# PalArch's Journal of Archaeology of Egypt / Egyptology

# MOTIVES OF CUSTOMER'S E-LOYALTY TOWARDS E-BANKING SERVICES: A STUDY IN PAKISTAN

*Nabila Shahzadi Hafiza[1], Maryam Manzoor[2], Kalsoom Fatima[3], Salman Masood Sheikh[4]*

*Saif Ur Rahman[5], Ghazia Khoula Qureshi[6]*

[1,2] M.Phil. Scholar, Faculty of Economics and Commerce Superior University Lahore

[3] M.Phil. Scholar Superior University Lahore

[4] Faculty of Economics and Commerce Superior University Lahore

[5] Assistant Professor, Superior University Lahore

[6] Faculty of Economics and Commerce Superior University Lahore

*Corresponding Author***:** [1]pakizashah13@gmail.com, [2]maryammanzoor.mm@gmail.com

[3]anamfatima703@gmail.com,[4]dean.fec@superior.edu.pk, [5]Saifrao12@gmail.com,

[6]ghazia.khoula@superior.edu.pk

**ABSTRACT:**

*Purpose: -*

This study examines the "motives of customers" show E-loyalty in the direction of e-banking facilities in Pakistan". It also investigates the mediating part of E- satisfaction, and E-Trust in construct E-loyalty.

*Design: -*

The target population consisted of users/customers of E-banking services from different banks using different products of banks in Pakistan. Analysis has done on the base of subjected to SEM-PLS use the data which collected a survey questionnaire from 200 users.

*Results: -*

Findings exposed that e-satisfaction having the relationship between e-trust and e-loyalty. Prediction shows the two variable convenience and reliability. However, perceived risk and security/privacy are confirmed that there are no significant results show regarding variable e-satisfaction and e-trust. The study contributes to the knowledge directly in the area of e-banking services.

*Originality: -*

This study is one of the few attempts to investigate the "motive of loyalty of customers towards electronic-banking facilities" by incorporating role of reliability and Perceived risk in predicting e-satisfaction and e-trust. It explicitly contributes to a new streamlining of research to understand the crucial role of e-banking services in improving customer banking products.

*Practical Implications: -*

The study findings have suggested e-loyalty as a key factor for the survival and profitability of a company in this dynamic E-commerce environment. it can facilitate the managers in their effort to maintain long-term relationships among customers. The suggestion confirms of study that banking institutions' managers should more focus on retaining their customers to profit and survive in this competitive environment.

**INTRODUCTION**

The change in information technology has opened a new way of running a business. Information technology (IT) plays an important role bridging in the abusiveness processes. Like all other sectors banks are also taking advantage of using information technology for a long Practically in every field, technology is playing it's an important role, e.g., marketing (Qirici et al., 2011), business (Yi and Thomas, 2007), entrepreneurship, etc. Environment show the changes in business filed and advancements, the ecology of the banking sector is also changing to retain customers and conventional banking is reducing every day. The banking industry plays a very important role in the economic growth of a country banks are playing a major role in development and growth.

Nowadays policymakers prefer to use safe digital banking (Singh et al., 2017). Customer experience is always considered a significant factor for any business organization (Mansoor et al., 2020). Banking services always lie in the trust factor among the bank and the customer. The final aim of a bank is to provide good and better-quality services at minor transactional costs (Shankar & Jebarajakirthy, 2019). E-loyalty and E-trust are important in an online environment (Chaudhry et al., 2019). E-loyalty is considered one of the imperative elements of banking business growth because without customer loyalty profitable business growth could not achieve in this dynamic environment.

From the perspective of the importance of customer's loyalty, the motive behind this is that managers seek the main motive for retaining customers in the long run and increasing business profitability (Nugroho et al., 2015). Through the advancement in technology, it is essential for firms to expand their goods and

services online, to robust and retain everlasting relation with customers (Ghane et al., 2011: Christodoulides & Michaelidou, 2010). Consequently, customer loyalty programs in the internet banking environment present additional challenges because of the reason that to retain a customer is economical as compared to acquire a customer (Srinivasan et al., 2002). But still the knowledge related to e- loyalty is complicated and unclear.

In perspective of electronic -environments, many researchers differentiate among E-trust (Harris & Goode, 2004), E-satisfaction (Christodoulides & Michaelidou, 2010); Perceived risk; security/privacy, and reliability (Kim et al., 2009). E(e-Satisfaction) is considered a sense of pleasure and disappointment a person experiences n the result of performance and expectations (Kotler and Keller 2009) if the customer is happy with the services, he will defiantly persist loyal to the bank. Reliability is considered an ability to provide services accurately and timely, in the same way as promised mistakes any mistake every day (Jasfar, 2012). If the bank's applications are reliable, it can augment that there will be a high level of trust and loyalty of their consumers as well (Boonsiritomachai & Pitchayadejanant, 2017). According to Mowen (2002), E-trust is the concept of customer trust is all about knowledge held by consumers and all of the conclusions made regarding objects, attributes, and beliefs. According to Mitchell (1999), the Perceived risk is considered an insecurity a consumer faces when purchasing particularly expensive items e.g., houses, cars, and computers. It is noted that when perceived risk is high e-customers are more satisfied with banking services and satisfied customers are considered loyal customers. "Convenience is the key element of internet shopping (Jarvenpaa and Todd ,1997). For example, e-services use by e-customers at any point in time, without any movement from their homes or offices considered convenient. For retaining, customer's bank must provide services to customers more securely according to their needs and expectations (Saibil, 2020).

The study is developed in the context of Pakistan. There are 33 banks in Pakistan, comprising 5 public local banks 5 foreign banks and 15 are private banks. All these banks are providing numerous online -banking and other services. Basically, electronic -services assist customers' in e-banking which includes account statements, credit card services, banking through mobile app, POS services, transfer of funds, payments of bill, inquiries related to accounts etc. All banks are offering almost the same products to customers so there is greater competition among banking institutions in  Pakistan. So, attracting and retaining robust relationships with customers, in the long run, is a serious challenge for banking institutions in Pakistan therefore it is necessary to do detailed scientific research related to customer e-loyalty. It should be more helpful for the policymakers of banking institutions. Even though there is constant improvement in e-banking services in Pakistan still there is a need to research banking customer trust, satisfaction, and loyalty towards E-banking services (Alansari & Al-Sartawi, 2021).

A recent study contributes in knowledge by studying the effect of some other elements of e-services and e-customers which helps to build an everlasting relationship. Precisely, this study aims is to giv answers for the following questions: *What is the effect of e-trust and e-satisfaction on E-loyalty in services banks? What is an effect of reliability, perceived risk security, privacy, and convenience on E-satisfaction?* To provide plausible and clean answers to all

these questions, a complete detailed conceptual framework of e-loyalty developed proposed, and tested.

