

AN EXAMINATION OF ELECTRONIC BANK SERVICE QUALITY AND ITS SIGNIFICANCE ON ELECTRONIC SATISFACTION AND ELECTRONIC LOYALTY

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ABSTRACT

This study aims to examine the quality of electronic banking (e-banking) services and their impact on electronic satisfaction (e-satisfaction) and electronic loyalty (e-loyalty). A comprehensive review of the literature on service quality, e-banking, and customer satisfaction was conducted to develop a conceptual framework for the study. The study used a survey method to collect data from 400 e-banking customers, and structural equation modeling was employed to analyze the data. The findings of the study reveal that e-service quality positively influences e-satisfaction and e-loyalty. Moreover, e-satisfaction mediates the relationship between e-service quality and e-loyalty. The study contributes to the existing literature by highlighting the importance of e-service quality in enhancing customer satisfaction and loyalty in the e-banking sector. The findings of the study have significant implications for e-banking managers and policymakers, as they can use the results to improve the quality of e-banking services and enhance customer satisfaction and loyalty.

Keywords: E-loyalty, Customer service quality, Trust, E-bank service quality, Survey method.

INTRODUCTION

The marketing professional is imposing consumer loyalty on the long-term in-service sector (Cheema et al., 2019). Customer loyalty has been noted in prior literature, yet it remains one of the most difficult factors for the service sector to overcome. The fundamental reason for senior management's failure to garner loyalty is market instability (Aramburu & Pescador, 2019). Several prior studies highlight managers' inability to obtain a high degree of customer loyalty and maximum profit, but due to a lack of literature

(Cheng et al., 2018), they were unable to uncover the elements that promote customer loyalty (Rather & Hollebeek, 2019). Because of poor policy and strategy management, a poor customer reputation, and dissatisfaction with the final product (Wolter et al., 2017). Most businesses do not adequately care about their customers' needs, goals, attitudes, and trends due to a lack of management involvement with them (Herhausen et al., 2019). As a result, many firms have lost existing customers and are unable to acquire new

ones. Because great client connections may be leveraged to attract new customers and retain them in the long run. But simply managing great relationships is insufficient to please clients and keep them loyal (Griffin, 1995). To maintain satisfaction and loyalty in today's world, a company's reputation must be strengthened. Nevertheless, researchers have paid scant attention to the contemporary age in developing economies. In this study, we look at the influence of service quality (Afthanorhan et al., 2019) and customer satisfaction on loyalty, with customer trust acting as a mediator, and perceived risk as a moderator.

Specified its substantial impact on customer trust, internet banking systems must deliver the highest level of service quality (Firdous et al., 2017). The likelihood of losing trust can be central to a failure in client engagement and loyalty, which underlines how important it is for online banking companies to put customer care first. In this background, important factors manipulating service quality include usability of the website, security protocols, reliability, responsiveness, and complete client experience (Ojasalo & Sciences, 2010). Any one of these ranges of weaknesses could result in lower customer satisfaction and a failure in trust in the online banking service. As such, workers must handle these areas in their fullness to cultivate and increase consumer confidence. It is unbearable to overemphasize the importance of customer satisfaction and loyalty as life-threatening success factors for online banking networks (Jeon & Jeong, 2017). Providing excellent service that encounters consumer expectations and preserves customer pleasure and loyalty presents tasks for providers. Client happiness is subjective by several variables, such as the usability of websites, security procedures, system dependability, timeliness, and the total customer experience (Farquer, 2015). Frustrated customers may decide to transfer to traditional banks or other online banking providers, which could be central to revenue losses and decreased profitability (Shukla, 2013).

Customer loyalty and trust in online banking services are toughly compressed by perceived risk (Khan, 2007). Customers who are concerned about fraud, privacy, and security may view

online banking as dangerous. Customers' confidence, loyalty, and engagement may be pretentious by these impressions, which may lead to a move in the direction of traditional banking practices or other online banking providers. This change may cause the online banking service to lose money and become less commercial (Young & Hunter, 2001). Online banks need to put strong security measures, strict privacy regulations, and efficient fraud prevention methods at the top of their significance list to overcome this difficulty. It is authoritative to take proactive measures to decrease perceived dangers, and educating consumers about the safety and security of online banking can importantly increase their trust and loyalty. Online banking services can improve customer insights into risk, increase trust, nurture enduring loyalty, and eventually lead to augmented profitability and sustainability.

Online banking is becoming an increasingly essential component of modern banking, and research into this sector may give vital insights into many aspects of the industry. The following are some of the primary reasons why an examination of Internet banking is required: Customers' interactions with their banks have changed as a result of online banking. An examination of online banking can assist us in better understanding client behavior and expectations around online banking services. This can be critical for banks developing customer satisfaction and engagement initiatives. A study of online banking can provide valuable insights into customer behavior, industry trends, security concerns, regulatory compliance, and emerging technologies. By understanding these factors, banks can develop strategies to improve customer satisfaction and loyalty, stay competitive in the market, and continue to innovate and develop new technologies that enhance the online banking experience.

