

Examining the Electronic Customer Satisfaction in Enhancing E-Customer Loyalty: A Case of Pakistani Banking Sector

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Abstract

The main objective of the current study is to examine e-customer loyalty in the Pakistani banking sector by combining the expectancy theory and incorporating the mediating impact of electronic customer satisfaction on the relationship between electronic customer loyalty, efficiency, user-friendliness, responsiveness, and reliability. Data have been collected through a close-ended questionnaire for data collection from the consumers of Pakistan by using the survey method. A structured questionnaire-based quantitative research approach will be used to gather data. A significant portion of the questionnaires received was deemed suitable for in-depth analysis. 260 out of 300 submitted questionnaires were eligible for further examination, as 40 respondents partially filled in their responses. The SERVQUAL model examines e-customer loyalty in the Pakistani banking sector. Five hypotheses were made, and the results showed a positive impact, while the results did not support four mediating hypotheses. The study's conclusions offer a wide range of theoretical and practical recommendations for bank management that aim to improve the security and usability of online banking websites while fostering consumer loyalty and confidence. This study offers valuable insights to promote consumer confidence in online banking services.

Keywords: Expectancy Theory, Electronic Customer Satisfaction, Customer Loyalty, Efficiency, User-friendliness, Responsiveness, Reliability.

Introduction

The customer is the backbone of the success of every business (Arslan, 2020). With the advancement of technology in all fields of life, the banking sector also had inevitable revolutions that widened its service quality and scope. With this advancement, customers demand new modes of services and facilities that satisfy their needs and tend to increase their loyalty. The banks set their standards and quality indexes that encourage customer loyalty. Customer loyalty is associated with profitability and with the goodwill of the banks. Loyal customers remain more intact with banking sites than non-loyal customers, suggesting further improvement and gradation. Internet Banking service quality contains factors like efficiency, reliability, responsiveness, and user-friendliness that satisfy the customer and create a relationship of loyalty (Vasudeva, 2020; Shabeer, 2022).

Internet banking service quality provides its users many benefits, including easy access. Still, policies and strategies are required to gain customer retention and satisfaction. These services keep

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the customer intact by visiting websites, which reduces the customer's other costs related to handling, travelling, etc. This study contains four variables, and each variable impacts customer loyalty. Many researchers focus on different variables to identify customer satisfaction, but in Pakistan, we focus on only four. In Pakistan, the percentage of consumers using online banking services has increased. However, there is still a gap in estimating such ratios because of consumer difficulties and their impacts on certain factors (Gill et al., 2023). This research paper shows that internet banking service qualities significantly impact customer loyalty.

As a result of IT breakthroughs, the banking industry is going through fast change. To retain clients and boost their financial performance, rising customer expectations, more globalization, and intense competition put pressure on banks to provide the best services possible. The State Bank of Pakistan reports that there are 7.6 million registered users of online banking, representing an increase of 10.6% and a double-digit growth of 13.5% in volume and value of transactions. However, this percentage does not meet the percentage of average Internet banking users. Despite all these difficulties, the State Bank of Pakistan provides accessible and round-click channels to promote e-banking channels. In the financial year 2020-2021, Pakistan now has 13.22 million registered online bank users, a 36% increase.

Furthermore, the customer and the consumer have different opinions and expectations regarding online banking services. Customers welcome new things in online services that create competitive advancement in their minds and customer satisfaction and loyalty. The customer quality determinants apply to signify customer loyalty. These determinants consist of reliability, responsiveness, user-friendliness, and efficiency; each determinant deals with the customer's intentions and satisfaction that is put forward to loyalty. The questionnaire contains simple items that meet the determinants and reflect customer satisfaction.

Various studies have been made that focus on online shopping and the e-banking sector. There is a need to explore the e-banking sector more and its impacts on customer satisfaction. The developed countries have much research on customer satisfaction and loyalty in Internet banking services, but there is a need for a study of Pakistan's e-banking sector. These service quality factors show a positive impact on customer loyalty. As a result, the banking industry will be better able to create marketing plans that work, cultivate enduring connections with customers, and acquire a competitive edge. Banks improve their service quality to build strong relations with their customer. Moreover, banks focus on their marketing activities that help maintain the bank image in customers' minds (Gill et al., 2023a; Shabeer et al., 2021b).

