

Nexus Among Online Banking Services, Perceived Value and Consumer's Post-Adoption Behaviour

Sadia Butt¹ and Tahira Umair²

<https://doi.org/10.62345/jads.2023.12.4.81>

Abstract

In the present era of the Industry 4.0 revolution, digitalization has transformed the operations of businesses, organizations and the banking industry as well. The success of the banking industry can't be determined without advancement in ICT and online banking services (ONBS). Hence, banks must acknowledge alterations in Consumer adoption behaviour for the survival and sustainability of business operations in this digital Industry 4.0 era. Therefore, the current study intends to explore the nexus between online-banking service quality (OBSQ), Consumer's perceived value (CPV) of the service provision, and their post-adoption behaviour intentions (CPBI). This study employs a quantitative approach and cross-sectional design. Data is collected from 278 clients who avail of online banking services from Pakistani Banks through a structured questionnaire. Data is analyzed using SPSS and Hayes process macro to perform mediation regression analysis. Study findings supported the mediation of CPV in OBSQ and CPBI relation. This research contributes to both management and academia, as the induction of digital technology in banking services in Industry 4.0 is imperative to facilitate banking consumers. Management must know factors which influence Consumer's behaviour and ultimately result in their long-term retention with the same bank.

Keywords: Online Banking Service Quality, Consumer's Post-adoption Behaviour, Perceived Value.

Introduction

Technological advancement in the financial industry has been elevating in recent years and has speedily become a 'norm'. Most of the banks have adopted E-banking for their banking transactions after the alteration began on account of technological advancement (Ayinaddis et al., 2023). Exclusive services provision is vital for any company to attain success in the current age of competition and globalization (Biswas & Verma, 2023). Rising customer expectations pertaining to quality in recent years have put pressure on both service and manufacturing sectors to adapt quality management (QM) practices to promptly fulfil the demands of organizational customers (Butt & Yazdani, 2023).

Service quality (SQ) is recognized as the fundamental element of client satisfaction (Umair et al., 2023). SQ is perceived as adequate when service provision fulfils the expectations level of its Consumer (Lidya, 2022; Carolina et al., 2023). In the vigorous contemporary banking landscape,

¹PhD Scholar, Dr Hasan Murad School of Management, University of Management & Technology.

Email: F2018051001@umt.edu.pk

²Assistant Professor, Department of Management Sciences, COMSATS University Islamabad (CUI) - Lahore Campus, Pakistan. Email: tahira@cui lahore.edu.pk



delivery of SQ across varied channels' touch points has arisen as the crucial element. This exerts a momentous effect on Consumer's experiences as well as augmenting the bank's brand equity (Sreejesh, 2024). Online services in the banking sector unlock different approaches to fulfil clients' expectations (like ATM, and mobile banking). There is the possibility of distinguished product/service provision at reduced cost via E-channel (Bala et al., 2021).

Online banking (ONB) comprises whole services which are grounded on the execution of an E-system. It is and will remain an essential notion in this sector on account of huge development in the IT domain. Hence, gradual transformation in the financial sector is being observed in a 'paperless' environment with increased reliability and convenience (Hamakhan, 2020). Client's trust in the services of a bank can become a competitive gain for the service concern who wants to compete in a market. The client's trust builds their commitment and provides support to the bank in retaining existing clients and attracting new ones (Yar et al., 2021).

A central role is played by trust in the co-creating value in case the clients have concerns about privacy/security, they would be unable to be involved in the value-creation process. However, in the case of entrusting banking services, the client would be able to be involved in co-creation activities (Toqeer et al., 2021). Service quality (SQ) is among the critical factors for growth in the online banking sector (Özkan et al., 2020; Bala et al., 2021). ONB has proved hugely beneficial for clients as well as banks. It has facilitated both in terms of controlling delivery of service, reducing wait time and saving cost. Consumers can benefit as it provides easy-to-use services (Namahoot & Laohavichien, 2015). It is a vital service which enhances a Consumer's loyalty towards their bank. Survey statistics revealed that twenty per cent (20%) of consumers showed a willingness to switch their bank if it failed to provide ONB services (Nguyen, 2020). Determination of key factors to appraise SQ is essential in the context of ONB. The viewpoint of Consumers and their preferences regarding diverse services play a crucial role in the progress of the banks (Khatoon et al., 2020).

Yuan et al. (2019) argue that the effectiveness of ONB depends upon continually utilizing the service. Hence, examining the intentions of its users to continue service is very critical in the OBS context. Comparatively, this factor hasn't been studied adequately in the literature. Despite the fact that the adoption of online banking (ONB) is growing exponentially, discussion regarding its service user's intention behaviour to continue service is limited (Asnakew, 2020; Rahi et al., 2021). Yuan et al. (2019) also suggested that appraising post-adoption users' behaviour of online services in the banking sector is equally vital as their behaviour at the initial phase. As the effectiveness of IS grounded in its constant utilization rather than its adoption at the beginning phase (Taghizadeh et al., 2022; Rahi et al., 2023).

Perceived value (PV) is recognized as a value which customers demand for the product (Yogaswara & Pramudana, 2019; Carolina et al., 2023). Numerous previous researches examine Consumer's perceived value (CPV) as a predictor of their retention and the outcome/consequence of SQ. Such as Hapsari et al. (2016) study findings recognize a significant positive association between SQ and CPV relation (Langat et al., 2021).

When 'perceived value' (PV) attained as a result of a product's consumption is aligned with the Consumer's desire/want, they become satisfied with the product's choice (Carolina et al., 2023). Huang and Lin's (2020) research findings revealed that Consumers' perceived SQ has a positive effect on consumers' emotive happiness that ultimately impacts consumers' co-creation of value once they receive the financial service. Also, there is scant research addressing the association between determinants of SQ and consumer's behavioural intentions or BI (Ravichandran et al.,

2010; Butt, 2021). Appraising OBSQ is crucial as it is helpful in understanding the way consumers appraise it as well as identifying key determinants of OBSQ (Amin, 2016).

Therefore, the present study is aimed at filling the gap in the literature. This is an attempt to propose and test a framework examining the mediation effect of Consumer's perceived value (CPV) in ONB quality of service provision and Consumer's post-adoption service behaviour. Considering the above facts, the current study is conducted with considering following objectives:

- To explore the nexus between online banking service quality (OBSQ) and Consumer's post-adoption behaviour regarding service provision.
- To examine the impact of Consumer's perceived value (CPV) as a result of service provision on their post-adoption behaviour regarding service provision.
- To examine the mediation impact of CPV in the relation between OBSQ and consumers' post-adoption behaviour intention in an online banking context.