The primary objective of this study is to categorize the critical variables that affect the standard of e-banking facilities and how they affect client loyalty and satisfaction, particularly in the setting of Pakistan. The study proposes to identify substantial consumer segments and potential cross-national variances to examine the association between e-bank service quality and

customer loyalty. It also takes into description how personal traits moderate this connotation. In addition to calculating the transformative power of technology and the things of personalization, brand image, and marketing initiatives on customer pleasure and loyalty, the research discovers the roles of perceived risk, trust, and customer behavior. The research will inspect the influence of convenience, pricing tactics, security, and societal variables within the background of Pakistan. It also looks at exactly how consumer feedback, internet banking, mobile e-banking, and regulatory frameworks affect customer loyalty and service quality. The study extends its scope to include loyalty programs, personnel training, operational effectiveness, and service bundling. Lastly, it evaluates how consumer education initiatives affect e-satisfaction and e-loyalty. This research has significant consequences for the banking sector, clients, and society at large, especially allowing for the growing consequence of e-banking in Pakistan.

The following paper consists of section 2 confers the literature review, and section 3 presents research methodologies. Section 4 contains of the results and their discussion, section 5 encloses the conclusion and implications.

1. Literature Review

With the growth of the internet and technological advancements, e-banking has become an essential part of the financial industry. The emergence of e-banking has led to changes in customer behavior, preferences, and expectations. Customers now demand quality service, convenience, and satisfaction in their banking transactions. Service quality is an essential aspect of e-banking, as it can influence customers' satisfaction and loyalty. This literature review aims to examine the relationship between e-bank service quality and its significance on e-satisfaction and e-loyalty.

2.1 Theoretical Background

Quality is the extent to which the customers or users believe the product or service surpasses their needs and expectations” – (Gitlow et al., 1989) “Quality: the totality of features and characteristics of a product that bear on its ability to satisfy stated or implied needs”– International

Standards Organization (ISO). Our topic, which is primarily concerned with service quality, customer satisfaction, and the SERVQUAL model in particular, are all real-world phenomena, suggesting that the theories are founded on observations observed via the senses. We are interested in how consumers perceive risk quality and which aspects of service quality they are happy with or dissatisfied with. In this sense, we like to apply the SERVQUAL approach to analyze their service expectations and perceptions. This methodology assesses service quality by calculating the difference between expected and perceived risk and customer trust. As a result, we will cover topics such as services, quality, and customer satisfaction, as well as models of service quality and customer satisfaction, the link between satisfaction and service quality, and the assessment of service quality and customer satisfaction. In addition, we evaluate the literature on the SERVQUAL model's applicability in other industries, attempting to discover relevant dimensions and items that will be useful to our study. We will recognize existing studies on service quality and customer happiness and customer trust to gain a better understanding of these variables.

1.2 Hypotheses Development

2.2.1 E-Bank Service Quality:

The extent to which a service meets or surpasses consumer expectations has been characterized as service quality. In the context of e-banking, service quality refers to how well the online banking system meets the expectations and needs of clients. The quality of e-banking services may be measured along several characteristics, including dependability, responsiveness, certainty, empathy, and tangibles. The capacity of the e-banking system to process transactions properly and dependably is referred to as reliability. The system's responsiveness relates to how quickly and efficiently it handles client requests and complaints. Assurance relates to the dependability, credibility, and security of the e-banking system. Empathy refers to how well a system understands and serves the wants and expectations of its clients. The tangibles are the physical and technological features of the e-banking system,

such as the website design, navigation, and simplicity of use. On the basis of discussion we hypothesize it as following.

H1: There is a significant relationship between Customer service quality and Customer trust.

2.2.2 E-Satisfaction:

Customers' emotional response to the quality of e-banking services is referred to as e-satisfaction. It measures how happy clients are with their online banking experience. Various aspects impact e-satisfaction, including e-bank service quality, website design, and simplicity of use, convenience, and service speed. Several studies have found that the quality of e-bank services has a substantial impact on customer satisfaction. According to Parasuraman et al. (2005), for example, service quality is a significant factor in e-satisfaction. Customers who perceive excellent service quality are more satisfied with the e-banking service than those who perceive bad service quality, according to the study. Similarly, Zhou et al. (2010) discovered that the quality of e-services had a considerable positive influence on e-satisfaction. Customers who perceive good e-service quality are happier with the online banking service than those who perceive low e-service quality, according to the study. On the basis of discussion we hypothesize it as following.

H2: There is a significant relationship between Customer Satisfaction and Customer trust.

2.2.3 Customer Service and Loyalty

The influence of e-banking service quality on e-loyalty, on the other hand, is not as clear. Some researchers have discovered a direct association between the quality of e-banking services and e-loyalty, while others have discovered that e-satisfaction mediates this relationship. In other words, e-satisfaction serves as a bridge between the quality of e-banking services and e-loyalty. Overall, the research demonstrates that in the digital banking age, e-banking service quality is crucial for consumer happiness and loyalty. Customers are more likely to be happy and loyal to banks that prioritize the quality of their e-banking services. As a result, banks should invest in technology that increases the quality of their e-banking services, as well as regularly assess

customer satisfaction levels to ensure that they are meeting the demands and expectations of their customers. On the basis of discussion we hypothesize it as following.

H3: There is a significant relationship between Customer service quality and Customer loyalty.