The study is interested since it improves the and enhance the knowledge related to e-loyalty of customers toward e-banking facilities. Moreover, this study aim is to test the customers e-satisfaction and e-trust in Pakistan and it is among earlier studies of this kind. Researchers till time have not yet reached on an agreement related to the relationship between E-satisfaction-trust and E-loyalty (Sharma, 2017: Nugroho et al., 2015). For the managers viewpoint, this study is important because it provides the manager main motive to build an everlasting relation with customers and retain customers which is necessary for the existence of the bank to compulsory show performance.

## LITERATURE REVIEW

Globally world is seeing huge changes in the fields of (IT) information Technology(Alansari & Al-Sartawi, 2021). It is anticipated that no other domain varies fast as the change in the field of information technology(Alansari & Al-Sartawi, 2021). The changes observed in this field formed more reliance on information technology facilities nearly in all areas of businesses and life(Alansari & Al-Sartawi, 2021).

Due to the IT, system of the banking has been extremely changed (Alansari & Al-Sartawi, 2 021). The most important that without IT there will be a chance of poor decisions which leads the businesses toward failure (Alansari & Al-Sartawi, 2021). With the help of , banks can enlarge their delivery channels, products, and services. The most used facilities in banking sectors are internet banking, banking through mobile app and online banking. Further to that, various challenges which are posed by the new economy are addressed through information technology in the banking industry-Sartawi, 2018c).

This study is backed by a theory which is the (TAM) Technology Acceptance Model (Davis, 1989). TAM has been considered a significant framework in the explanation of IT adoption by users (Davis, 1989). TAM is intended to forecast IT acceptance, where supposed usefulness and the anticipated ease of use are the main elements of attitudes that affect behavioral intent to use the real system (Wang et al., 2003; Davis, 1989; Venkatesh et al., 2003).

Technology Acceptance Model is a modification of the theory of (RA) reasoned action by Ajzen and Fishbein (1975) and was mainly planned for modelling user acceptance of IT (Lee, 2009). This model suggests that behavioural intention of a person decided for using a system. Previous research on the Technology acceptance model in many countries' contexts to forecast the acceptance of online/internet banking, for example, India (Sinha & Mukherjee, 2016). Despite this region, several studies, for example, Al-Otaibi et al. (2018), studied the satisfaction of users of mobile banking app applications in the UK and Saudi Arabia. The TPB theory of Planned Behavior is an enlargement of the (TRA) Theory of Reasoned Action. TPB addressed restraints of Technology Acceptance Model in dealing with behavior of people who do not have all volitional control (Ajzen, 1991). include this, theory of planned behaviour has been considered to be more effective in predicting the behavior' of consumers.

Consumers` intention is considered an essential factor in inducing behavior in TPB just as in TRA, which shows "how people are ready to try to execute the behavior" (Ajzen, 1991). However, it is necessary to mention here that, not all the behaviors are subject to people's volitional control, and sometimes, consumers' behavior is licensed by -motivational factors, such as money, time, skills, and cooperation of others (Ajzen, 1985).

### e -satisfaction and e- Trust as a predictor of e- loyalty

Numerous definitions related to concept 'loyalty' are available in marketing in the past literature. Usually, it is considered a behavior of purchasing an item again and again from the same seller after some interval usually measure through purchase regularity and purchase ratio (Christodoulides & Michaelidou, 2010). However, faithfulness of customers cannot be totaled as it is the process of buy back goods and services repeatedly (Bodet, 2008). These two the in the main components of building robust and real loyalty (Ghali, 2021). From this viewpoint, loyalty is not only based on a favorable assessment of products and facilities, because differ significantly with time. Though, it must be based upon everlasting commitments toward services by repeat buying same goods and services (Ghali, 2019).

The Satisfaction of a customer is considered a main part of a firm relationship with the program (Kim et al., 2009). it contains an 'assessment of products that in terms of the services or products has met expectation and needs of a customer' (Zeithaml & Bitner, 2000). Thus, when your customer satisfied with the company/ bank goods and services they show more pleasure and more secure in doing transaction (Kim et al., 2009). So, we can say that e-satisfaction is the sense of anger and happiness that occur in comparison to a product expected and real performance" (Raza et al., 2020).

Customers are satisfied in online handling which is easy and convenient for it said by (Skandar et al. 2003).  This is due to many alternatives given to e-customers. Therefore, Electronic -retailers should give more emphasis on being the trust level to retain long term relationship with them. According to Ahanger (2011) banks should understand that client pleasure by E-services led towards a greater level of e-loyalty. This optimistic connotation among e-loyalty and e-satisfaction is established through numerous different studies like as those Alkhouli (2018), Ghane et al. (2011), Nisar and Prabhakar (2017), Nugroho et al. (2015), Raza et al. (2020). Based on the above evidence, we draw the hypothesis as follows.

**H1:** E-satisfaction show the effect on e-Loyalty positively
Trust is considered a main factor for a company relation with their customers (Kim et al., 2009). According to Anderson and Srinivasan (2003) specified as "perceived level of risk associated with online purchasing is the main factor for the importance of E-business'. In an online transaction, providing their confidential and personal information (detail of credit or debit card) enhanced the fear of threat and confidence become a compulsory component to assure clients and realize them to sense harmless and protected-services E-services. This indicates that e- trust is the level of belief and confidence which consumers

have in doing electronic transactions (Ribbink et al., 200 4). Trust is the most significant part of E-commerce transactions Compared with usual transactions (Reichheld & Schefter, 2000). Therefore, online services and products cannot be examined earlier to buy a thing and required a high degree of trust to decrease risk (Wang et al., 2006). If a customer belief is not strong, clients are extra frequently move towards different suppliers.

Mentioning the link among E-loyalty and E-Trust Schefter et al, (2000) specified that 'for increasing customer e- loyalty, you must have to get their trust So that they can do transactions with the belief that their valuable information is kept confidential. Hence, when customer trust that banking transaction are secure then they shared valuable information Numerous studies on this phenomenon have also confirmed a significant relationship among e-loyalty and E-Trust (Anderson & Srinivasan, 2003; Pitta et al., 2006). Referring to above discussion hypothesis is developed as:

**H2:** E-trust and e-loyalty has positive relationship.

### Motives of Customers' e- trust and e- satisfaction

### Reliability

Reliability was positively connected to the usage of E-banking (Liao and Cheung 2002). More customers are reliable with e-banking services the more customer will be satisfied and have trust in E-banking. Lopiyoadi (2006) and Parasuraman, et al. (1998) argued that reliability is considered a company's capability to provide goods and services accurately and reliably according to promise. The performance gave according to customer expectation, a belief which means that services are provided timely, equally for all the customers without an error, with a kind attitude and high accuracy. Fulfillment of promises at a given time in services will reflect the integrity of a company. The immediate fulfillment of a promise is called Reliability and satisfying service (Aviliani and Wilfridus, 1997). If the bank's applications are reliable, it can augment that there will be a high level of trust and loyalty of their consumers as well (Boonsiritomachai & Pitchayadejanant, 2017). Banks must implement a system which help to manage the expectations of their E- customers (Nasir, 2012). It is additional explained that customers using digital banking facilities may be concerned about the trustworthiness of innovative service delivery choices based on IT as they perceive few performances show the different risk involved in it (Dabholkar, 1996). So, as in the above discussion, it can result that E-banking services applications can enhance customer fulfilment and faithfulness factors along with reliability.