Literature Review and Hypotheses Formulation

Online Banking Service Quality (OBSQ) and Dimensions

Worldwide digitalisation and online banking services (OBS) have facilitated financial institutes/banking services to bring innovative approaches which their clients can easily avail. These innovative services have also supported bankers in flawless service provision to their clients (Khatoon et al., 2020). Extensive adoption of IT has resulted in changing aspects of the financial sector and brought more innovative services (Rahi et al., 2021). In the literature, E-services have various names (like digital/internet/online banking). Nowadays, such services are being used by the majority of clients on phones/computers without personal interaction. These digitalized/ e-services result in cost and time saving for banking clients (Raza et al., 2020).

In a current era that is driven by Internet of things (IoT), it is vital for the banking industry to integrate seamlessly its multidimensional channels of engagement, span its conventional inside - branch connections, convenient mobile channels, extensive territory of online banking, and taking the supreme impact (Sreejesh, 2024). Singh (2023) defines E-banking as the "practice of electronic banking services provision to consumers, in their house or at business place" (Ayinaddis et al., 2023). According to Santos (2003), "Online-service quality (OSQ) is judgement and appraisal (by clients) regarding quality and superiority of online-service provision in online marketing place". OBSQ is the evaluation by users of E-banking who show their concern about the features of E-banking (Toqeer et al., 2021). OBSQ is an assessment by clients regarding the quality of delivered banking services through the Internet (Shankar & Jebarajakirthy, 2019).

As all the banks are currently offering OBS, a fundamental approach to achieving competitive gain is the provision of distinguished quality in delivering their service (Pousttchi & Schurig, 2004; Amin, 2016). OBSQ's conception has attained a central place in the literature of service marketing during the past decade. Internationally, both practitioners and marketing scholars have shown more interest in this notion (Shankar & Jebarajakirthy, 2019). Banking SQ is a central element to win completion among other banks; that's why consumers show interest in continuing the usage of online services of a bank. Therefore, this is crucial for the banking industry to know how the consumers would appreciate the online services of the bank. This understanding would facilitate to search long long-term plans for enhancing the prospects of its market share (Sudirjo et al., 2024).

SQ is essential for all companies as it is closely associated with client satisfaction. Each bank is required to pay consideration on increasing the availability by delivering service. It will result in improving its client service by means of updated and modern technology (Vijayanand & Kumar,

2021). The process of clients' relation-building is related to automating SQ. Clients appraise SQ, and their adoption of a specific service is impacted by its associated factors/determinants. Therefore, OBSQ is essential for the banking industry to obtain its objectives, like generating revenue, retaining/attracting clients, and achieving competitive gain (Yar et al., 2021). Few exclusive services are provided by ONB, which are unavailable in offline/conventional banking (like lacking personal interaction). Consequently, developed instruments to appraise SQ in general delivery of service or offline/conventional contexts are inappropriate for assessing OBSQ (Shankar & Jebarajakirthy, 2019).

While several scholars, such as Cetinsoz (2015) and Paschaloudis (2014), have utilized OSQ's seven dimensions in the context of online banking, which Parasuraman et al. (2005) suggested appraising SQ (Tharanikaran et al., 2017; Butt, 2021). Earlier studies examining the OBSQ dimensions stressed aspects such as reliability, privacy/security, design of the website, and ease of usage (Toqeer et al., 2021). Few scholars in the banking industry have used ServQual to appraise consumers' perceived SQ (Bala et al., 2021).

Few academicians have developed scales to appraise the quality of web-site such Parasuraman et al. (2005) developed ESQUAL for such purpose. Zoghalmi et al. (2018) study on ONB revealed dimensions like Security and quality of information as key determinants of E-SQ, which impact Consumer's trust and satisfaction in E-context. Likewise, Zeithaml et al. (2002) elaborated five (5) sets of broader criteria related to perceived E-SQ, which include fulfilment/reliability, Security, usability, style, availability of content and information (Parasuraman et al., 2005). The following dimensions of OBSQ (table 1) are considered in this study, which researchers use.

Table 1: Dimensions of ESQual considered by scholar

Dimensions	Scholars
Efficiency	(Parasuraman et al., 2005), Asad et al., 2016; Sikdar et al., 2015; Hammoud et al., 2018)
Reliability	(Alawneh et al., 2013; Hammoud et al., 2018)
Security/Privacy	(; Parasuraman et al., 2005; Alawneh, et al., 2013)
Responsiveness/Communication	(Hammoud et al., 2018; Alawneh, et al., 2013)
System availability & Fulfillment	(Parasuraman et al., 2005)

Source: (Butt, 2021).

Consumer Perceived Value (CPV)

Special concentration is given to consumer value (CV) by researchers in the existing literature on marketing due to its potential effect on consumer behaviour (BI) and company performance.

Few research studies conceptualized customer value (CV) in one dimension, while most current research studies followed a multi-dimensional approach and, in general, conceptualized value as comprising different sacrifices and benefits. To define and operationalize constructs, current research on CPV includes service elements (Ruiz et al., 2008). Among researchers and successful firms, delivering customer consumer value (CV) is highlighted as an imperative strategy to attain customer loyalty and minimize the rate of customer defection (Parasuraman & Grewal, 2000).

In previous service literature, CPV's influence hasn't been explored sufficiently, and to date, research in this domain is limited. Literature has highlighted its significance in the e-service sector.

A consumer's CPV appraisal or evaluation is dependent upon the sacrifice (i.e. the financial /non-monetary cost associated with service utilization), consumer's characteristics, and intents of the consumer. Researchers can scrutinize CPV through a one-dimensional measure (Gale, 1994) or a multi-dimensional scale (Sheth et al., 1991; Petrick & Backman, 2002). 'Value' is appraised under uni-dimensional technique utilizing the limited items to evaluate the entire PV. Almost every research study which involves consumer value (CV) in the context of service utilizes Zeithaml's (1988) criteria.