2.2.4 Customer Satisfaction and Loyalty

Customer satisfaction is transaction-specific, which means it is determined by the customer's interaction with a certain service (Cronin & Taylor, 1992). As a result, customer pleasure is viewed as an attitude. In the case of food shops, there is some form of link between the consumer and the service provider, and customer pleasure will be measured by evaluating various interactions between both parties. As a result, we will evaluate satisfaction as part of overall customer perceptions of the service provider, which comprises various metrics. (Levesque et McDougall, 1996, p. 14). Giese and Cote (2000, p. 15) declare unambiguously that there is no generic definition of customer satisfaction and that after completing a study on numerous definitions of satisfaction, they arrived at the following definition: "Customer satisfaction is defined as a response (cognitive or affective) that occurs at a specific time and pertains to a specific focus (i.e., a purchase experience and/or the associated product)." (i.e., post-purchase, post-consumption). The consumer's level of satisfaction is determined by his or her grocery shopping experience, according to this definition, which is supported by Cicerone et al. (2009, p. 28) and Sureshander et al. (2002, p. 364), who believe customers' level of satisfaction is determined by their cumulative experiences with a supplier organization. On the basis of discussion we hypothesize it as following.

H4: There is a significant relationship between Customer Satisfaction and Customer loyalty.

2.2.5 Customer Trust and Loyalty

(Suh & Han) examines the effect of client perceptions of security control on e-commerce acceptability. Trust is explored as a relationship-mediating component, with Internet banking acting as the research area because bank clients are typically concerned about the processing of sensitive information, such as financial

information. A poll of 502 Internet banking consumers resulted in 502 incidents. In a statistical analysis using structural equation modeling, nonrepudiation, privacy protection, and data integrity were found to have a significant effect on e-commerce confidence. Trust has a significant impact on e-commerce adoption. The consequences are discussed, as well as possible future research areas. On the basis of discussion we hypothesize it as following.

H5: There is a significant relationship between Customer Trust and Customer loyalty.

2.2.6 Mediation of Customer Trust

(Malnaad et al., 2022) proposes to investigate the significance of e-service quality dimensions in an e-banking environment by offering a history of how e-service quality views have developed as banking technology has changed. This study also helps to deepen our understanding of the complex relationship between e-service quality, customer enjoyment, and customer loyalty among e-banking consumers. Data were obtained via an online survey from 54 online users from various banks, and "Structural Equation Modelling" (SEM) techniques were utilized to examine the "reliability and validity" of the recommended model. In the analysis, the SERVQUAL scale's service quality aspects were used. The study re-examines traditional service quality in the age of e-banking, and the conclusions are critical for getting a deeper understanding. On the basis of discussion we hypothesize it as following.

H6: The total effect of Service Quality on customer loyalty with the inclusion of Customer trust is positive.

Customer satisfaction rises when perceived service quality is high, according to Parasuraman et al. (1985). He thinks that service quality leads to customer satisfaction, which is similar to Saravana & Rao (2007, p. 436) and Lee et al. (2000, p. 226), who both agree that the degree of service quality provided by the service provider determines consumer contentment. Su et al. (2002, p. 372) performed research to assess the association between service quality and customer satisfaction. They concluded that there is a significant association between the two constructs and that a rise in one is likely to lead to an

increase in the other based on their findings. Furthermore, they stated that service quality is more abstract than customer satisfaction because customer satisfaction reflects the customer's feelings about many encounters and experiences with the service firm. In contrast, service quality may be influenced by perceptions of value (benefit relative to cost) or by the less positive experiences of others. On the basis of discussion we hypothesize it as following.

H7: The total effect of Customer Satisfaction on customer loyalty with the inclusion of Customer trust is positive.

2.2.7 Moderation of Perceived Risk

Customers' intent to continue using and recommending e-banking services is referred to as e-loyalty. Various elements impact it, including e-satisfaction, e-trust, e-perceived value, and e-switching costs. Several studies have found that e-satisfaction has a major impact on e-loyalty. According to Jaruwachirathanakul and Fink (2005), e-satisfaction has a strong beneficial influence on e-loyalty. According to the survey, pleased consumers are more likely than unsatisfied customers to continue using the e-banking service and suggest it to others. Similarly, Aladwani (2001) discovered that e-satisfaction had a strong beneficial impact on e-loyalty. According to the report, pleased customers are more likely than disappointed customers to use the e-banking service again and refer it to others. On the Effects of E-Bank Service Quality on E-Satisfaction and E-Loyalty. The quality of e-banking services has a considerable impact on e-satisfaction and e-loyalty. Customers' pleasure and loyalty to online banking services are determined by the quality of the service. High levels of e-satisfaction and e-loyalty are associated with high-quality e-banking services. In research conducted by Parasuraman et al. (2005), Customers' importance in the context of e-banking service quality, customer satisfaction, and customer loyalty is a topic that has received a lot of attention in recent years. With the advent of digital banking services, banks are increasingly depending on technology to deliver a seamless and efficient banking experience to their consumers. Understanding the influence of e-