This paper has been organized as follows: Literature view supporting the relationship among the examined variables and developing hypotheses and theoretical model. After that, the next part briefly explains the research technique used for this work. The analysis of the data and the testing of the hypotheses followed. Lastly, it gives a thorough explanation of the findings of the current study, together with theoretical and practical repercussions, and the research's limits and potential future directions. Furthermore, the study attempts to answer the following questions.

RQ1: Do reliability, responsiveness, user-friendly, and efficiency influence electronic customer loyalty?

RQ2: Does the link between responsiveness and reliability get mediated by electronic customer satisfaction, user-friendly, efficient, and electronic customer loyal?

Literature Review

Electronic Customer Loyalty (ECL)

Customer loyalty is the root of the success of every business. *Customer loyalty* is a desired action that goes hand in hand with a service or product (Joudeh & Dandis, 2018). Customer loyalty remains positive in internet service firms if the offered service is of enough quality to satisfy the customer (Sasono et al., 2021; Shabeer et al., 2021a). E-loyalty is the practice of a customer visiting a particular website repeatedly and pleasantly doing business. Because maintaining loyalty entails controlling both conduct and my state of mind, it is regarded as being more crucial (Raza et al., 2020a; Gul et al., 2022).

Reliability (REL) and Electronic Customer Satisfaction

Reliability refers to the service provided by management and personnel within the predetermined time frame (Alam, 2018). Reliability in Internet banking service quality is an essential factor affecting the performance of digital banking because banking sites contain confidential and private data of the user that must be secure. Electronic customers closely monitor management Raviadaran et al., (2019). Reliability refers to the service provided by management and personnel within the predetermined time frame. This demonstrates the capacity to deliver a service accurately and reliably. A previous study found that reliability positively correlates with customer satisfaction, generating loyalty (Raza et al., 2020b). Our analysis considers reliability as one factor affecting customer satisfaction with a service is its quality. Thus, the following hypotheses were made.

H1: Reliability significantly impacts electronic customer satisfaction.

Responsiveness (RESP) and Electronic Customer Satisfaction

Responsiveness is a significant variable of internet service quality and helps to evaluate customer satisfaction and loyalty. According to Murray et al. (2019), One way to conceptualize responsiveness is a service provider's readiness to assist clients in completing tasks quickly and efficiently. Customers' perceptions of a service's quality are influenced by responsiveness (Murray et al., 2019). Responding rapidly to clients can increase responsiveness overall and improve the capability of temporal flexibility. Research suggests that RESP has a favorable and considerable impact on the satisfaction of electronic customers.

H2: Responsiveness insignificantly impacts electronic customer satisfaction.

User Friendly (USFR) and Electronic Customer Satisfaction

Internet banking service quality contains the most critical variable, which is user-friendliness. People experience hesitation and insecurity when using banking sites because of the unavailability of user-friendly content. According to Ravindran et al. (2019), the respondents were questioned whether the banking portal was more user-friendly. User-friendliness helps to retain the customer as well as to gain a competitive advantage. By categorizing items well and saving user information for subsequent visits, the user interface design also emphasizes recognition over recall. Clear instructions and contact information for support also increase the user's comfort and happiness. The website's interface contains all the essential options and buttons that must meet customers' queries. According to Rajaobelina et al. (2019), there is a strong correlation between user friendliness and customer satisfaction in the banking industry.

H3: User friendliness insignificantly impact on electronic customer satisfaction.

Efficiency (EFFE) and Electronic Customer Satisfaction

The efficiency of the banking website is a crucial component of the quality of the Internet banking service. Efficiency is quickly and easily utilizing the website. According to Sasono et al. (2021), efficiency is the capability of users to browse a website, search for required products and information about those things, and then quickly leave the site. Users are more likely to remain loyal and satisfied when their transactions are completed accurately each time (Rita et al., 2019). Furthermore, prior research has demonstrated that efficiency positively and significantly impacts ECS. (Hammoud et al., 2018; Arshed et al., 2022).

H4: Efficiency significantly impact on electronic customer satisfaction.

Electronic Customer Loyalty (ECL) and Electronic Customer Satisfaction

Customer loyalty is the root of the success of every business. *Customer loyalty* is a desired action that goes hand in hand with a service or product. Consumers' deliberate assessment of the quality-to-price ratio, or the price differential, can be called customer loyalty (Joudeh & Dandis, 2018). E-loyalty is the process of creating and preserving client loyalty in online marketplaces (Sasono et al., 2021). Customer loyalty remains positive in internet service firms if the service is of good quality enough to satisfy customers. E-loyalty is the practice of a customer visiting a particular website repeatedly and pleasantly doing business. Because maintaining loyalty entails controlling both conduct and my state of mind, it is regarded as being more crucial (Raza et al., 2020a; Huang et al., 2023; Wang et al., 2023).