There needs to be more consensus among scholars regarding CV dimensionality (Roostika, 2009). Nevertheless, scholars (such as Chen & Chen, 2010) highlighted that the one-dimensional measure's validity has repetitively been subject to criticism, as customers would have the common connotation of 'consumer's value'. While few scholars (like Sheth et al., 1991) argued the one-dimensional measures could overwhelm issues pertaining to validity through the operationalization of CPV. Various researchers suggested scales/measures to appraise CPV. For example, SERVPerVal was recommended (by Petrick and Backman, 2002) to appraise CPV. Zeithaml first introduced the theory of PV. PV has been broadly utilized in relevant research in the domain of Consumer's purchase/buying intention and PV. Abundant research revealed that PV is a better predictor as compared to quality or satisfaction for predicting the buying/purchase intentions of the consumer (Jiang et al., 2021).

Customer Behaviour Intentions (CPBI)

Largely, present-day practices of business have been renewed through 'digital transformation, primarily in service-related industries. Such never-ending modification in the consumer's behaviour additionally altered digitalized and conventional ecosystems of international businesses. Therefore, interplaying between information technology (IT) and consumer behaviour needs to be investigated (Singh et al., 2024). Consumers' behaviour impacts their decision towards availing a service. In the ONB service context, there is more probability of acceptance behaviour if the consumers perceive this service positively (Nguyen, 2020).

In spite of elevating the user base of ONB, adoption by its consumers hasn't met the expectations of banks. Substandard SQ and dissatisfaction of consumers are among the major issues regarding its adoption among consumers (Amin, 2016). Realizing the massive investment of banks in ONB service provision, the progress/development of this forum is dependent upon the continual usage and acceptance of their users (Bashir & Madhavaiah, 2015). Ayo et al. (2016) study findings identify a stronger impact of perceived ESQ towards using ONB and consumer's satisfaction level. It means that improving ESQ ultimately enhances their satisfaction level and, after that, increases their post-adoption or usage of ONB services. Various researchers identified factors (such as subjective norms, attitude, and perceived control of behaviour) as key determining variables of consumer intention.

Summarizing earlier research, most of the research focused on determinants like ease, security, usefulness, and risk. At the same time, only some studies examined system traits like the design of the website (Bashir & Madhavaiah, 2015). Zeithaml et al. (1996) suggest that SQ perceived by consumers is positively related to their CBI.

Numerous researchers (Nguyen et al., 2019; Sousa & Farhangmehr, 2018) indicated the impact of positive consumer behaviour on their intention to continue the service (Nguyen, 2020).

Nexus Among OBSQ, CPV, and CPBI

In the globalization era, the swift execution of IT in organizational businesses considerably influences the way organizations are related to consumers (Singh et al., 2024). Satisfaction of consumer in banking is linked to factors like their intention and high-tech E-service. Banks give priority to making their clients satisfied and happy. Improved consumer affiliation brings more profits and enhances the market share of the banks (Khattoon et al., 2020). Few scholars (such as Malviya, 2015; Tamuliene & Gabryte, 2014; Moyotalak, 2013) have examined the associations between OBSQ and consumer retention behaviour (Langat et al., 2021).

Business in banking services can't survive until it is perceived as an asset by its clients. Hence, client satisfaction with the provision of its services is obligatory to retain a higher market segment in the banking sector (Bashir et al., 2020). As a result of increasing advancements in technology around the globe, individuals have become more knowledgeable about 'quality' and receive exclusive products or services quality (Butt & Yazdani, 2023a). Among the fundamental features of the unending tactics of financial companies is the provision of SQ in the E-banking context and establishing it as a vital constituent for surviving and succeeding in the current situation. To become a successful company, SQ is obligatory to satisfy its clients.

If services are deficient, the rate of clients' deflection will be augmented on account of other offered services by competitors (Vijayanand & Kumar, 2021). The gap exists in the literature on account of limited research in exploring E-banking post-adoption clients' behaviour (Toqeer et al., 2021). Improved SQ facilitates consumers to utilize ONB more efficiently. As a result of higher SQ, consumers perceive its service providers positively regarding their goodwill and competence, which improves the trust of their consumers (Namahoot & Laohavichien, 2015).

Both SQ and CPV have similarities on account of being cognitive. Though, both constructs (SQ and CPV) differ, as contrary to appraising SQ, CPV demands trading off between 'sacrifices' and 'benefits' (Choi et al., 2004). In existent literature and studies (Keshavarz & Jamshidi, 2018; Hanaysha, 2018; Zhu & Chen, 2012), CPV is recognized as the mutual construct in SQ and consumer retention. Unambiguously, users would purchase products if users quality needs align with their PV. While discussing the association of factors of quality and PV, the majority of researchers regarded PV as the 'black box'. While some believed that 'system quality' was only associated with 'perceived benefit', they ignored its relation to 'perceived sacrifices' (Zhong & Chen, 2023).

Parasuraman and Grewal (2000) establish CPV as the most critical predicting variable of consumer repurchase intents (Langat et al., 2021). PV plays a vital role vital to enhance the satisfaction level of the product's consumer, which would ultimately enhance the loyalty of the consumer. Consumers' expectations are formed regarding their value, and they desire to live upon that expectation level (Nabila & Kuswanto, 2022; Carolina et al., 2023). Paulose and Shakeel's (2022) research in the hospitality service sector in the Indian context highlighted that the relation of consumer experience (regarding service provision) was strong if their PV was high. Lin et al. (2020) study suggested that in the IS context, which is mobile-oriented, the capability of (mobile) payment service, which satisfies mobile users' wants regarding their social image, impacts their PV of mobile services utilization. They argue that societal norms, PV, and the user's self-image are determining factors which play a key role in the consumer's intention (BI) for utilizing (mobile) payment service.

Oriade and Schofield's (2019) investigation in the UK context on SQ, BI, PV and consumer satisfaction supported that PV plays a role in consumer experience regarding service. Their

research confirmed that PV exerted ample impact on consumers' BI and their satisfaction level. Li and Shang (2020) conducted research in the E-Government Chinese context. Their research revealed that PV of service mediated the relationship between SQ and the customer's (citizen) continual usage intent. Their intention results from SQ, the value of the service (PV), and their satisfaction level.

Abundant literature in the context of m-commerce/E-commerce has also elaborated a close association between perceived quality and PV (Jin & Xu, 2021; Zhong & Chen, 2023). Earlier researchers such as Yu et al. (2014) and Howat and Assaker (2013) recognized SQ as a driving factor of CPV. Hence, improved SQ results in an increased level of CPV (Hapsari et al., 2016). Research studies (Zeglal et al., 2016; Butt, 2021) revealed a positive association between ESQ /OBSQ and consumer BI. Likewise, Boulding et al. (1993) also confirmed a positive significant association between SQ and consumer BI.