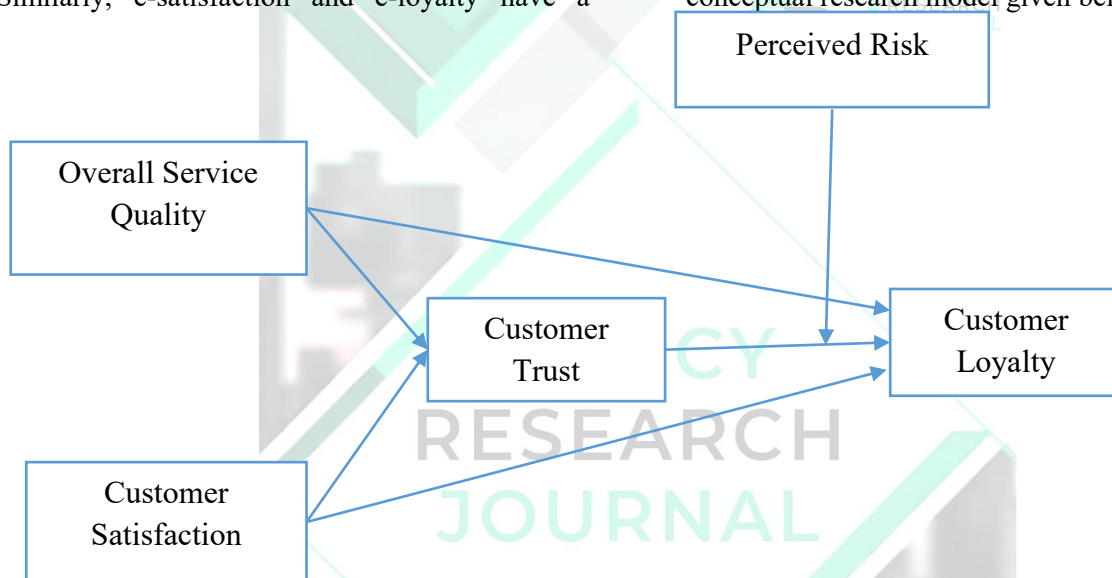
banking service quality on customer satisfaction and loyalty is crucial for banks to remain competitive in this scenario. Several studies have been conducted to investigate the link between the quality of e-banking services, customer satisfaction, and customer loyalty. According to this research, there is a favorable association between e-banking service quality and customer satisfaction. Customers are happier with banks that offer high-quality e-banking services. Similarly, e-satisfaction and e-loyalty have a

favorable association. Satisfied customers are more likely to remain loyal to their bank and continue to use its services. On the basis of discussion we hypothesize it as following.

H8: The total interaction effect of Perceived Risk between Customer Trust and Customer Loyalty positive.

1.2.8 Theoretical Framework

In this current study, we have developed a conceptual research model given below



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2. Methodology

3.1 Research Design

According to the research opinion provided by (Saunders et al., 2009) there are several levels in research methodologies, and the (Saunders et al., 2009) opinion was followed while deciding on the current study plan. Before collecting data, determine the type of research customer trust, customer satisfaction, customer loyalty, service quality, and perceived risk in which statistical and numerical data will be gathered and interpreted using various statistical and mathematical tests and techniques (Yardley & Smith, 2008). The research technique, which includes both quantitative and qualitative approaches, is the next and most important part of the study design. When the data are cross-sectional and the positivistic approach is employed, the quantitative technique is used in investigations. (Randall et al., 1990). Qualitative methodologies are used in

interpretive research. The current study makes use of a quantitative research design, positivism, and a survey. Furthermore, the present research is being conducted at a private sector bank, with commercial bank personnel serving as the unit of analysis."

2.2 Population and Sample

The current study's data was acquired from a commercial bank, and responses were submitted by commercial bank employees. The following subheadings discuss the selection of a commercial bank as well as other population factors. The study's purpose was to "investigate the quality of e-bank services and their impact on e-satisfaction and e-loyalty." Employees of a commercial bank in Pakistan's District Rahim Yar Khan have been picked for this reason. For this reason, the whole bank as well as data from all departments were targeted. This demographic was chosen since the

bank is performing well and is currently Pakistan's third-largest bank. Another reason for selecting this bank was personal recommendation, which is essential for a researcher to gain access to any organization and collect data quickly. It is necessary to select an adequate sample size that reflects the majority of the important data attributes to generate acceptable and generalizable conclusions. Most researchers use (Chuan & Penyelidikan, 2006). Technique to choose an adequate sample. It is one of the most basic methods for choosing an appropriate sample size. The chosen commercial bank employs the whole population. Given the size of the population, a sample of 400 respondents was initially chosen; however, the responses acquired had extreme and missing values, which were eventually removed. As a result of this, the total number of responses was (100) the major sample method used was convenience sampling, which is a type of "non-probability sampling technique." According to Peterson and Merunka (2014) convenience sampling is a method in which members of the population are easily accessible. This kind was purposefully chosen due to time and resource restrictions. Employees from the sample organization were picked from all management levels to analyze the influence at all levels, making it non-random.

3.3 Questionnaire Design

Existing scales are employed in the study. These things are listed in the research appendices. The measuring scale was not very long. Furthermore, it was survey research, in which a closed-ended questionnaire was used to collect data from a

Table I Response rate

Questionnaire Distributed	400
Total Number of responses	300
Total Response rate	75%

The table depicts the distribution of the questionnaires. 400 questionnaires were sent to commercial bank employees in Rahim Yar Khan, Pakistan. Only 300 completed questionnaires

randomly selected sample. A five-point Likert scale was utilized in the questionnaire. The items from Herington and Weaven (2009) and Ho and Lin (2010) were used to measure the service quality of e-banking. A total of five items were utilized by Ribbink et al. (2004). Herington and Weaven (2009), and Munhurrun and Naidoo (2011) to measure e-customer satisfaction. Another five items were adapted from Zeithaml et al. (1996); Ribbink et al., (2004), and Amin et al. (2013), to measure e-customer loyalty. Another five items were adapted from. Lee, M.K.O., and Turban to measure customer trust. Another five items were adapted from. Lederer, A.L.; Maupin, D.J.; Sena, M.P.; and Zhuang, to measure perceived risk.