**H3a:** Reliability has a positive impact on E satisfaction

**H3b:** Reliability has a positive impact on E trust

### Security/Privacy

Privacy and security are considered as a main feature of e-facilities (Parasuraman et al., 2005). S/P (security/privacy) states the privacy of debit

cards and payment of credit card and confidentiality of provided transaction detail (Kim et al., 2009). According to Hui et al., (2007) The main barrier to online exchanges is the fear of losing the S/P of the customers personal information. Indeed, "*privacy of customers assures that all detail of customers' private information related to their transactions will be secret to other persons* "(Nugroho et al., 2015). So, it is important that customers of bank must be feel safe and secured when interacting with any website of bank (Ghali, 2021). Privacy is considered as user intentions for using internet banking through mobiles and laptops and other devices for online transactions (Mulia, Usman & Parwanto, 2020). Electronic -banking should be secured with top security and privacy application methods which can retain online banking robust clients in the long term basis. ( Afroze, Abid, & Rehman, 2021) .These fundamentals are significant to robust clients' e-satisfaction and e-trust. It suggests if any bank website can effectively cope with the clients' private information and card payment data then it will result in strengthening customers' E-satisfaction and E-trust (Shin et al., 2013). Following hypotheses are developed based on the above discussion.

**H4a:** Satisfaction has significance impact of S/P.

**H4b:** E-trust has significance impact on S/P.

## *Convenience*

convenience is the main element and key benefits of online/internet services according to Jarvenpaa and Todd (1997).   For example, e-customers can use electronic facilities at anywhere and anytime, without moving from homes and offices considered as convenience. According to Nugroho et al. (2015) convenience is to access services from company/ bank website easily without any difficulty at a minimal struggle and access data with a fast and reliable way that's why convenience is formed by consumers' struggle and time (Michaelidou, & Christodoulides 2010). So, if any website is easy to use it means it saves customers' time or effort in processing an internet transaction. Thus, customers show more confidence in the company website and feels more gratified (Nugroho et al., 2015). Kim et al, (2009) also confirmed this relation. Moreover, the association among e-satisfaction and e-loyalty is likely to robust for creating customers who like ease for them. Huang (2002) stated that people will select between the traditional services based on convenience. Akbar and Parvez (2009) stress that in adopting internet banking convenience is considered the most important factor. Due to this reason banks should necessity to check that their schemes of banking are integrated in such a way that increased customers' convenience. based on the following discussion, the hypothesis was proposed as under:

**H5a:** Convenience have a significance impact on e-satisfaction.

**H5b:** Convenience have a significance impact on e-trust.

*Perceived Risk*

As per Mitchell (1999), the Perceived risk is considered an uncertainty a consumer faces when purchasing particularly expensive items e.g., houses, cars, and computers. In line with findings from Zhang and Yu (2020) stated that Risk within E-platform can clarify the outcome of persons who want to buy goods through an E-commerce platform. People who already have knowledge related to E-commerce platforms and E-banking banking transactions can understand the risk which might happen hence, increase the chance of buying goods themselves (Arie et al.2022). Risk of having wrong products, risk of purchasing goods, risk of cheating from a new seller, and more. Perceived risk is directly influenced the customer's purchasing decision because in the end buyers/ customer who have not the right knowledge about the risk that might occur will surely tend not doing to the right purchases (Arie et al.2022). P/R (Perceived risk) plays an important role in preventive the relationship between e-trust and e- satisfaction. When customers are satisfied, they are more likely to revisit the same company in this case perceived risk will be high and if P/R is low and e-banking customers are not satisfied, they will lead to devotion (Vassiliadis et al.2019) Customers prefer alternative company if the risk is low. So, we can say that if the perceived risk is high customers are more satisfied with the banking services, and satisfied customers are considered loyal customers. Based on the above discussion, we can draw a hypothesis:

**H6a:** perceived risk has a significant effect on E-satisfaction.

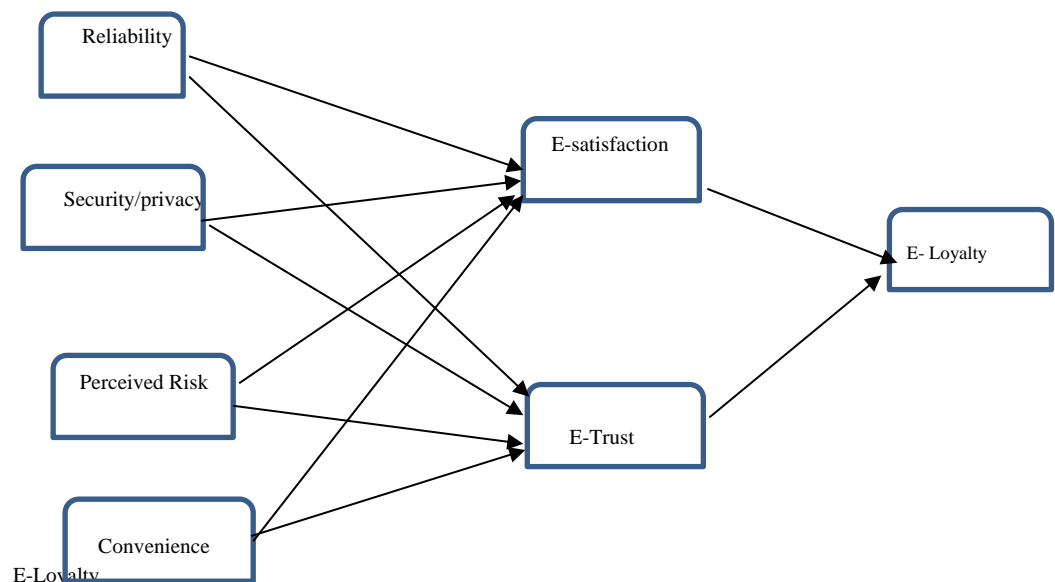**H6b:** perceived risk has a significant effect on E-trust



**Figure: 1**

## METHODOLOGY

### Data collection and Sample design

The goal of this research is to find how much population is using E-banking services in Pakistan. Data were collected from peoples which are using different bank services in Pakistan. Major data collection was done from Lahore city which is the biggest city in Pakistan and has multiple bank branches. A survey method with simple random sampling was used for data collection. A questionnaire adapted from early studies was distributed among users of E-banking in which employees of different banks were also included because they are also consumers of e-banking services. An E questionnaire and printed questionnaire were used to gather data. Most respondents are users of e-banking and using banking services online through different banks Apps. In this dynamic environment almost, every bank developed its online application for the easiness of their customers and to survive in the market. Aggregate of 200 questionnaires were es circulated among people out of which 80 were refunded not filled questionnaires. After carefully screening 120 respondents' responses deemed to be considered in data analysis.