H5: Electronic customer satisfaction significantly impacts customer loyalty.

Mediating Role of Electronic Customer Satisfaction (ECS)

Customer satisfaction is simply the relationship between customer expectations and the services they receive from a business. E-satisfaction is the term used to describe a customer's good feeling following a successful connection with an online service (Sathiyavany & Shivany, 2018). Customers show satisfaction when they are satisfied with the service quality of banks. The online platform is the two key contributors to the experience (interaction with the online site) (Sasono et al., 2021). The presentation of qualitative and quantitative features, the highlighting of the firm's profile, the disclosure of certificates that may exist, and the way that orders are processed all contribute to e-customer satisfaction with the quality of information. It is extremely important to influence their future actions, such as loyalty and online repurchases (Rita et al., 2019; Gul et al., 2022).

The study's findings indicate that e-service quality significantly affects customer satisfaction and that consumer satisfaction directly affects e-loyalty.

H6: Electronic customer satisfaction mediates the relationship between reliability and electronic customer loyalty.

H7: Electronic customer satisfaction mediates the relationship between responsiveness and electronic customer loyalty.

H8: Electronic customer satisfaction mediates the relationship between efficiency and electronic customer loyalty.

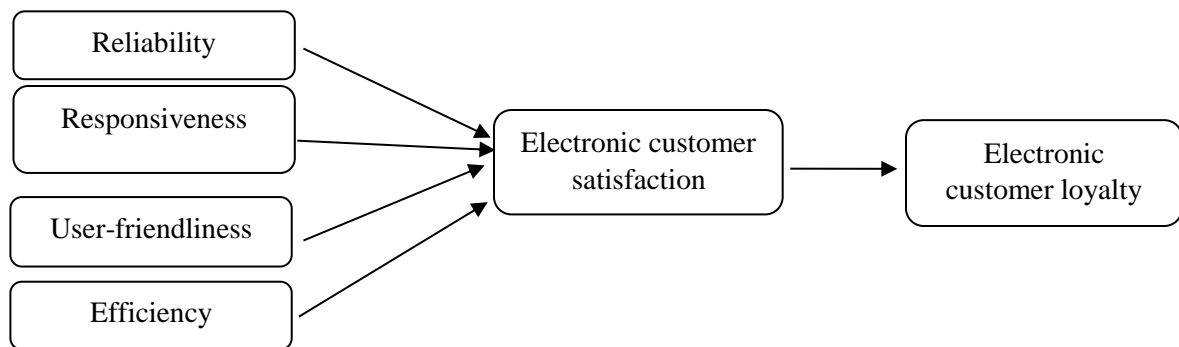
H9: Electronic customer satisfaction mediates the relationship between user-friendly and electronic customer loyalty.

Methodology

Theoretical Framework: Applying Expectancy Theory

Several theoretical frameworks, such as the expectancy-confirmation theory, have been developed to explain consumer happiness. According to these ideas, customer satisfaction is often evaluated based on a standard and is a relative concept. Oliver (1980) introduced the expectation-confirmation theory, or ECT for short. Examining consumer satisfaction and repurchase trends was the primary objective of the study. According to the ECT, consumers first create expectations before purchasing. Later, after using the goods or service for a while, they establish opinions on how well it works. Consumers will then assess their level of satisfaction based on the degree to which their expectation is confirmed by contrasting the product's or service's actual performance with their original expectation of performance. Accordingly, customers are satisfied by utilizing and experiencing the services provided by the banks, and after satisfying the customers tend to be more loyal and faithful.

Figure 1: Theoretical model



Data is collected through a closed-ended questionnaire developed by Pakistani consumers using the survey method. Information based on a structured questionnaire will be collected by using quantitative research techniques. The survey will be developed using carefully selected scales, tested in the most recent literature, and adapted to the banking context.