3.4 Data Analysis

Data screening and cleaning were performed using the Statistical Package for Social Sciences (SPSS) 21 programmer by analyzing outliers, missing data, normality, and multi-collinearity. Pearson Correlation would be utilized in the SPSS 21 programmer to analyze the data for the provided hypothesis. SPSS may be used to test and create hypotheses. (Richter, Schubring, Hauff, Ringle, & Sarstedt, 2020). SPSS is a statistical package that is widely used in academic research. (Ringle et al., 2012). The current study's data was analyzed using SPSS.

3. Results

4.1 Data Collection and Response Rate

The data was collected over two months, beginning in December 2022 and ending in March 2023. The response rate is summarized below.

were returned. We will remove 100 wrong responses from our database, leaving only 250 accurate responses.

Table II

		Frequency	Percent	Cumulative Percent
Age	20 To 25 Years	36	12.0	12.0
	26 To 30 Years	60	20.0	32.0
	31 To 35 Years	62	20.7	52.7
	36 To 40 Years	44	14.7	67.3
	Above 40 Years	98	32.7	100.0
	Total	300	100.0	

		Frequency	Percent	Cumulative Percent
Gender	Male	183	61.0	61.0
	Female	117	39.0	100.0
	Total	300	100.0	

		Frequency	Percent	Cumulative Percent
Education	Graduation	34	11.3	11.3
	Master	75	25.0	36.3
	M.Phil.	88	29.3	65.7
	Ph. D	103	34.3	100.0
	Total	300	100.0	

		Frequency	Percent	Cumulative Percent
Employment	Permanent	192	64.0	64.0
	Contractual	108	36.0	100.0
	Total	300	100.0	

There 12 percent of the respondents were aged 20 to 25 years, 20% of the respondents were in 26 to 30 years, 20.7% of respondents were 31 to 35 years old, 14.7% were 36 to 40 years and there were 32.7 were above 40 years old. There were 61 percent male respondents and 39 percent were female in our data analysis. There were 11.3 percent graduation respondents 25.0 percent master respondents and 29.3 percent M.Phil. Respondents and 34.3 percent Ph.D. There were 64.0 percent permanent respondents and 36.0 percent contractual respondents.

3.2 Initial data screening results

Before conducting any statistical test for results analysis, every researcher must verify the data file for flaws such as missing data, aberrant values, and multivariate outliers, since these issues might skew the conclusions if not successfully managed. (Babin & R. Anderson, 2010).

3.3 Missing Values Analysis

The missing values in the data set come from two sources: respondents who did not answer and so missed the accumulation component of the questionnaire and data entry mistakes while inputting the data into SPSS. (Hair et al., 2010).

4.4 Aberrant values

The researcher conducted a test to discover outlier findings in the second step of the data screening method. These are replies that fall outside of the response categories of the quantitative variables. In this study, all items on the five-point Likert scale used to quantify the variables were classified as aberrant values, as were any values outside of the expected range, such as less than 1 and larger than 5.

4.5 Multivariate Outliers

Outliers appeared in the data set for four distinct reasons: unexpected occurrence, procedural error, unusual combination of values across variables, and unique observation. (J. Hair et al., 2010; Weiss & Weiss, 2012). To detect the outlier,

many methods were used, including univariate and bivariate detection. The Mahalanobis D2 technique in multivariate detection may find multivariate outliers at a common point. (Hair et al., 2010). As a consequence, the Mahalanobis approach (M_OUT 0.001) is used to locate and treat multivariate outliers to enhance the data set's normality, and 5 outliers are identified. The data set is cleansed of five multivariate outliers.

4.6 Factor analysis

Factor analysis is a good statistical method for analyzing tiny data sets with a lot of variables. This method is used to develop the most precise validity and reliability scales. This method combines components based on correlation and creates the structure of the questionnaire. Create variables by connecting objects and sharing dimensions. These variables are referred to as factors. It is crucial to ascertain whether the sample size is responsive before beginning factor

analysis. We assess the data for this purpose by looking for missing values, abnormalities, and outliers in the collection. Acceptable sample size is also a crucial part of research; in this study, after eliminating outliers, a sample size of 400 is sufficient for factor analysis. Anderson and J. Hair (2010) want a data set that is more than 100 but less than 50. Variables must be strongly connected; thus, we assess the value of the correlation matrix, which indicates whether or not all variables are interrelated. There are numerous methods for analyzing or assessing the correlation between variables. The Kaiser-Meyer value should be more than 0.6, and the Bartlett test should be significant (Chang, 2008). At least three items from each variable should be kept. (Kim and Mueller, 1978). The factor's value should be more than 0.6, according to Comes and Leer, (1978). The factor's value should be more than 0.6, according to Comes and Lee (1992).

Table III Exploratory Factor Analysis

	Pattern Matrix ^a				
	Component				
	1	2	3	4	5
SMEAN(SQ2)	.965				
SMEAN(SQ3)	.954				
SMEAN(SQ1)	.954				
SMEAN(SQ4)	.932				
SMEAN(SQ5)	.867				
SMEAN(CS5)		.971			
SMEAN(CS4)		.964			
SMEAN(CS3)		.881			
SMEAN(CS2)		.762			
SMEAN(CT4)			.979		
SMEAN(CT5)			.915		
SMEAN(CT3)			.842		
SMEAN(PR3)				.930	
SMEAN(PR5)				.928	
SMEAN(PR2)				.832	
SMEAN(CL4)					.947
SMEAN(CL5)					.925
SMEAN(CL3)					.833

Extraction Method: Principal Component Analysis.
 Rotation Method: Promax with Kaiser Normalization.^a

a. Rotation converged in 7 iterations.