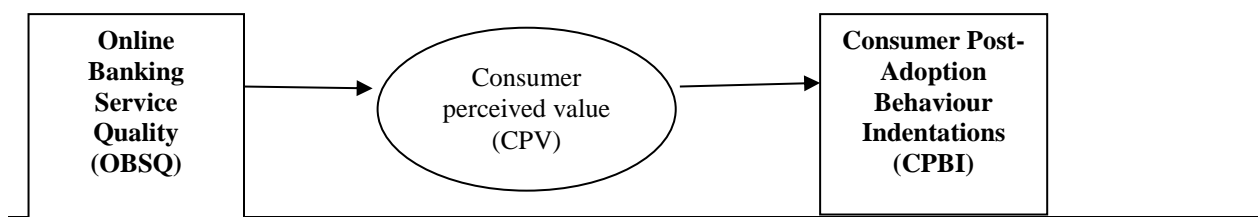
H1: Online banking service quality (OBSQ) positively and significantly impacts consumer post-adoption behaviour intentions (CPBI) in banking services.

H2: Online banking service quality (OBSQ) positively and significantly impacts consumer perceived value (CPV) in banking services.

H3: Consumer perceived value (CPV) positively and significantly impacts consumer post-adoption behaviour intentions (CPBI) in banking services.

H4: Customer perceived value (CPV) mediates the association between online banking service quality (OBSQ) and consumer post-adoption behaviour intentions (CPBI) in banking services.

Figure 1: Conceptual framework



Methodology

Study Design and Sampling

This research study employs a quantitative approach and cross-sectional design. Quantitative approaches apply statistical tools to conclude available data (Akhtar & Butt, 2022). The study population comprises all banking consumers using online service provision by banks of Pakistan. Scholars recommend different criteria to determine sample size. For example, ten (10) responses per item were recommended by Flynn and Pearchy (2001) and thirty (30) responses by Sekaran (2000) for performing the multivariate analysis (Butt & Yazdani, 2021; Butt, 2023). According to Hair et al. (2017), the recommendation to determine sample size and a 5 to 10 ratio is considered tolerable (Nazir et al., 2022; Butt & Yazdani, 2023). The sample size consists of 278 respondents from various banks in Pakistan using random sampling. The sample size was determined using criteria determined by Hair et al. (2017). Hence, a sample size of 278 was appropriate for this study.

Scale Development and Data Collection

A structured Likert scale research instrument comprising two parts was developed to obtain data from banking consumers using online services. The first part of the tool consisted of the

demographics of respondents. Demographic information included basic questions regarding respondents' education, gender, age, frequency of bank's website usage, bank details, etc. The second part included 44 items regarding OBSQ, CPBI, and CPV. Items of OBSQ (32 items) and CPBI (6 items) were adopted from Butt (2021). At the same time, CPV scale items (6 items) were adopted from Butt (2020). Data was collected using the Survey technique by researchers. Researchers obtained data from customers of various banks who were using online services from various banks in Pakistan.

Data Analysis Technique

Data was analysed through statistical tools (SPSS and process macro by Andrew Hayes). Data were coded and entered into statistical software. Both descriptive and inferential statistics were applied to analyse the data. Descriptive statistics was used to determine the frequency distribution and percentage of demographic characteristics of respondents. The reliability of data was tested through Cronbach alpha statistics applying a reliability test through SPSS. A correlation test was used to verify the existence of a linear correlation between study variables. Regression mediation analysis was performed through Hayes process macro SPSS.

Data Analysis

Respondents' profile

Table 2 shows that the sample size comprised 278 respondents, and the percentage of female respondents is comparatively higher (50.7%) than males. A major percentage (45.3%) of respondents were MS or graduates. Similarly, the majority of respondents (35.6%) belong to the age group between 26 to 35 years. The frequency of website usage showed that the majority (32.4%) belong to the usage bracket of 9-12 times a month. At the same time, most of the respondents (53.2%) are using the online services of Habib Bank Limited (HBL).

Table 2: Demographics

	f	%		f	%
Gender			Frequency of website visits		
Male	137	49.3	4 or less times a month	44	15.8
Female	141	50.7	5 to 8 times a month	88	31.7
Total	278	100.0	9 to 12 times a month	90	32.4
Education			13 or more times a month	56	20.1
Matriculation	2	.7	Total	278	100.0
Intermediate	30	10.8	Banking Customer Account		
Undergrad or BS	99	35.6	National bank	12	4.3
Graduation or MS	126	45.3	Meezan bank	25	9.0
Post-Graduation	21	7.6	MCB bank	28	10.1
Total	278	100.0	Standard chartered bank	58	20.9
			Habeeb bank limited	148	53.2
Age			Other bank	7	2.5
Below 26 Year	32	11.5	Total	278	100.0

26 to 35 year	99	35.6
36 to 45 year	86	30.9
46 to 55 year	43	15.5
56 or older	18	6.5
Total	278	100.0

Scale Reliability

Reliability of instrument was checked through Cronbach alpha value (table 3). An alpha value > 0.70 in all factors reveals a good indication of construct reliability (Nunnally, 1978; Butt & Yazdani, 2023). This value of alpha above .70 is considered within acceptable range (Umair et al., 2023). Hence, data was suitable for performing further analysis.

Table 3: Scale Reliability

	# of Scale Items	Cronbach's Alpha
Online Banking service quality (OBSQ)	32	.897
Consumer perceived value (CPV)	6	.773
Consumer Post-adoption Behavior Intention (CPBI)	6	.881
Total Scale Items	44	.930

Pearson correlation analysis

Pearson correlation test was performed to check linear correlation among variables. Test results (table 4) indicate existence of positive significant correlation between CPV- CPBI ($r=.775$); between OBSQ- CPBI ($r=.625$), and between CPV- OBSQ ($r=.661$).

Table 4: Pearson correlation test

Variable	N	Mean	SD	OBSQ	CPBI	CPV
OBSQ	278	3.7208	.51232	1		
CPBI	278	3.6811	.67086	.625**	1	
CPV	278	3.6978	.66261	.661**	.775**	1

Mediation regression analysis

Table 5 presents results of mediation regression analysis applying Hayes process macro (model 4) SPSS. Online-Banking service quality (OBSQ) is independent variable (x), Consumer post-adoption Behavior Intention (CPBI) as outcome variable (y). While, Consumer perceived Value (CPV) is mediator in the study model.