However, the participants will also be informed that (1) their cooperation will be voluntary, (2) survey results will be kept private, and (3) their responses are solely going to be useful for academic research. Considering the nature of this research, a convenience sampling technique will be applied. Respondents were randomly selected and given a questionnaire for their opinions about Internet banking services. Sample size will be calculated using the G*POWER program with values for effect size of 0.15, Type I error of 0.05, and 80% power. The statistical evaluation of the hypotheses will be done using the Smart PLS 4.0 program.

The items that were utilized to measure the study's constructs were taken from earlier works of literature. The entire set of items was evaluated using a 5-point Likert scale.

Table 1: Operation of constructs

Constructs	Items	Reference
Reliability (REL)	4	(Raza et al., 2020a)
Responsiveness (RESP)	3	(Raza et al., 2020a)
User Friendly (USFR)	5	(Raza et al., 2020a)
Efficiency (EFFE)	3	(Raza et al., 2020a)
Electronic Customer Satisfaction (ECF)	3	(Raza et al., 2020a)
Electronic Customer Loyalty (ECL)	3	(Raza et al., 2020a)

Analysis

Response Rate

A survey procedure will be conducted through a close-ended questionnaire for data collection from the consumers of Pakistan by using the survey method. Data will be gathered using a standardized quantitative research technique based on questionnaires. The respondents used a self-administered survey approach to complete questionnaires. Respondents turned in 300 surveys in total. when a mere 260 surveys were completed and qualified for additional examination. While 40 questionnaires were partially completed by respondents.

Table 2: Response rate of questionnaires

Response	Frequency
Total Questionnaires	300
Usable Questionnaires	260
Excluded Questionnaires	40

Data Coding

There are two categories into which the data code might be divided. To facilitate detection and data analysis, the first one assumes that each built object will have a code number assigned to it. The second reason is that, given that each construct may have unique elements related to the questions posed, the items should seem to align with the same constructions as the research. According to Iacobucci and Churchill's (2018) logic, the questions have to be constructed in a manner that makes sense given the structure (s). Thus, the codes applied to the constructions in this investigation followed the procedure outlined in table 3.

Table 3: Variable coding

Variables	Code
Reliability	REL
Responsiveness	RES
User Friendly	USF
Efficiency	EFY
Electronic Customer Satisfaction	ECS
Electronic Customer Loyalty	ECL

Data Screening

In quantitative research, in particular, the importance of screening data for data analysis is a perfect base for meaningful outcomes. The identification of missing and incomplete questions was done to handle the incomplete data. Fifty of the 300 completed surveys were deemed inadmissible due to inadequate replies. Moreover, unfinished surveys were excluded from additional data analysis, following Hair and Co. (2017). 260 questionnaires remained after screening for additional analysis. The purpose of the miss value research was to create and evaluate a complete set of data for use in the model estimating process that followed.

Treatment of Missing Data

For primary research findings, it was determined that the imputation of missing data was an appropriate approach to apply, following the suggestions made by Sekaran and Bogie (2010). Out of the 300 questionnaires in the current study, 40 were excluded because of a high percentage of missing data. The researchers also employed 260 correctly completed and filled-out questionnaires. As a result, using this method makes the data more trustworthy for use in further analysis.