Table IV KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.865
Bartlett's Test of Sphericity	Approx. Chi-Square	6012.309
	df	153
	Sig.	.000

4.7 Reliability test for the variables

It is stated as having the same characteristics as stuff that forms scales. (Pallant, 2013). Also

known as consistency in outcomes when measuring variables repeatedly.

Table V Reliability Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
M_SQ	16.0508	7.489	.512	.782
M_CL	15.9866	7.084	.640	.740
M_CT	15.8803	6.918	.680	.727
M_PR	15.8254	7.429	.550	.769
M_CS	15.6682	7.801	.522	.777

The value of Cronbach Alpha SQ is .782, for CL the value of Cronbach Alfa is .740, the value of reliability for CT is .727, the Cronbach Alfa value of PR is .769, and the last the value for CS is 0.777.

4.8 Descriptive statistics

The descriptive result shows that value of mean of SQ is 3.8040 and standard deviation value

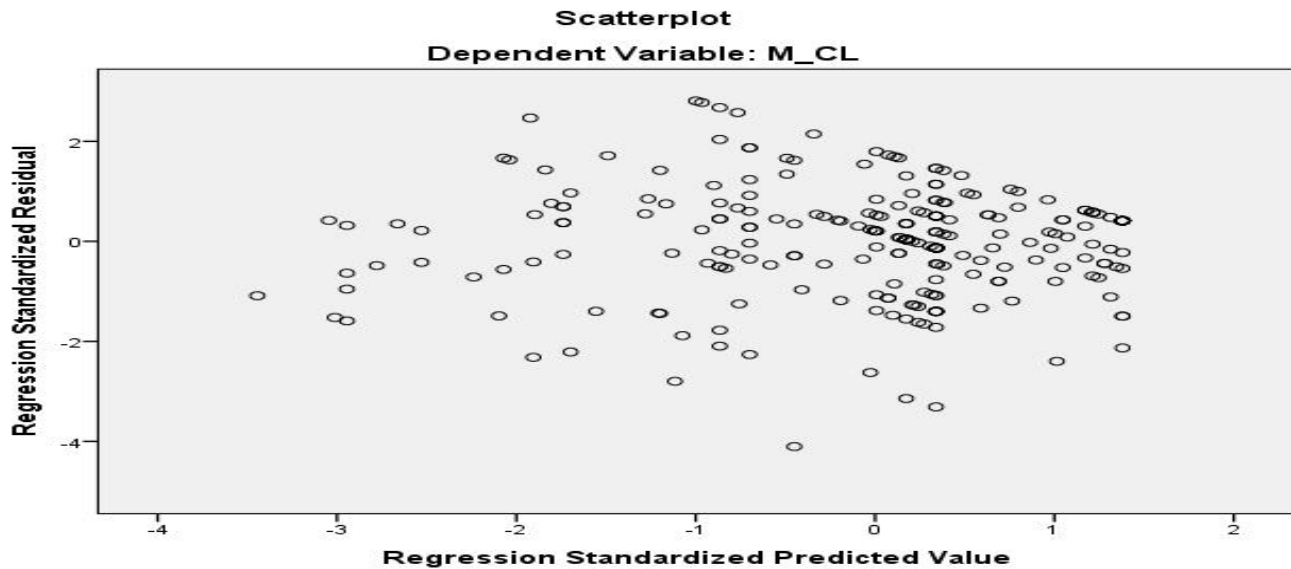
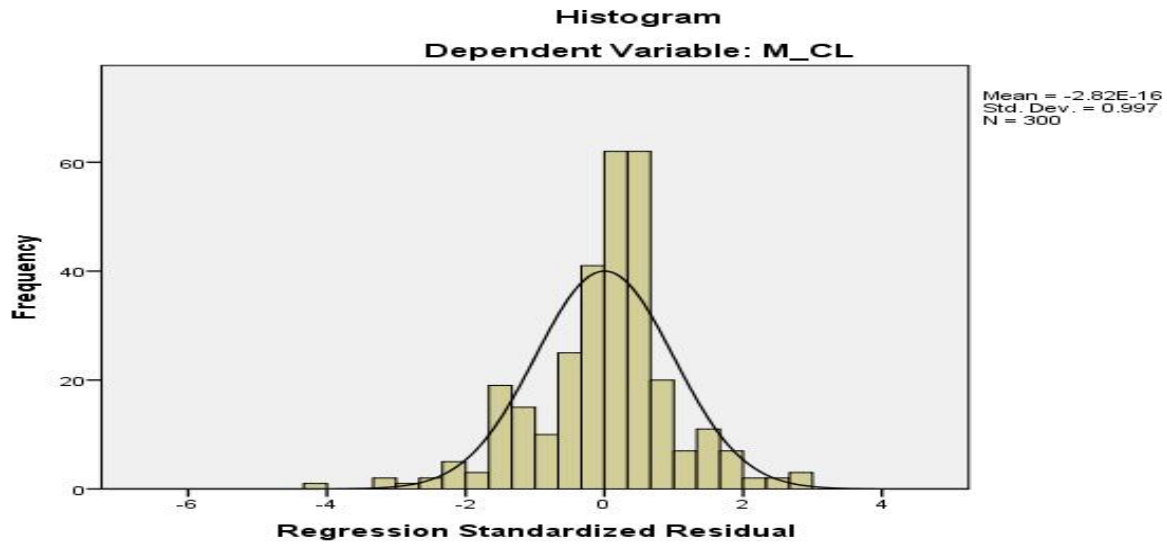
is .92124 The mean value of CL is 3.8667 and the standard deviation is .89133 Similarly, the mean value of CT is 3.9726 and standard deviation value is .89603, the mean value of PR is 4.0247 and standard deviation value is .89715, the mean value of CS is 4.1820 and Std. Deviation is .83298.