Total, Direct and Indirect Effects (Testing of H1 and H4)

In table 5, total effect is statistically significant ($B=.8186$, $t=13.3068$, $LLCI=.6975$, $ULCI=.9397$), as confidence intervals didn't include zero. Similarly, direct effect of OBSQ on CPBI is also statistically significant ($B=.2635$, $t=4.0775$, $LLCI=.1363$, $ULCI=.3907$). This result supports H1. While, indirect effect in presence of mediator CPV is also significant, as confidence intervals didn't include zero ($B=.5552$, $LLCI=.4195$, $ULCI=.6973$). This result supports mediation H4 hypothesis.

Table 5: Direct, indirect, and total effects

	Effect-B	SE	t	p	95% LLCI	95%ULCI
Total effect	.8186	.0615	13.3068	.0000	.6975	.9397
Direct effect	.2635	.0646	4.0775	.0001	.1363	.3907
Indirect effects	.5552	.0706	-	-	.4195	.6973

H2 and H3 Testing

In table 6, OBSQ effect on CPV is statistically significant (B=.8546, t=14.6247, LLCI= .7396, ULCI=.9696), while model is also significant. This test result supports H2. Similarly, test results showed that both OBSQ and CPV positively impact the CPBI as model is significant. While, CPV positively and significantly impacts the CPBI (B=.6496, t=13.0036, LLCI=.5513, ULCI=.7480). This result supports H3.

Table 6: H2 and H3 Testing

	R ²	MSE	F	B	SE	T	p	95%L LCI	95% ULCI
<u>OBSQ effect on CPV</u>									
Model	.4366	.2483	213.8811				.000		
Summary									
Constant- CPV				.5181	.2195	2.3608	.0189	.0861	.9502
OBSQ				.8546	.0584	14.6247	.0000	.7396	.9696
<u>OBSQ, CPV effect on CPBI</u>									
Model	.6228	.1710	227.0036				.0000		
Summary									
Constant – CPBI				.2986	.1840	1.6231	.1057	-.0636	.6608
OBSQ				.2635	.0646	4.0775	.0001	.1363	.3907
CPV				.6496	.0500	13.0036	.0000	.5513	.7480

Discussions and Conclusion

This study examines the nexus between OBSQ, CPV and CPBI by obtaining data from banking consumers availing online banking services in Pakistan. Data was analysed through statistical software SPSS 23.0 and Hayes process macro applying regression mediation analysis. Results of hypothesis testing revealed that OBSQ significantly impacts CPV and CPBI. Additionally, CPV is also a significant predictor of CPBI. While, findings supported mediation of CPV in OBSQ and CPBI relation. H1 find support from study findings of earlier researchers (Zeglat et al., 2016; Butt, 2021). Results are also in alignment with Chiu et al. (2017).

Study results showed the mediation impact of CPV on OBSQ and CPBI. The results are also supportive of Zietsman et al. (2023) research on micro Enterprise consumers' perception regarding PV in banking services. Their findings indicated that banks could enhance consumers' favourable/positive perceptions regarding SQ and value (PV) if banks would charge fair prices. It would result in enhanced loyalty (behavioural and attitudinal). When consumers are satisfied economically firstly, which would lead to their non-economic satisfaction level, and, they would

exhibit loyalty, firstly attitudinal, and later behavioural. The results also find support from Carolina et al. (2023) empirical investigation of Solo Jogian user satisfaction and loyalty. Their study concluded that SQ positively and significantly impacts user satisfaction, and loyalty. The research results are also consistent with Zhong and Chen's (2023) empirical investigation of Chinese mobile payment Apps. Their findings revealed that formative perceived value (PV) was the significant determining factor of user loyalty/satisfaction in such a context. Their result confirmed that SQ and system quality were key PV antecedents. Their study supported the effect of quality traits on exclusive PV in the case of mobile payment service provision.

Paulose and Shakeel's (research investigation in the hospitality service sector in the Indian context) concluded that consumer experience regarding service provision and PV influences consumer (guest) loyalty and satisfaction. Tuncer et al. (2021) research findings on restaurant customers also support this study's research, indicating that SQ positively impacted the consumer's consumers. Likewise, PV and consumer satisfaction positively impacted their behavioural intentions (BI). Their research findings supported that most of the SQ dimensions (except aesthetics) positively impacted consumer satisfaction levels. While SQ positively impacts the PV. This result is in alignment with the study findings of Ullah (2012) in the service industry. Their study investigated the impact of CPV as a mediating variable between service quality (S.Q) and consumer satisfaction (CS). Findings are also aligned with Butt's (2023) study on business school SQ, where results supported the impact of CPV in the association between SQ and CS. Current study results find support from Yesitadewi & Widodo's (2023) research in the context of the Indonesian service sector. Their empirical investigation revealed that SQ, CPV and consumer trust positively impacted their satisfaction level. Increased SQ and PV levels led to enhanced satisfaction levels and loyalty. The overall findings indicated that online banking service quality (OBSQ) positively influences the consumer's value as well as their post-behaviour intentions to utilize the online service provision by the banks. Additionally, consumer's value (CPV) also positively influences their post-adoption service behaviour. Therefore, banks need to provide quality services in order to satisfy and retain consumers in the long run.

Research Implication, Future Recommendations, and Limitations

This research study has implications for academia, management and policymakers of the banking sector. Considering the prospects of digital transformation (DIT) in I4.0, the induction of digital technology and Fintech in financial/banking services is imperative to facilitate banking consumers. Provision of OBSQ is essential for client retention. This study contributes to the literature and is valuable for practitioners as it proposes a framework considering the impact of factors like perceived value (CPV) on consumers' consumer behaviour (CPBI) in relevance to online service provision (OBSQ). Management must know factors which influence consumer behaviour and ultimately result in their long-term retention with the same bank.

The current study has a few limitations:

1. The current study employed a cross-sectional design and single-respondent feedback. Future researchers may conduct research using longitudinal design and feedback from multiple respondents.
2. Future researchers may also consider motivational (intrinsic/extrinsic) factors of consumers in relevance to their post-adoption behaviour and OBSQ.
3. This study considered the mediation of PVC.

Future researchers may expand this framework and test other mediated moderated models in diverse service contexts.