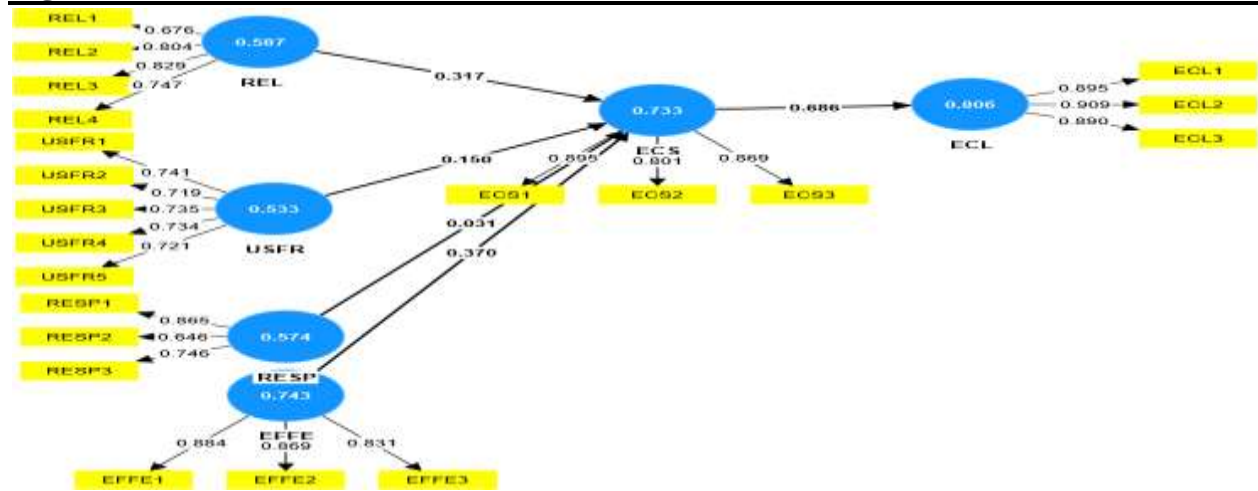
Demographic profile of the respondents

Table 4: Demographic profile of respondents

Demography	Description	Frequency
Gender	Male	187
	Female	73
Age Group	18-27	52
	28-37	142
	38-47	47
	48-57	13
	58 Above	6

Assessment of Measurement Model

The validity and reliability of the items are demonstrated by the measurement model. The individual item's reliability is measured the Internal consistency and reliability as well as composite reliability. Internal consistency and reliability as well as composite reliability are used to gauge the dependability of each component. Convergent validity, however, is determined by evaluating the average variance assumed (AVE). The cross-loading and Fornell-lacker methods are used in discriminant validity. Hair and Co. (2017) state that when the AVE value is 0.5 or above, loadings with loading over 0.40 are advised while loadings below 0.40 are not. It requires a CR value of 0.70 or more. Conversely, to guarantee that convergence is legitimate, the AVE must be 0.5 or higher.

Figure 2: Measurement model

Reliability of Individual Items

Reliability is the "extent to which all items on a particular sub-scale are measuring the same concept". Subsequently, AVE must be more than 0.50 and the composite reliability threshold must be at or above 0.70 (Fornell and Larcker, 1981; Hair et al., 2014). Every variable in the table 5 is part of the present study.

Table 5: Measurement model results (convergent validity)

Constructs	Items	Loadings	Alpha	CR	AVE
Electronic Customer Loyalty	ECL1	0.895	0.880	0.926	0.806
	ECL2	0.909			
	ECL3	0.890			
Electronic Customer Satisfaction	ECS1	0.895	0.817	0.891	0.733
	ECS2	0.801			
	ECS3	0.869			
Efficiency	EFFE1	0.884	0.827	0.896	0.743
	EFFE2	0.869			
	EFFE3	0.831			
Reliability	REL1	0.676	0.764	0.850	0.587
	REL2	0.804			
	REL3	0.829			
	REL4	0.747			
Responsiveness	RESP1	0.865	0.632	0.799	0.574
	RESP2	0.646			
	RESP3	0.746			
User Friendly	USFR1	0.741	0.783	0.851	0.533
	USFR2	0.719			
	USFR3	0.735			
	USFR4	0.734			
	USFR5	0.721			

Discriminant Validity

According to table 6, discrimination that is deemed acceptable is legitimate since the square roots of the AVE are greater than those of the latent variables (Fornell & Larcker, 1981). The framework

and the relationships between the variables were explained by the authors at the outset of the study. These explanations were based on data from earlier research and probably need to be updated and modified.

Table 6: Discriminant validity matrix using Fornell and Lacker criterion

	ECL	ECS	EFPE	REL	RESP	USFR
ECL	0.898					
ECS	0.686	0.856				
EFPE	0.603	0.706	0.862			
REL	0.638	0.687	0.660	0.766		
RESP	0.533	0.547	0.561	0.663	0.757	
USFR	0.637	0.660	0.722	0.701	0.653	0.730

After conducting CFA for this investigation, not one of the variables was eliminated nor even a few items were deleted entire variable contained at minimum two items, which is an assurance that they will not be removed.

Structural Model: A Direct Relationship

Focusing on model evaluation and direct relationship analysis is the main purpose of this study. Examining the potential relationships in variables using the model is the second objective. Ten hypotheses were investigated in the current study. Still, theories were validated.