Table VI Descriptive Statistics of Variables

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
M_SQ	300	1.00	5.00	3.8040	.92124	-1.093	.141	1.200	.281
M_CL	300	1.00	5.00	3.8667	.89133	-1.067	.141	1.147	.281
M_CT	299	1.00	5.00	3.9726	.89603	-1.232	.141	1.921	.281
M_PR	300	1.00	5.00	4.0247	.89715	-.969	.141	.732	.281
M_CS	300	1.00	5.00	4.1820	.83298	-1.163	.141	1.528	.281
Valid N (Listwise)	299								

4.9 Normality

The normality of the data set was examined through a normal P-P plot of regression and histogram.



4.10 Correlation

To find out the significant relation between variables such as SQ, CL, CT, PR, and CS. Shown in table;

Table VII Correlation

		Correlations				
		M SQ	M CL	M CT	M PR	M CS
M_SQ	Pearson Correlation	1	.704**	.416**	.217**	.240**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	300	300	299	300	300
M_CL	Pearson Correlation	.704**	1	.653**	.278**	.262**

	Sig. (2-tailed)	.000		.000	.000	.000
	N	300	300	299	300	300
M_CT	Pearson Correlation	.416**	.653**	1	.524**	.421**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	299	299	299	299	299
M_PR	Pearson Correlation	.217**	.278**	.524**	1	.695**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	300	300	299	300	300
M_CS	Pearson Correlation	.240**	.262**	.421**	.695**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	300	300	299	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

Table VIII Hypothesis Testing

		Estimate	S.E.	C.R.	P	Accepted/ Rejected
CT	<--- CSQ	.201	.062	3.239	.001	Accepted
CT	<--- CS	.209	.070	2.997	.003	Accepted
CL	<--- CSQ	.175	.056	3.139	.002	Accepted
CL	<--- CS	-.043	.050	-.868	***	Accepted
CL	<--- CT	.177	.053	12.729	***	Accepted

There is a significant relationship between Customer service quality and Customer trust (S.E=.062, P=0.001). There is a significant relationship between Customer Satisfaction and Customer trust (S. E=.070, P=0.003). There is a significant relationship between Customer service

quality and Customer loyalty (S. E=.056, P=0.002). There is a significant relationship between Customer Satisfaction and Customer loyalty (S. E=.050, P=0.000). There is a significant relationship between Customer Trust and Customer loyalty (S. E=.053, P=0.000).

Table IX Mediation Analysis

Customer Trust						
Service Quality	B	S.E.	L.B.	U.B.	P-Value	
Total Effect	0.721	0.059	0.0257	0.0487	0.000	
Direct Effect	0.298	0.057	0.0512	0.0174	0.000	
Indirect Effect	0.423	0.048	0.0219	0.0410	0.000	

The total effect of Service Quality on customer loyalty with the inclusion of Customer trust is positive (S. E= 0.059, p <.000). The total effect of

Customer Satisfaction on customer loyalty with the inclusion of Customer trust is positive (S. E= 0.059, p <.000).

Table X Moderation Analysis

Perceived Risk					
Customer Trust	B	S.E.	L.B.	U.B.	P-Value
INT Effect	0.275	0.0106	1.065	1.0485	0.000

The total interaction effect of Perceived Risk between Customer Trust and Customer Loyalty positive (S.E= 0.0106, $p < .000$).

4. Discussion

The study's purpose was to investigate the impact of performance. A commercial bank was chosen to conduct research on the quality of e-bank services and their influence on e-satisfaction and e-loyalty, as well as customer trust and perceived risk, where overall customer trust works as a mediator. Several Rahim Yar Khan Branches, including Kanpur, Liaqat Purr, SardarGhar, Mainwale, Sadiqa Bad, and other district cities, were contacted for data collection. The District Rahim Yar Khan Bank was picked since it is one of the greatest banks in Pakistan. On the other hand, banks confront the challenge of increasing consumer trust and minimizing perceived risk. In the business world, Work satisfaction exists because of job security; however, there is no job security in the private sector, and the major source of motivation for employees is a performance rating system. Politics, on the other hand, may be observed in the private sector. This vulnerability was discovered using data from a private bank. This research was conducted to give recommendations to the bank on how to improve the performance of customer trust and loyalty in order to restore overall service quality and positively shape emotional organizational commitment. The research endeavor can help the bank's officials and decision-making bodies analyses the faults in the system.

The quality of e-bank services has become a significant aspect in determining the success of electronic banking. Customers want their e-banking services to be dependable, safe, and easy in today's digital environment. As a result, the quality of e-banking services has a large influence on consumer happiness and loyalty. E-bank service quality may be described as the level of excellence that clients perceive in a bank's e-banking services. This encompasses aspects such as website design, security, usability, transaction speed, and customer service. Customers who believe their bank provides high-quality e-banking services are more likely to have a favorable experience, leading to improved satisfaction and

loyalty. Satisfaction is the degree to which clients are happy and satisfied with the bank's e-banking services. Several elements impact it, including e-bank service quality, trust, perceived value, and perceived risk. A happy consumer is more likely to use the bank's services again and suggest them to others. As a result, e-satisfaction is critical to the long-term viability of e-banking services. The willingness of a client to continue using the bank's e-banking services in the future is referred to as loyalty." Several elements impact it, including e-satisfaction, trust, perceived value, and switching costs. A committed consumer is more likely to do more transactions with the bank, increasing revenue and profitability. As a result, e-loyalty is important to the expansion and sustainability of e-banking services.