### Questionnaire and pre-Test

A survey questionnaire technique is adopted for this research study (Raoof et al., 2021; Abdulmuhsin et al., 2021; Hameed et al., 2021; Yan et al., 2020; Nuseir et al., 2020). All the measuring scales were adopted from previous studies. Five-point Likert scale from 1 to 5 is adopted to measure the motives of customers' E loyalty toward E-banking services in Pakistan by using 5= strongly agree, 4 = agree,3= natural,2=Disagree,1=Strongly disagree. A scale of customer loyalty, customer satisfaction, security privacy, convenience reliability, and perceived risk scales were composed of three and four items respectively. The section-1 of the survey counters the details like age, sex, qualification, nature of employment, and service length. The next portion of the survey deals with the operationalization of the variables. To measure security and privacy a scale with three items was adopted from the studies of Wolfinbarger and Gilly (2003). A perceived risk scale with three objects was implemented from the research of (Malhotra, Kim, & Agarwal, 2004). Reliability was measured by 3 items scale that was developed by Malhotra et.al (2004). Four items scale of Moorman (1998) was used for the theory of suitability. A four things measure was established by Al Dmour et al. (2019) in banking services, which in actuality taken from the study of Herington et al. (2009), and Naidoo et al (2011). The E-trust three items' scales were taken from the research of Gabarino and Johnson (1999). Lastly to measure the E-loyalty a five items scale was selected from the study of Ariff et al. (2012), and Amin et al. (2013). The content validity was performed by sending the item scales to academic's experts as well as experienced people in the field of digital banking and electronic banking. Before collecting data, a pre-test was conducted on the target population. Created on recommendations petty adjustments have to need to improve the questionnaire reliability and validity before collecting final data.

*Findings*

The recent concept of study shows the analysis relationship which is organized by the PLS-SEM for developed hypothesis by using Smart PLS 3 this analysis introduced new method techniques in all sectors of business. Particularly in the hospitality and tourism sector (Ali, et al., 2018). This study shows the contemporary theory where latent variable grounded predict and explain. PLS-SEM have the effective technique regarding the subject matter on the tested based implementation structural modeling confirm the estimation of constructs(Asada et al., 2020; Junoh et al., 2019; Basheer et al., 2019a;Muneer et al., 2019; Basheer et al., 2019b; Basheer et al., 2018).

*Data Normality*

Condition of normal distributed data show the significant result in area of normality distribution must be neglected before going to start the any statistical analysis by using PLS- SEM where analysis doesn't compulsory for the condition of normal distribution, as per the reference of non-parametric analysis. Skewness and kurtosis is measured the data normality of research.Thus the finding show the numbers of variable yield in the limited area for example kurtosis ranges, skewness value show the relationship between variable. Data are usually dispersed. Hence these results define that there is no problem of abnormality of data so more investigation could be done by applying PLS-SEM.

*Measurement Model Assessment*

Referring to the table no. I where table show the factor loading values which is average variance extract and reliability competitive. Convergent validity shows in the measurement model analysis show the factor loading value in the table no. I recommended value 0.60 has exceeded as like composite reliability (CR) also show 0.70 value has exceeded. All the values of average variance extract (AVE) for all under-study constructs exceeded the recommended values of 0.50 (Hair, Hult, Ringle, & Sarstedt, 2016). Values were deleted with the smallest factor loadings (<0.50). Hence, the convergent validity was established and summarized in table 1

The result of studies shows the Cronbach's Alpha scores range from 0.84 to 0.88 confirming the need of Hair et al (2013) excluding 1 (The e-banking service of my bank delivers on its undertaking to do certain things by a certain time) which had a low correlation 0.244 th, therefore, delete it. In all other items, the outcomes meaningfully added to the development of their own reasons. Hence, it indorses the consistency of all variable scales used in the study.

The Discriminant validity is checked using the method of Roussel et al. (2002). It is obvious that the correlation among the theory is smaller than the square root of AVE. This is definite then the square root of AVE is greater than the correlation between the constructs. Results of research matched with criteria except for 1 variable which is E- Satisfaction whose resulted value is greater than 0.90 so we can say that somehow discriminant validity issue exists in the data. The results are summarized in Table 2 of HTMT.

**Table I** Convergent validity

| Constructs | Items | Loadings | Alpha | CR | AVE |
|---|---|---|---|---|---|
| | | | | | |
| convenience | C1 | 0.807 | 0.754 | 0.845 | 0.578 |
| | C2 | 0.668 | | | |
| | C3 | 0.727 | | | |
| | C4 | 0.827 | | | |
| E Loyalty | EL1 | 0.8 | 0.805 | 0.872 | 0.631 |
| | EL2 | 0.807 | | | |
| | EL3 | 0.79 | | | |
| | EL4 | 0.779 | | | |
| E satisfaction | ES1 | 0.811 | 0.806 | 0.873 | 0.632 |
| | ES2 | 0.792 | | | |
| | ES3 | 0.782 | | | |
| | ES4 | 0.795 | | | |
| E Trust | ET1 | 0.866 | 0.778 | 0.871 | 0.692 |
| | ET2 | 0.797 | | | |
| | ET3 | 0.831 | | | |
| Perceived risk | PR1 | 0.869 | 0.786 | 0.873 | 0.696 |
| | PR2 | 0.793 | | | |
| | PR3 | 0.84 | | | |
| Reliability | R1 | 1 | 1 | 1 | 1 |
| security/privacy | SP1 | 0.872 | 0.797 | 0.88 | 0.71 |
| | SP2 | 0.827 | | | |
| | SP3 | 0.828 | | | |

**Table 2 of HTMT**

*Discriminant validity*

| | E Loyalty | E Trust | Fornell<br>E satisfaction | Reliability | convenience | Perceived risk | security/privacy | |
|---|---|---|---|---|---|---|---|---|
| E Loyalty | **0.794** | | | | | | | |
| E Trust | 0.676 | **0.832** | | | | | | |
| E satisfaction | 0.73 | 0.732 | **0.795** | | | | | |
| Reliability | 0.398 | 0.432 | 0.602 | **1** | | | | |
| convenience | 0.563 | 0.556 | 0.558 | 0.458 | **0.76** | | | |
| Perceived risk | 0.273 | 0.257 | 0.361 | 0.219 | 0.255 | **0.834** | | |
| security/privacy | 0.591 | 0.518 | 0.611 | 0.38 | 0.535 | 0.263 | **0.843** | |

According to professor Hensoler,Ringle ,and Sarstedt show the results of discriminant validity. They are rejected the method of Fornell-Larcker , and introduced a new method hetrotrae and monotrate (HTMT). They admit the method of Fornell larcker was effected but not all situation of research evaluate discriminant validity approach detected the validity. Therefore they are introduced new criterion monotrate and hatrotrate (HTMT) in this method was used the ratio for described the discriminant validity in various situations .As shown in Table , all value of ratio show the green and non-green hotels by using the method of HTMT. In this table show the all value are below 0.90 as suggested by Gold, Malhotra, and Segars (2001), hence discriminant validity had also been established for all constructs.