Figure 3: Structural model direct relationship

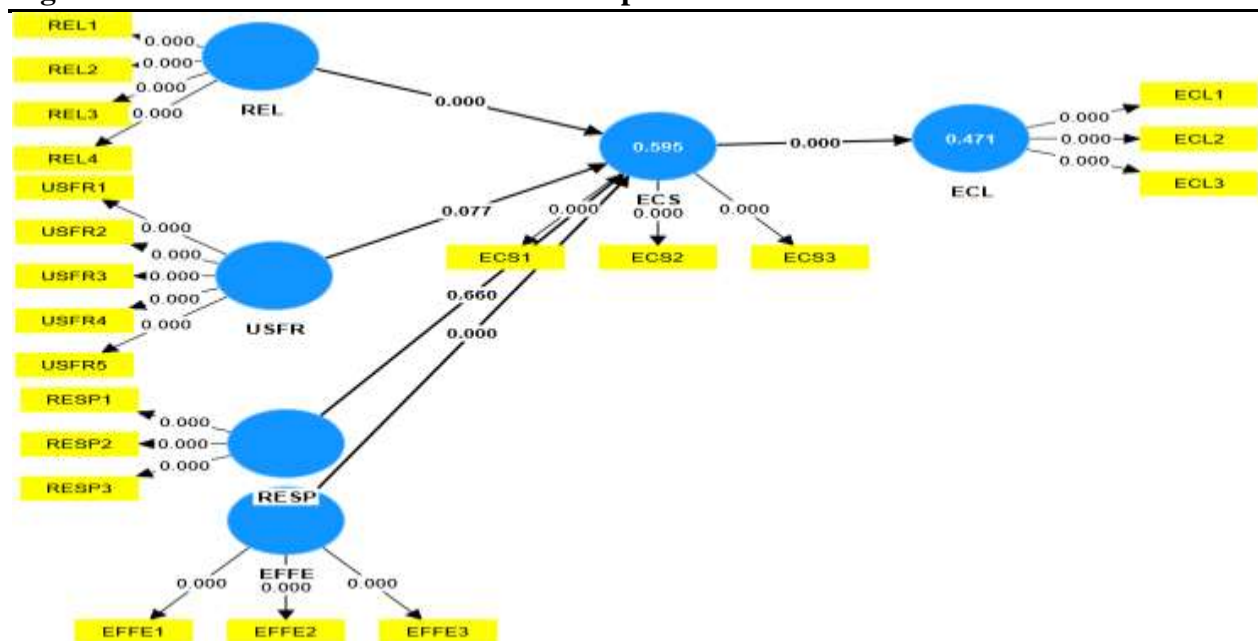


Table 7: Results of hypothesis testing (direct effects)

Hypothesis	Relationships	Std. Beta	Std. Error	T- Value	P- Value	2.50%	97.50%	Decision
H5	ECS -> ECL	0.686	0.048	14.212	0.000	0.581	0.772	Supported
H4	EFFE -> ECS	0.370	0.087	4.264	0.000	0.186	0.529	Supported
H1	REL -> ECS	0.317	0.078	4.040	0.000	0.158	0.464	Supported
H2	RESP -> ECS	0.031	0.071	0.440	0.660	-0.102	0.175	Not Supported
H3	USFR -> ECS	0.150	0.085	1.767	0.077	-0.003	0.333	Not Supported

Table 7 shows that the H1, H4, and H5 hypotheses that are supported by this present research are supported by a p-value lower than 0.05 as well but the H2 and H3 hypothesis is not supported by a P-value higher than 0.05, the other hand, those theories that are not confirmed in this current research have a probability of over 0.05. The R-square result of the PLS output shows that all the variables are responsible for 60 percent of the change in the independent variables.

Table 8: Test of mediation analysis

Hypothesis	Relationships	Std. Beta	Std. Error	T- Value	P- Value	2.50%	97.50%	Decision
H9	EFFE -> ECS -> ECL	0.254	0.062	4.106	0.000	0.126	0.369	Supported
H7	RESP -> ECS -> ECL	0.022	0.049	0.441	0.659	-0.071	0.119	Not Supported
H6	REL -> ECS -> ECL	0.217	0.058	3.749	0.000	0.105	0.33	Supported
H8	USFR -> ECS -> ECL	0.103	0.059	1.730	0.084	-0.002	0.235	Not Supported

The item has been deleted due to a lower loading of less than 0.07 (Hair et al, 2017).

