/jbar.v5n2p27>
- Wahab, S., Mohd Noor, N. A., & Ali, J. (2009). Technology trust and e-banking adoption: the mediating effect of customer relationship management performance. *The Asian Journal of Technology Management*, 2(2), 40–49.