**Table II** HTMT Ratio

|  | E Loyalty | E Trust | HTMT E satisfaction | Reliability | convenience | Perceived risk | security/privacy |
|---|---|---|---|---|---|---|---|
| E Loyalty |  |  |  |  |  |  |  |
| E Trust | 0.843 |  |  |  |  |  |  |
| E satisfaction | 0.904 | 0.921 |  |  |  |  |  |
| Reliability | 0.442 | 0.488 | 0.671 |  |  |  |  |
| convenience | 0.721 | 0.713 | 0.714 | 0.54 |  |  |  |
| Perceived risk | 0.352 | 0.313 | 0.441 | 0.25 | 0.322 |  |  |
| security/privacy | 0.74 | 0.65 | 0.757 | 0.422 | 0.694 | 0.327 |  |
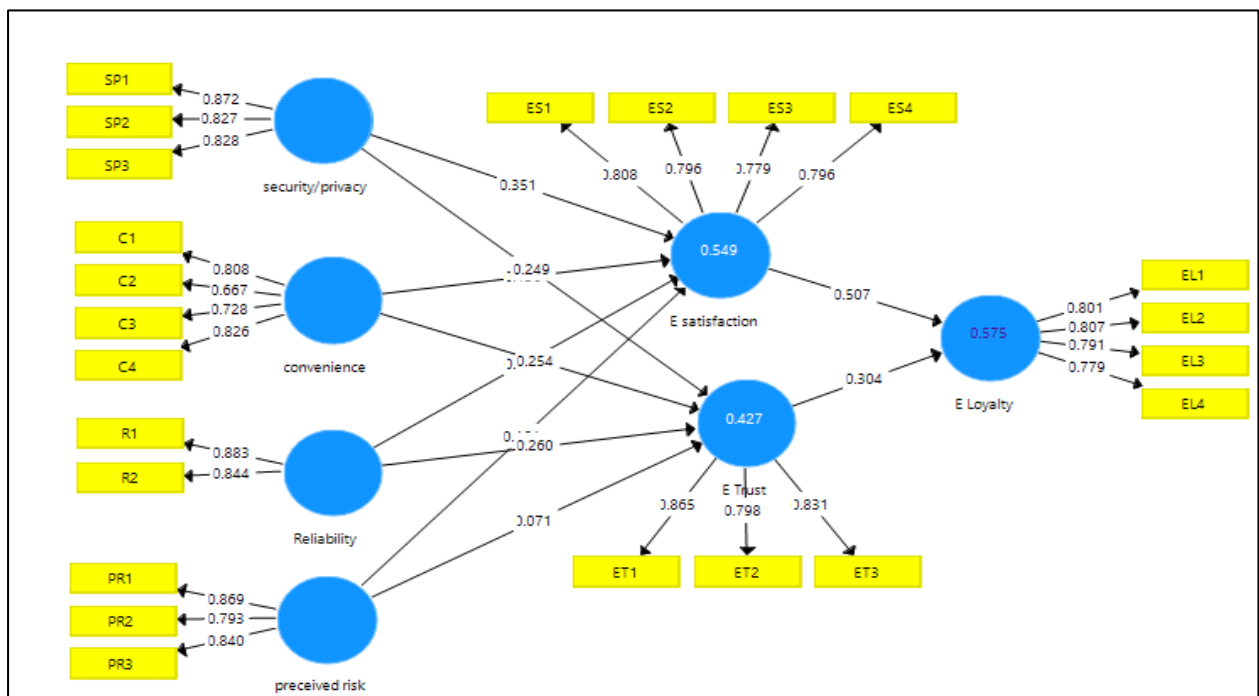


**Figure II:** Structural Model Assessment

**Table III:** Path Analysis

|  | Relationships | Beta | S. D | T Values | P Values | L.L | U.L | Decision |
|---|---|---|---|---|---|---|---|---|
| H1 | E T -> E L | 0.305 | 0.122 | 2.49 | 0.013 | 0.039 | 0.523 | supported |
| H2 | E sat-> E L | 0.507 | 0.118 | 4.296 | 0 | 0.268 | 0.738 | supported |
| H3 | Relia -> E Trust | 0.171 | 0.103 | 1.663 | 0.097 | 0 | 0.421 | supported |
| H4 | Relia -> E satis | 0.361 | 0.085 | 4.247 | 0 | 0.208 | 0.533 | supported |
| H5 | conven -> E Trust | 0.319 | 0.123 | 2.597 | 0.01 | 0.08 | 0.568 | supported |
| H6 | conven -> E satis | 0.171 | 0.102 | 1.669 | 0.096 | -0.029 | 0.367 | supported |
| H7 | prev Risk -> E Trust | 0.069 | 0.072 | 0.953 | 0.341 | -0.082 | 0.203 | not supported |
| H8 | prev Risk -> E satis | 0.148 | 0.058 | 2.547 | 0.011 | 0.046 | 0.255 | not supported |
| H9 | security -> E Trust | 0.264 | 0.121 | 2.175 | 0.03 | 0.012 | 0.471 | not supported |
| H10 | security -> E satis | 0.343 | 0.092 | 3.743 | 0 | 0.143 | 0.503 | not supported |
|  |  |  |  |  |  |  |  |  |

**Structural model assessment**

Once defined the anlysis of measurement model now described the structural model assessment. For this resolution, path coefficient show the significance level of the model, value of T, and standard errors. The analysis show the indirect relationship by using bootstrapping technique in Smart PLS 3 Referring to Table III, also tested hypothesis show the indirect effects over the bootstrapping technique in Smart PLS 3 (Ringle et al., 2005). Refer to Table III, direct and indirect hypotheses were tested by empirically. Hypotheses were supported built on (t >1.645; P<0.05), result was shows hypothesis are accepted in all area excluding Hypothesis 7-10.

**DISCUSSION**
This study examined the intentions of customer E loyalty concerning for E-banking services in Pakistan. Outcomes of the present research are discussed in the research hypothesis. Regarding the hypothesis among E- satisfaction E trust and E loyalty, the research findings have confirmed the connection among Perceived risk, security/privacy, reliability, and convenience. The results have verified that E loyalty shows substantial relationship with satisfaction so we can say that if a customer is satisfied with the banking, he will be loyal and prefer more and more transactions with their bank. The findings of the present research are similar as in earlier studies it has also stated that customer contentment matters a lot for customer loyalty (Kim et al., 2009). The study findings also seconded the bond between E trust and E loyalty. So, our hypothesis has support from results and we can draw a conclusion that if a customer has full trust in

banking services, he will consider loyal. Notably, no support found for the relationship among E trust and Perceived risk. Additionally, the findings of the study also confirmed a relationship between reliability and E satisfaction. When the customer has Reliability in banking transactions, he will be more satisfied and do more and more online transactions. The present study findings are in line with the aforementioned argument that dependability has ans encouraging effect on E trust.

Results revealed, convenience and E satisfactions enjoys a very healthy relation among them. Study findings verify the hypothesis that convenience has a positive effect on E trust. Study findings show that E satisfaction and security/privacy do not have relation among them as a result of not supporting the hypothesis that they have a positive relationship with each other. Derived from the results of this study this is concluded that to make e-loyalty managers for e-banking facilities must cooperate faithfully to their customers by an online interface. Hereafter when clients interact with the online banking system, they have trust that they are connecting directly with their bank in a secured banking environment.