Several studies have been conducted to investigate the link between the quality of e-bank services, customer satisfaction, and customer loyalty. These studies have repeatedly discovered that the quality of e-banking services has a considerable beneficial influence on e-satisfaction and e-loyalty. Customers who believe their e-banking services are of excellent quality are more likely to be happy and loyal to the bank. Furthermore, e-satisfaction mediates the association between the quality of e-bank services and e-loyalty. This indicates that e-satisfaction helps explain why high-quality e-banking services improve e-loyalty. A delighted consumer is more likely to stay with the bank, and this loyalty is bolstered by the perception of high-quality e-banking services. However, it is crucial to remember that the quality of e-bank services is not the only element influencing e-satisfaction and e-loyalty. Other characteristics, including trust, perceived worth, and perceived risk, are also important. A consumer, for example, may perceive a bank to provide high-quality e-banking services yet remain unsatisfied if they do not trust the bank with their personal and financial information.

Several statistical tests were employed to assess the significance of the link discovered throughout the investigation. SPSS was utilized for this purpose, and tests included regression analysis and Pearson Correlation, reliability analysis, and mediation were applied to the data set. Chapter 4

discusses and interprets the findings. This chapter explains the relationships and confirms the hypothesis with correlation values and mediation analyses. The analysis was carried out in such a way that the readers may readily comprehend the link between the variables and the overall conceptual and theoretical framework.

5. Conclusion

Finally, the quality of e-banking services has become a critical aspect in determining electronic banking success. As more clients use online banking, banks must focus on delivering high-quality e-banking services that are dependable, safe, and convenient to meet customer expectations. High-quality e-banking services contribute to greater e-satisfaction and e-loyalty, according to research on the link between e-bank service quality, e-satisfaction, and e-loyalty. In turn, e-satisfaction mediates the link between e-bank service quality and e-loyalty, indicating that a happy consumer is more likely to be loyal to the bank. This emphasizes the need for exceptional customer care and ensuring that consumers have a great experience with the bank's e-banking services.

The epidemic has hastened technical progress. To keep life running, people have adapted to new conventions such as online buying, online teaching and learning, online banking, and so on. Internet banking has revolutionized the financial industry, particularly in the present climate. Banks have made significant investments in technology to support the expansion of internet banking. Despite its increasing use and adoption by various banks, little effort has been made to determine whether clients feel comfortable using it. The current study concentrated on the influence of bank E-service quality on customer satisfaction and its consequent impact on customer loyalty. The study also established the direct influence of e-service quality on customer e-loyalty in the banking industry. The findings demonstrated that e-service quality has a considerable beneficial impact on e-satisfaction and e-loyalty. This demonstrates that as the e-service quality of internet banking improves, so do customer satisfaction and loyalty. Aside from e-satisfaction, e-loyalty has a substantial beneficial impact. This

demonstrates that an increase in customer satisfaction leads to an increase in consumer loyalty. As a result, it is critical for the banking industry to assure quality in e-service in order to maximize customer satisfaction and retain their loyal patronage. This is critical for banks to survive in today's competitive environment.

6. Implications and Future Recommendations

The study's findings have a customer trust and perceived risk. Banks must first and foremost develop strong e-marketing strategies. This helps to enhance client loyalty. Based on the e-service quality elements revealed in this research, banks should also assess how to best use their valuable corporate resources. As part of the approach, banks may strengthen their trustworthiness, security, and promptness. These will not only help to attract potential online customers but will also have an impact on client happiness and loyalty. Banks, on the other hand, should preserve their clients' privacy since various studies have proven that this is a concern for them. Graeff and Harmon (2002) Second, web site design is an important consideration in online transactions. Online accessibility, according to Aladwani and Palvia (2002), is a critical aspect and "pre-qualifier for the quality of e-banking services." In a UK scenario, Jayawardhena and Foley (2000) found that "such web site features ultimately influence user satisfaction." According to Liao and Cheung (2008), further recent work on this subject has focused on website usability. The technology infrastructure needed to facilitate Internet transactions is already in place. Consumers, on the other hand, must accept and use the Internet as a medium of asset transfer in trade transactions. As a result, reducing client perceptions of client risk in Internet transactions is crucial to establishing the Internet as a comprehensive sales and transaction medium.

The examination of e-bank service quality and its significance on e-satisfaction and e-loyalty has opened up new avenues for future research. Here are some potential future research directions in this area: Future research might look at cross-sectional differences in e-bank service quality, e-satisfaction, and e-loyalty. Cross-sectional

research might help banks better understand the variations in consumer expectations and preferences across regions, informing the creation of customized e-banking services for different segment groups. Longitudinal research on the long-term effects of e-bank service quality on e-satisfaction and e-loyalty might be done. This might assist banks in determining the long-term viability of their e-banking services and identifying measures to boost client loyalty. Future research could look into the impact of new technological advancements on e-bank service quality, e-satisfaction, and e-loyalty, such as the use of artificial intelligence, blockchain, and other emerging technologies to improve e-banking services and customer experiences. A future study might look at the effect of service recovery measures on e-satisfaction and e-loyalty in e-banking. This might assist banks in developing efficient service recovery methods to resolve consumer concerns and reestablish client confidence and loyalty.

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