References

- Akhtar, Q., & Butt, S. (2022). Sequential Mediation between Night Shift and Job Performance in the Context of Pakistan. *International Journal of Management Research and Emerging Sciences*, 12(4), 83-102.
- Alawneh, A., Al-Refai, H., & Batiha, K. (2013). Measuring user satisfaction from e-Government services: Lessons from Jordan. *Government Information Quarterly*, 30, 277-288.
- 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.
- Asnakew, Z. S. (2020). Customers' continuance intention to use mobile banking: Development and testing of an integrated model. *The Review of Socio-network Strategies*, 14(1), 123-146.
- Asad, M. M., Mohajerani, N. S., & Noursersh, M. (2016). Prioritizing factors affecting customer satisfaction in the internet banking system based on cause and effect relationships. *Procedia Economics and Finance*, 36, 210-219.
- Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1), 22.
- Ayo, C.K., Oni, A.A., Adewoye, O.J., & Eweoya, I.O. (2016). E-banking users' behaviour: e-service quality, attitude, and customer satisfaction. *International Journal of Bank Marketing*, 34(3), 347-367.
- Bala, T., Jahan, I., Al Amin, M., Tanin, M. H., Islam, M. F., Rahman, M. M., & Khatun, T. (2021). Service quality and customer satisfaction of mobile banking during covid-19 lockdown; evidence from rural area of Bangladesh. *Open Journal of Business and Management*, 9(5), 2329-2357.
- Bashir, M.A., Ali, M.H., Hossain, M.I., Wai, L.M., & Hossain, M.I. (2020). Mediating Effect of Customer Perceived Value on the Relationship between Service Quality and Customer Satisfaction of E-Banking in Bangladesh. *International Journal of Advanced Science and Technology*, 29(2), 3590– 3606.
- Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research*, 7(1), 67-102.
- Biswas, A., & Verma, R. K. (2023). Augmenting service quality dimensions: mediation of image in the Indian restaurant industry. *Journal of Foodservice Business Research*, 26(3), 496-527.
- Boulding, W., Kalra, A., Staelin, R., & Zeithaml, V. A. (1993). A dynamic process model of service quality: from expectations to behavioral intentions. *Journal of marketing research*, 30(1), 7-27.
- Butt, S. (2021). Impact of E-Banking Service Quality on Customers' Behaviour Intentions Mediating Role of Trust. *GMJACS*, 11(2), 21-21.
- Butt, S., & Yazdani, N. (2023). Implementation of Quality Management Practices and Firm's Innovation Performance: Mediation of Knowledge Creation Processes and Moderating role of Digital Transformation. *Pakistan Journal of Humanities and Social Sciences*, 11(4), 3881-3902.
- Butt, S. (2023). Employees' Perception Regarding In-House Training Programs in Pakistani Organizations: In-House Training Programs. *Journal of Workplace Behavior*, 4(1), 35-50.

- Butt, S. (2020). Service quality assessment and student satisfaction in business schools: Mediating role of perceived. *MOJEM: Malaysian Online Journal of Educational Management (MOJEM)*, 9(1), 58-76.
- Butt, S., & Yazdani, N. (2021). Influence of Workplace Incivility on Counterproductive Work Behaviour: Mediating Role of Emotional Exhaustion, Organizational Cynicism and the Moderating Role of Psychological Capital. *Pakistan Journal of Commerce and Social Sciences*, 15(2), 378–404.
- Butt, S., & Yazdani, N. (2023a). Relationship between Execution of Quality Management Practices and Firm's Innovation Performance: A Review of Literature. *Journal of Asian Development Studies Vol*, 12(3), 432-451.
- Carolina, T., Mursito, B., & Sarsono, S. (2023). The Influence of Service Quality, Perceived Value, and Customer Satisfaction on the Loyalty of KRL Commuter line Solo-Jogja *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 7(1), 1-9.
- Cetinsoz, B. C. (2015). The influence of e-service quality on customer perceived value: A study on domestic tourists in Turkey. *International journal of science and research*, 4(1), 1265-1277.
- Chen, C. F., & Chen, F. S. (2010). Experience quality, perceived value, satisfaction and behavioral intentions for heritage tourists. *Tourism management*, 31(1), 29-35.
- Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017). Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines. *Asia Pacific Journal of Innovation and Entrepreneurship*, 11(2), 246-278.
- Choi, K., Cho, W., Lee, S., Lee, H. & Kim, C. (2004). The relationship among quality, value, satisfaction and behavioural intention in health care provider choice: A South Korean Study. *Journal of Business Research*, 57(8):913-921.
- Cronbach, L. J. (1951). Coefficient Alpha and the Internal Structure of Tests. *Psychometrika*, 16(3), 297-334.
- Flynn, L. R., & Percy, D. (2001). Four subtle sins in scale development: some suggestions for strengthening the current paradigm. *International Journal of Market Research*, 43(4), 1-14.
- Gale, B., & Wood, R. C. (1994). *Managing customer value: Creating quality and service that customers can see*. Simon and Schuster. New York: Free Press.
- Hair, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, 1(2), 107-123. doi: <https://doi.org/10.1504/IJMDA.2017.087624>
- Hammoud, J., & Bizri, R. M. Baba, I. E., (2018). The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence from the Lebanese Banking Sector. *Sage*, Jul-sep: 1-12: Open access DOI: 10.1177/2158244018790633 journals.sagepub.com/home/sgo.
- Hanaysha, J. R. (2018). Customer retention and the mediating role of perceived value in retail industry. *World Journal of Entrepreneurship, Management and Sustainable Development*, 14(1), 2–24.
- Hapsari, R., Clemes, M., & Dean, D. (2016). The mediating role of perceived value on the relationship between service quality and customer satisfaction: Evidence from Indonesian airline passengers. *Procedia Economics and Finance*, 35, 388-395.
- Howat, G., & Assaker, G. (2013). The hierarchical effects of perceived quality on perceived value, satisfaction, and loyalty: Empirical results from public, outdoor aquatic centres in Australia. *Sport Management Review*, 16(3), 268-284.