## THEORETICAL IMPLICATIONS
The recent study contributes in area of e-marketing the information technology, which helps in building a strong and structural relationship with E customers. That is because of giving a proper Web interface which includes all data and structures (ease, reliability, safety, Perceived risk) required by E customer to perform online transactions. Current research work adds to the literature through a complete interactive model. E loyalty expansion procedure incorporates the background of website features which includes Perceived risk, security/privacy, convenience and reliability, E trust, E happiness a, and E faithfulness. Still, many researchers worked on the concept of E loyalty in the context of online shopping (Kim et al., 2009, Vasic et al., 2019). However, this study is a rare work among studies focusing on E customer behavior towards EE-Services Specifically, this study adds knowledge theocratically by contributing to the context of E loyalty and addressing the research gap tell about customer trust E loyalty by testing. At the end, it is supposed that this is between the first kind of study which is done by reference of customers using E-banking services in Pakistan. Although many banks in Pakistan are improving their customers' services still there is a need to improve customer services to retain long relationships with, he-banking customers.

## PRACTICAL CONTRIBUTION
The area of contribution show the practical contribution of mangers. also has many practical who want to improve the E loyalty of customers towards-banking services. Context of research studies E trust and e satisfaction are established to be a predictor of E loyalty of customers toward-banking services. Issues like confidentiality/safety, reliability, Perceived Risk, and suitability forecast e-satisfaction, although only confidentiality/safety and suitability forecast e-trust. People take as very risky to use digital banking high risk because customers fear losing their peril so trust matters (Ahanger, 2011; Ghane et al., 2011). Consequently, managers and e retailers need to know the purposes of e customer loyalty to build and retain long term relationships with E

customers. This study was designed in the context of Pakistan which has almost 30 plus banks including govt private and some foreign banks branches. There is tough competition to ban the eking industry. Therefore, it is necessary to know the main factors which are supporting us to gain a competitive advantage is to understand the significance E customer satisfaction and creating loyalty and trust (Al Haliq & AlMuhirat, 2016). Current research has importance from the perspective of policymakers of banking institutions in Pakistan Moreover this study is considered meaningful to the retailers all over the world who are providing E-commerce services because customer loyalty is main reason behind retaining many firms.

## LIMITATIONS AND FUTURE RESEARCH

The research work also carries some shortcomings that are essential to be reported. First of all, the sample was taken from the users of E-banking services in Pakistan and single-source data collection was followed. Future studies may be considered the other sectors as well with the same conceptual framework. Study just conducted in the context of Pakistan another researcher can also apply this research to other countries as well. Secondly, it is largely working on four goals of e trust and e satisfaction with e-banking services. Though, work revealed that various goals like customization, customer expertise, and website aesthetics need to be researched in the future. Further, research can be done in-depth on E trust, E satisfaction and forecast more variables to clarify the subject knowledge. Fourth, we did research in the context of business to consumers further research can research business-to-business users of e-banking services.

## REFERENCES

Afroze, M., Abid, G., & Rehman, S. (2021). IMPACT OF PRIVACY AND SECURITY ON E-BANKING LOYALTY: MEDIATING ROLE OF CUSTOMER SATISFACTION AND MODERATION OF RELIABILITY. Journal of ISOSS, 7(2), 257-280.

Alansari, Y., & Al-Sartawi, A. M. M. (2021). IT governance and E-banking in GCC listed banks. Procedia Computer Science, 183, 844-848.

Ghali, Z. (2021). Motives of customers-loyalty towards e-banking services: a study in Saudi Arabia. Journal of Decision Systems, 30(2-3), 172-193.

Malhotra, N. K., Kim, S. S., & Agarwal, J. (2004). Internet Users' Information Privacy Concerns (IUIPC): The Construct, the Scale, and a Causal Model. Information Systems Research, 15(4), 336-355.

Al-Sartawi A, Al-Rawahi F, Sanad Z, Board characteristics and the level of compliance with IAS 1 in Bahrain. International Journal of Managerial and Financial Accounting. 2017; 9(4):303-321.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 319-340.

Al-Dmour, H. H., Algharabat, R. S., Khawaja, R., & Al-Dmour, R. H. (2019). Investigating the impact of ECRM success factors on business performance: Jordanian commercial banks. Asia Pacific Journal of Marketing and Logistics.

Wang, Y-S., Wang, Y-M., & Lin, H-H. (2003). Determinants of user acceptance of Internet banking: an empirical study. International journal of service industry management, 14, 501-519.

Venkatesh, V., Morris, M. G., & Davis, G. B. (2003) User acceptance of information technology: Toward a unified view. MIS Quarterly, 425-478.

Lee, M-C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. Electronic Commerce research and applications, 8, 130-    141.

Sinha, I., & Mukherjee, S. (2016). Acceptance of technology, related factors in the use of off branch e-banking: an Indian case study. The Journal of High Technology Management Research, 27, 88-100.

Sathiyavany, N. and Shivany, S. (2018). E-banking service qualities, e-customer satisfaction, and e-loyalty: a conceptual model. The International Journal of Social Sciences and Humanities Invention, 5(6), 4808-4819.

Al-Otaibi, S., Aljohani, N. R., Hoque, M. R. (2018). The Satisfaction of Saudi Customers toward Mobile Banking in Saudi Arabia and the United Kingdom. Journal of Global Information Management    (JGIM), 26, 85-103.

Chu, P. Y., Lee, G. Y., & Chao, Y. (2012). Service quality, customer satisfaction, customer trust, and loyalty    in    an    e-banking context. Social   Behavior   and   Personality:   an   international journal, 40(8), 1271-  1283.

Garepasha, A., Aali, S., Zendeh, A.R.B. and Iranzadeh, S. (2020). Relationship dynamics in customer  loyalty to online banking services. Journal of Islamic Marketing, 12(4), 830-863.

Christodoulides, G., & Michaelidou, N. (2010). Shopping motives as antecedents of e-satisfaction and e-  loyalty.   Journal   of   Marketing Management, 27(1–2), 181–197. https://doi.org/10.1080/0267257X. 2010.489815

Bodet, G. (2008). Customer satisfaction and loyalty in service: Two concepts, four constructs, several relationships. Journal of Retailing and Consumer   Services,   15(3),   156–162.   https://doi.org/10.1016/j. jretconser.2007.11.004Bressoles

Ghali, Z.Z. (2019). Chapter 11, Emerging issues and development in economics and trade. In Emotions felt    towards a brand and customer loyalty: Study of Mobile Phone Brand, 2PressRelease, (Vol. 2, pp.  124–137). Book Publisher International.

Ghane, S., Fathian, M., & Gholamian, M.R. (2011). Full relationship among e-satisfaction, e-trust, e-service quality, and e-loyalty: The case of Iran e-banking.   Journal   of   Theoretical   and   Applied   Information Technology,33(1),1–6. http://www.jatit.org/volumes/Vol33No1/1Vol33No1.pdf

Polites, G. L., Williams, C. K., Karahanna, E., et al. (2012). A theoretical framework for consumer e-  satisfaction   and   site   stickiness:   An evaluation in the context of online hotel reservations. Journal         of Organizational Computing and Electronic Commerce, 22(1), 1-37.