Discussions

In keeping with the research aims, this part presents an overview of the overall study findings of electronic customer loyalty, efficiency, user-friendliness, responsiveness, and reliability by mediating the role of electronic customer satisfaction. The expectancy theory supported the theoretical framework. I am applying the SERVQUAL model to examine e-customer loyalty in the Pakistani banking sector using expectancy theory and electronic customer satisfaction to examine the relationship between electronic customer loyalty, efficiency, user-friendliness, responsiveness, and reliability. Data have been collected through a close-ended questionnaire for data collection from the consumers of Pakistan by using the survey method.

Five were direct hypotheses, and four were a mediating hypothesis. Five hypotheses have been supported, and four hypotheses have been not supported; the following section discusses hypotheses testing.

We are examining the connection between reliability and electronic customer satisfaction. H1 postulated that reliability influences electronic customer satisfaction. The statistical analysis did

not support the H1 hypothesis by confirming that reliability significantly influences Electronic Customer Satisfaction ($\beta = 0.317$, $T = 4.040$, $p\text{-value} > 0.05$). H2 postulated that responsiveness does not influence electronic customer satisfaction. The results show an insignificant impact on the responsiveness of electronic customer satisfaction ($\beta = 0.031$, $T = 0.440$, $p\text{-value} < 0.05$). H3 postulated that user-friendliness does not influence electronic customer satisfaction. The result shows an insignificant impact of user-friendly on electronic customer satisfaction ($\beta = 0.150$, $T = 1.767$, $p\text{-value} < 0.05$). H4 postulated that efficiency does not influence electronic customer Satisfaction. The result shows an insignificant impact of the efficiency on electronic customer satisfaction ($\beta = 0.150$, $T = 1.767$, $p\text{-value} < 0.05$). H5 postulated that electronic customer satisfaction influence electronic customer loyalty. Electronic customer satisfaction on electronic customer loyalty ($\beta = 0.686$, $T = 14.212$, $p\text{-value} < 0.05$).

H6, H7, H8, and H9 are four mediators H6 posited that the relationship between dependability and electronic customer loyalty is mediated by electronic customer satisfaction; the relationships between responsiveness and electronic customer loyalty are mediated by electronic customer satisfaction as well; the relationships between user-friendliness and electronic customer loyalty are mediated by electronic customer satisfaction as well; and the relationships between efficiency and electronic customer loyalty are mediated by electronic customer satisfaction as well. Electronic customer satisfaction significantly mediates the relationship between reliability and electronic customer loyalty ($\beta = 0.217$, $T = 3.749$, $p\text{-value} > 0.05$). However, electronic customer satisfaction insignificantly mediates the relationship between responsiveness and electronic customer loyalty ($\beta = -0.021$, $T = 0.717$, $p\text{-value} < 0.05$). Electronic customer satisfaction also insignificantly mediates the relationship between user-friendly and electronic customer loyalty ($\beta = 0.662$, $T = 14.086$, $p\text{-value} < 0.05$). Electronic customer satisfaction also mediates the relationship between efficiency and electronic customer loyalty ($\beta = 0.662$, $T = 14.086$, $p\text{-value} < 0.05$). Therefore, H6 and H9 have been supported statistically, but H7 and H8 have not been supported statistically.

Conclusion

The current study examines the applying the SERVQUAL model to examine e-customer loyalty in the Pakistani Banking sector by combining the expectancy theory and incorporating the mediating impact of electronic customer satisfaction on the relationship between electronic customer loyalty, Efficiency, user-friendliness, responsiveness, and reliability. Data have been collected through a close-ended questionnaire for data collection from the consumers of Pakistan by using the survey method. Respondents submitted a total of 300 questionnaires. Only 260 questionnaires were filled out by the respondents, while respondents partially filled out 40 questionnaires. The first shortcoming of the current study is that it only used quantitative data; however, in the future, a mixed strategy utilizing a qualitative approach and customer interviews in retail sectors may be used. However, another drawback is that this study only looked at the expectancy theory for applying the SERVQUAL model to examine e-customer loyalty in the Pakistani Banking sector, examining the investment decision-making behaviour in the Pakistani stock market by combining the based expectancy theory and other theories also can use.

Practical Implications

The statistical results logically lead to several practical recommendations for applying the SERVQUAL model to examine e-customer loyalty in the Pakistani Banking sector by combining the Expectancy theory and incorporating the mediating impact of electronic customer satisfaction on the relationship between electronic customer loyalty, efficiency, user-friendly, responsiveness,

and reliability. Data have been collected through a close-ended questionnaire for data collected from consumers in Pakistan.

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