- Huang, C. H., & Lin, Y. C. (2020). Relationships among employee acting, customer-perceived service quality, emotional well-being and value co-creation: An investigation of the financial services industry. *Asia pacific journal of marketing and logistics*, 33(1), 29-52.
- Jiang, M., Lin, L., Zhang, W., Zhuang, W., Jin, M., & Lin, Y. (2021). A study on the influencing factors of mobile digital music selection in sub healthy people based on perceived value theory. *Wireless Communications and Mobile Computing*, 2021, 1-10.
- Jin, X., & Xu, F. (2021). Examining the factors influencing user satisfaction and loyalty on paid knowledge platforms. *Aslib Journal of Information Management*, 73(2), 254-270.
- Keshavarz, Y., & Jamshidi, D. (2018). Service quality evaluation and the mediating role of perceived value and customer satisfaction in customer loyalty. *International Journal of Tourism Cities*, 4(2), 220–244. <https://doi.org/10.1108/IJTC-09-2017-0044>
- Khatoun, S., Zhengliang, X., & Hussain, H. (2020). The Mediating Effect of customer satisfaction on the relationship between Electronic banking service quality and customer Purchase intention: Evidence from the Qatar banking sector. *Sage Open*, 10(2), 2158244020935887.
- Langat, D. K., Bonuke, R., & Kibet, Y. (2021). Mobile Banking Service Quality and Customer Retention: A Moderated Mediation Model of Customer Perceived Value and Perceived Corporate Image. *SEISENSE Journal of Management*, 4(4), 47-61.
- Li, Y., & Shang, H. (2020). Service quality, perceived value, and citizens' continuous-use intention regarding e-government: Empirical evidence from China. *Information & Management*, 57(3), 103197.
- Lidya, L. O. (2022). Analisis Pengaruh Faktor-Faktor Kualitas Pelayanan dan Teknologi Informasi terhadap Kepuasan Pelanggan Jasa Transportasi Pada KRL Commuter Line Jabodetabek (Studi Kasus Pada Mahasiswi Reguler Khusus Feb Universitas Pancasila). *JIMP: Jurnal Ilmiah Manajemen Pancasila*, 2(1), 12–19.
- Lin, K. Y., Wang, Y. T., & Huang, T. K. (2020). Exploring the antecedents of mobile payment service usage: Perspectives based on cost–benefit theory, perceived value, and social influences. *Online information review*, 44(1), 299-318.
- Hamakhan, Y. T. (2020). The effect of individual factors on user behaviour and the moderating role of trust: an empirical investigation of consumers' acceptance of electronic banking in the Kurdistan Region of Iraq. *Financial Innovation*, 6(1), 43.
- Malviya, S. (2015). Exploring mobile banking service quality dimensions for public and private sector banks in Indore District of Madhya Pradesh. *International Journal of Advance Research in Computer Science and Management Studies*, 3(1), 10.
- Moyotalak, M. (2013). Customer Retention Strategies by mobile phone Service providers in Zimbabwe: Case of Masvingo City. *IOSR Journal of Business and Management*, 9(4), 71–82.
- Nabila, Z., & Kuswanto, A. (2022). Pengaruh Perceived Value Terhadap Loyalitas Konsumen Melalui Kepuasan Konsumen Pada Kopi Kenangan Jakarta. *Jurnal Administrasi dan Manajemen*, 12(1), 39-48.
- Namahoot, K. S., & Laohavichien, T. (2015). An analysis of behavioural intention to use Thai internet banking with quality management and trust. *The Journal of Internet Banking and Commerce*, 20(3), 1-5. doi:10.4172/2165-7866.1000119.
- Nazir, M. S., Ahmed, I., Waris, S., Usman, A., & Nawaz, A. (2022). COVID-19: the black swan for green supply chain management in Pakistan. *International Journal of Information Systems and Supply Chain Management (IJISSCM)*, 15(1), 1-22. doi:<https://doi.org/10.4018/IJISSCM.304369>

- Nguyen, O. T. (2020). Factors affecting the intention to use digital banking in Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(3), 303-310.
- Nguyen, P. N. D., Nguyen, V. T., & Vo, N. N. T. (2019). Key determinants of repurchase intention toward organic cosmetics. *The Journal of Asian Finance, Economics and Business*, 6(3), 205-214.
- Nunnally, J. C. (1978). *Psychometric Theory*, 2nd ed., McGraw-Hill, New York, NY.
- Oriade, A., & Schofield, P. (2019). An examination of the role of service quality and perceived value in visitor attraction experience. *Journal of destination marketing & management*, 11, 1-9.
- Özkan, P., Süer, S., Keser, İ. K., & Kocakoç, İ. D. (2020). The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation. *International Journal of Bank Marketing*, 38(2), 384-405.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of service research*, 7(3), 213-233.
- Parasuraman, A., & Grewal, D. (2000). The impact of technology on the quality-value-loyalty chain: a research agenda. *Journal of the academy of marketing science*, 28(1), 168-174.
- Paschaloudis, D. (2014). Using E-S-QUAL to measure internet service quality of e-banking web sites in Greece. *Journal of Internet Banking and Commerce*, 19(1), 1-17.
- Paulose, D., & Shakeel, A. (2022). Perceived experience, perceived value and customer satisfaction as antecedents to loyalty among hotel guests. *Journal of Quality Assurance in Hospitality & Tourism*, 23(2), 447-481.
- Petrick, J. F., & Backman, S. J. (2002). An examination of the construct of perceived value for the prediction of golf travelers' intentions to revisit. *Journal of travel research*, 41(1), 38-45.
- Pousttchi, K. and Schurig, M. (2004). *Assessment of today's mobile banking applications from the view of customer requirements*. IEEE Proceedings of the 37th Annual Hawaii International Conference System Sciences, Big Island, Hawaii, January 5-8.
- 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.
- Rahi, S., Alghizzawi, M., & Ngah, A. H. (2023). Factors influence user's intention to continue use of e-banking during COVID-19 pandemic: the nexus between self-determination and expectation confirmation model. *EuroMed Journal of Business*, 18(3), 380-396.
- Ravichandran, K., Bhargavi, K. & Kumar, S.A. (2010). Influence of Service Quality on Banking Customers' Behavioural Intentions. *International Journal of Economics and Finance*, 2(4), 18-28.
- Raza, A., Rather, R. A., Iqbal, M. K., & Bhutta, U. S. (2020). An assessment of corporate social responsibility on customer company identification and loyalty in banking industry: A PLS-SEM analysis. *Management Research Review*, 43(11), 1337-1370.
- Ruiz, D. M., Gremler, D. D., Washburn, J. H., & Carrión, G. C. (2008). Service value revisited: Specifying a higher-order, formative measure. *Journal of Business Research*, 61(12), 1278-1291.
- Santos, J. (2003). E-service quality: a model of virtual service quality dimensions. *Managing service quality: An international journal*, 13(3), 233-246.