Gommans, M., Krishman, K. S., & Scheffold, K. B. (2001). From brand loyalty to e-loyalty: A conceptual framework. Journal of Economic & Social Research, 3(1), 43.

Srinivasan, S.S., Anderson, R., & Ponnavolu, K. (2002). Customer loyalty in e-commerce: An exploration    of   its   antecedents   and   consequences.

Journal of Retailing, 78(1), 41–50. https://doi.org/10. 1016/S0022-4359(01)00065-3

Malhotra, N. K., Kim, S. S., & Agarwal, J. (2004). Internet users' information privacy concerns (IUIPC): The construct, the scale, and a causal model. Information systems research, 15(4), 336-355.

Wang, H.-C., Pallister, J.G., & Foxall, G.R. (2006). Innovativeness and involvement as determinants of website loyalty: II. Determinants of consumer loyalty in B2C E-commerce. Technovation, 26(12), 1366–1373. https://doi.org/10.1016/j.technovation.2005.11.0030022242994058003 04

Anderson, R.E., & Srinivasan, S.S. (2003). E-satisfaction and e-loyalty: A contingency framework. Psychology & Marketing, 20(2), 123– 138. https://doi.org/10.1002/mar.10063

Kim, J., Jin, B., & Swinney, J.L. (2009). The role of Etail quality, e-satisfaction, and e-trust in the online loyalty development process. Journal of Retailing and Consumer Services, 16(4), 239–247. HTTPS:// doi.org/10.1016/j.jretconser.2008.11.019

Zeithaml, V.A., & Bitner, M.J. (2000). Services Marketing: Integrating Customer Focus Across the Firm (second ed.). Irwin/McGraw-Hill.

Shankar, V.S., Smith, A.K., & Rangaswamy, A. (2003). Customer satisfaction and loyalty in online and offline environments. International Journal of Research in Marketing, 20(2), 153–175. https://doi. org/10.1016/S0167–8116(03)00016-8

Ahanger, R.G. (2011). An investigation into the determinants of customers' preferences and satisfaction of internet banking: Empirical study of the Iranian Banking industry. Journal of Applied Sciences, 11(3), 426–437. https://doi.org/10.3923/jas.2011.426.437

Casalo, L.V., Flavian, C., & Guinaliu, M. (2008). The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in e-banking services. International Journal of Bank Marketing, 26(6), 399–417. https://doi.org/10.1108/ 0265232081090243

Al Dmour, R.H., Alnafouri, M., & Al-Alwan, A. (2019). The mediating role of E-Satisfaction on the relationship between E-Service quality and customer E-Loyalty in internet banking. Jordan Journal of Business Administration, 15(2), 209–226.

Alkhouli, S. (2018). The Effect of Banks Website Service Quality and E-satisfaction on E-loyalty: An Empirical Study on Swedish Banks. International Journal of Business and Management, 13(1), 1–12. https://doi.org/10.5539/ijbm.v13n1p1

Nisar, T. M., & Prabhakar, G. (2017). What factors determine e-satisfaction and consumer spending in e- commerce retailing? Journal of retailing and consumer services, 39, 135-144.

Syrenova, S., Wadell, C., Nugroho, F. A., Gschneidtner, T. A., Diaz Fernandez, Y. A., Nalin, G., ... & Langhammer, C. (2015). Hydride formation thermodynamics and hysteresis in individual Pd nanocrystals with different sizes and shapes. Nature Materials, 14(12), 1236-1244.

Korber, B., Fischer, W. M., Gnanakaran, S., Yoon, H., Theiler, J., Abfalterer, W., ... & Montefiori, D. C. (2020). Tracking changes in SARS-CoV-

2 spike: evidence that D614G increases infectivity of the COVID-19 virus. Cell, 182(4), 812-827.

Gabarino, E., & Johnson, M.S. (1999). The different roles of satisfaction, trust, and commitment in a consumer relationship. Journal of Marketing, 63(2), 70–87. https://doi.org/10.1177/

Ribbink, D., van Riel Allard, C.R., Liljander, V., & Streukens, S. (2004). Comfort your online customer: Quality, trust, and loyalty on the internet. Managing Service Quality, 14(6), 446–456. https://doi.org/10.1108/09604520410569784 s

Park, C.-H., & Kim, Y.G. (2003). Identifying key factors affecting consumer purchase behavior in an online shopping context. International Journal of Retail & Distribution Management, 30(1), 16–29. https://doi.org/10.1108/09590550310457818

Pitta, D., Franzak, F., Fowler, D., & Leventhal, R.C. (2006). A strategic approach to building online customer loyalty. Journal of Consumer Marketing, 23(7), 421–429. https://doi.org/10.1108/07363760610712966

Reichheld, F.F., & Schefter, P. (2000). E-loyalty: Your secret weapon on the Web. Harvard Business Review, 78(4), 105–114. https://hbr.org/2000/07/e-loyalty-your-secret-weapon-on-the-web

Voss, G. B., Parasuraman, A., & Grewal, D. (1998). The roles of price, performance, and expectations in determining satisfaction in service exchanges. Journal of Marketing, 62(4), 46-61.

Lupiyoadi, R., & Hamdani, A. (2006). Manajemen pemasaran jasa.

Aviliani, R., & Wilfridus, L. (1997). Membangun Kepuasan Pelanggan Melalui Kualitas Pelayanan.

Driga, I. and Isac, C. (2014). E-banking services-features, challenges, and benefits. Annals of the University of Petroşani. Economics, 14, 49-58.

Iberahim, H., Taufik, N.M., Adzmir, A.M. and Saharuddin, H. (2016). Customer satisfaction on reliability and responsiveness of self-service technology for retail banking services. Procedia Economics and Finance, 37, 13-20.

Boonsiritomachai, W. and Pitchayadejanant, K. (2017). Determinants affecting mobile banking adoption by generation Y are based on the Unified Theory of Acceptance and Use of Technology Model modified by the Technology Acceptance Model concept. Kasetsart Journal of Social Sciences, 40(2), 349-358.

Tarhini, A., Mgbemena, C., Trab, M.S.A. and Masa'Deh, R. (2015). User adoption of online banking in Nigeria: A qualitative study. The Journal of Internet Banking and Commerce, 20(3), 1-8.

Nasri, W. and Charfeddine, L. (2012). Factors affecting the adoption of Internet banking in Tunisia: An integration theory of acceptance model and theory of planned behavior. The Journal of High Technology Management Research, 23(1), 1-14.

Liao, Z., & Cheung, M. T. (2002). Internet-based e-banking and consumer attitudes: An empirical study. Information & Management, 39(4), 283–295.

Dabholkar, P. A. (1996). Consumer evaluations of new technology-based self-service options: An investigation of alternative models of service quality. International Journal of Research in Marketing, 13(1), 29–51.