- Sekaran, U. (2000). *Research Methods for Business: A Skill Business Approach*. New York, NY: John Wiley & Sons.
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119-1142.
- Sheth, J. N., Newman, B. I. and Gross, B. I. (1991). *Consumption values and market choice*. Cincinnati, OH: South Western Publishing Company.
- Singh, P., Khoshaim, L., Nuwisser, B., & Alhassan, I. (2024). How Information Technology (IT) Is Shaping Consumer Behavior in the Digital Age: A Systematic Review and Future Research Directions. *Sustainability*, 16(4), 1556.
- Sikdar, P., Kumar, A., & Makkad, M. (2015). Online banking adoption: A factor validation and satisfaction causation study in the context of Indian banking customers. *International Journal of Bank Marketing*, 33, 760-785.
- Sousa, A., Nobre, H., & Farhangmehr, M. (2018). An empirical study about the influence of country personality and product involvement on consumer's purchase and visit intentions. *The Journal of Asian Finance, Economics and Business*, 5(3), 65-72.
- Sreejesh, S. (2024). Integrated banking channel service quality (IBCSQ): Role of IBCSQ for building consumers' relationship quality and brand equity. *Journal of Retailing and Consumer Services*, 76, 103616.
- Sudirjo, F., Dewi, L. K. C., Febrian, W. D., Sani, I., & Dharmawan, D. (2024). The Measurement Analysis of Online Service Quality Toward State Banking Customers Using Structural Equation Modeling. *Jurnal Informasi Dan Teknologi*, 50-56.
- Taghizadeh, S. K., Rahman, S. A., Nikbin, D., Alam, M. M. D., Alexa, L., Ling Suan, C., & Taghizadeh, S. (2022). Factors influencing students' continuance usage intention with online learning during the pandemic: a cross-country analysis. *Behaviour & Information Technology*, 41(9), 1998-2017.
- Tamuliene, V., & Gabryte, I. (2014). Factors Influencing Customer Retention: Case Study of Lithuanian Mobile Operators. *Procedia - Social and Behavioral Sciences*, 156, 447-451.
- Tharanikaran, V., Sritharan, S., & Thusyanthy, V. (2017). Service quality and customer satisfaction in the electronic banking. *International Journal of Business and Management*, 12(4), 67-83.
- Toqeer, A., Farooq, S., & Abbas, S. F. (2021). Impact of M-Banking Service Quality on Customer Satisfaction with the Role of Trust and Customer Value Co-Creation Intentions. *Journal of Marketing Strategies*, 3(3), 228-250.
- Tuncer, I., Unusan, C., & Cobanoglu, C. (2021). Service quality, perceived value and customer satisfaction on behavioral intention in restaurants: An integrated structural model. *Journal of quality assurance in hospitality & tourism*, 22(4), 447-475.
- Ullah, S. (2012). Customer satisfaction, perceived service quality and mediating role of perceived value. *International journal of marketing studies*, 4(1).
- Umair, T., Amir, H., Bilal, K., & Butt, S. (2023). Moderating Role of Corporate Image on Service Quality and Customer Satisfaction: Evidence from Healthcare (Laboratory Franchises in Pakistan). *Journal of Asian Development Studies*, 12(3), 497-511.
- Vijayanand, S., & Kumar, S. L. (2021). Analyzing the Impact of Service Quality on Satisfaction in E-Banking Services-An Empirical Study. *KINERJA*, 25(2), 270-286.

- Yar, S., Hassan, J., Mazhar, F., & Javeria, A. (2021). Mediating Role of Customer Trust in Predicting Customer Commitment through Automated Service Quality in Commercial Banking. *Journal of Accounting and Finance in Emerging Economies*, 5(2), 261-281.
- Yesitadewi, V. I., & Widodo, T. (2024). The Influence of Service Quality, Perceived Value, and Trust on Customer Loyalty via Customer Satisfaction in Deliverer Indonesia. *Quality-Access to Success*, 25(198).
- Yogaswara, I. G. N. O. P., & Pramudana, K. A. S. (2022). Peran kepuasan pelanggan memediasi pengaruh Perceived Value Terhadap Loyalitas Pelanggan Pada Konsumen Warung Kopi Bhineka. *E-Jurnal Manajemen*, 11(1), 82-101.
- Yuan, Y., Lai, F., & Chu, Z. (2019). Continuous usage intention of Internet banking: a commitment-trust model. *Information Systems and e-Business Management*, 17, 1-25.
- Yu, H. S., Zhang, J. J., Kim, D. H., Chen, K. K., Henderson, C., Min, S. D., & Huang, H. (2014). Service quality, perceived value, customer satisfaction, and behavioral intention among fitness center members aged 60 years and over. *Social Behavior and Personality: an international journal*, 42(5), 757-767.
- Zeglat, D., Shrafat, F., & Al-Smadi, Z. (2016). The impact of the E-service quality (E-SQ) of online databases on users' behavioural intentions: a perspective of postgraduate students. *International Review of Management and Marketing*, 6(1), 1-10.
- Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2002). Service quality delivery through web sites: a critical review of extant knowledge. *Journal of the academy of marketing science*, 30(4), 362-375.
- Zeithaml, V., Berry, L. & Parasuraman, A. (1996). The Behavioural Consequences of Service Quality. *Journal of Marketing*, 60, 31-46.
- Zeithaml, A.V. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, 52(3): 2-22.
- Zietsman, M. L., Mostert, P., & Svensson, G. (2023). Precursors and Outcomes of Perceived Value in B2B Banking Services: A Nomological Framework. *Journal of Relationship Marketing*, 22(4), 330-353.
- Zhong, J., & Chen, T. (2023). Antecedents of mobile payment loyalty: An extended perspective of perceived value and information system success model. *Journal of Retailing and Consumer Services*, 72, 103267.
- Zoghalmi, A. T., Yahia, K. B., & Berraies, S. (2018). From mobile service quality evaluation to e-word-of-mouth: what makes the users of mobile banking applications speak about the bank? The moderating role of brand reputation. *International Journal of E-Services and Mobile Applications (IJESMA)*, 10(2), 36-57.
- Zhu, Y. Q., & Chen, H. G. (2012). Service fairness and customer satisfaction in internet banking: Exploring the mediating effects of trust and customer value. *Internet Research*, 22(4), 482-498.