Jameel, A. S., Hamdi, S. S., Karem, M. A., & Raewf, M. B. (2021, February). E-Satisfaction based on E- service Quality among university students. In Journal of Physics: Conference Series (Vol. 1804, No. 1, p. 012039). IOP Publishing.

Hui, K. L., Teo, H. H., & Lee, S. Y. T. (2007). The value of privacy assurance: An exploratory field experiment. Mis Quarterly, 19-33.

Lukmanto, R. B., Nugroho, A., & Akbar, H. (2019). Early detection of diabetes mellitus using feature selection and fuzzy support vector machine. Procedia Computer Science, 157, 46-54.

Shin, J.I.S., Chung, K.H., Oh, J.S., & Lee, C.W. (2013). The effect of site quality on repurchase intention in Internet shopping through mediating variables: The case of university students in South Korea. International Journal of Information Management, 33(3), 453–463. https://doi.org/10.1016/j.ijin format.2013.02.003

Jarvenpaa, S.L., & Todd, P.A. (1997). Consumer reactions to electronic shopping on the World Wide Web.  International Journal of Electronic Commerce, 1(2), 59–88.  https://doi.org/10.1080/10864415. 1996.11518283

Nugroho, S.S., Dharmesti, M., Septiari, W., & Gitosudarmo, I. (2015). The impact of E-satisfaction on E-loyalty is moderated by consumer perceived risk and expertise. SSRN Electronic Journal. https:// doi.org/10.2139/ssrn.2544525

Huang, E. (2002). Online experiences and virtual goods purchase intention. Internet Research, 22(3), 252–274.

Akbar, M. M., & Parvez, N. (2009). Impact of service quality, trust, and customer satisfaction on customers loyalty. ABAC Journal, 29(1), 24–38.

Mitchell, V. (1999). Consumer Perceived Risk: Conceptualizations and Models. European Journal of Marketing, Vol. 33, No. 1/2, 163-195.

Zhang, X., & Yu, X. (2020). The Impact of Perceived Risk on Consumers' Cross-Platform Buying Behavior. Frontiers in Psychology. 11. 1-13.

Hongjoyo, R. L., Mangantar, M., & Arie, F. V. (2022). Analysis Of E-Trust, Perceived Risk, And Information Quality Influences Toward Customer Purchasing Decisions of Shopee. Journal EMBA: Journal Riset Ekonomi, Manajemen, Bisnis dan Akuntasi, 10(1), 548-557.

Sheth, J. N., & Parvatiyar, A. (1995). The evolution of relationship marketing. International business review, 4(4), 397-418.

Tzavlopoulos, I. Gotzamani, K., Andronikidis, A., & Vassiliadis, C. (2019). Determining the impact of e-commerce quality on customers' perceived risk, satisfaction, value, and loyalty. International Journal of Quality and Service Sciences.

Ajzen, I. (1991). The theory of planned behavior. Organizational behavior and human decision processes, 50(2), 179-211.

Qirici, E., THEODHORI, O., & ELMAZI, L. (2011). E-Marketing and ICT-Supported tourist destination management. Implications for the tourism industry in a global recession. International journal of management cases, 13(3), 152-158.

Sathye, M. (1999). Adoption of Internet banking by Australian consumers: an empirical investigation. International Journal of bank marketing.

Yi, L., & Thomas, H. R. (2007). A review of research on the environmental impact of e-business and      ICT. Environment    International, 33(6), 841-849.

Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality    on    customer    loyalty:A    moderated    mediation approach. International Journal of Bank Marketing.

Wirths, S., Geiger, R., Von Den Driesch, N., Mussler, G., Stoica, T., Mantl, S., ... & Grützmacher, D. (2015). Lasing in direct-bandgap GeSn alloy grown on Si. Nature photonics, 9(2), 88-92.

Nugroho, L., Badawi, A., & Hidayah, N. (2019). Discourses of sustainable finance implementation in Islamic bank (Cases studies in Bank Mandiri Syariah 2018). International Journal of Financial Research, 10(6), 108-117.

Harris, L. C., & Goode, M. M. (2004). The four levels of loyalty and the pivotal role of trust: a study of online service dynamics. Journal of retailing, 80(2), 139-158.

Jaafar, S. N., Lalp, P. E., & Naba, M. M. (2012). Consumers' perceptions, attitudes, and purchase intention towards private label food products in Malaysia. Asian    Journal    of    Business    and    Management Sciences, 2(8), 73-90.

Brown, T. J., Mowen, J. C., Donavan, D. T., & Licata, J. W. (2002). The customer orientation of service workers: Personality trait effects on self- and    supervisor    performance    ratings. Journal    of    marketing research, 39(1), 110-119.

Crisp, C. B., Jarvenpaa, S. L., & Todd, P. A. (1997). Individual differences and internet shopping attitudes and intentions. Graduate School of Business Working Paper, University of Texas.

Wolfinbarger, M., & Gilly, M.C. (2003). email: Dimensionalizing, measuring, and predicting etail quality.Journal of Retailing, 79(3), 193–198. https://doi.org/10.1016/S0022-4359(03)00034-4

Marimon, F., Petnji Yaya, L.H., & Casadesus, F.M. (2012). Impact of e-quality and service recovery on      loyalty: A study of e-banking in Spain. Total Quality Management and Business Excellence, 23(7– 8),769–787. https://doi.org/10.1080/14783363.2011.637795

Moorman, C. (1998). Market-level effects of information: Competitive responses and consumer dynamics.  Journal of Marketing Research, 35(1), 82–98. https://doi.org/10.1177/ 002224379803500109

Herington, L., Weaven, S., & Dennis, C. (2009). E-retailing by banks: E-service quality and its importance    to    customer    satisfaction.    European Journal    of    Marketing,    43(9/10),    1220–1231. https://doi.org/10.1108/03090560910976456

Ramseook-Munhurrun, P., & Naidoo, P. (2011). Customers' perspectives of service quality in internet    banking. Services Marketing Quarterly, 32(4), 247–264. https://doi.org/10.1080/15332969.2011.   606753

Raoof, R., Basheer, M. F., Shabbir, J., Ghulam Hassan, S., & Jabeen, S. (2021). Enterprise resource planning, entrepreneurial orientation, and the performance of SMEs in a South Asian economy: The mediating role of organizational  excellence. Cogent  Business  &  Management, 8(1), 1973236.

Abdulmuhsin, A. A., Abdullah, H. A., & Basheer, M. F. (2021). How workplace bullying influences knowledge management processes: a developing country perspective. International Journal of Business and Systems Research, 15(3), 371-403.

Basheer, M. F., Raoof, R., Jabeen, S., & Hassan, S. G. (2021). Exploring the Nexus Among the Business Coping Strategy: Entrepreneurial Orientation and Crisis Readiness–A Post-COVID-19 Analysis of Pakistani SMEs. In Handbook of Research on Entrepreneurship, Innovation, Sustainability, and ICTs in the Post-COVID-19 Era (pp. 317-340). IGI Global.

Gabarino, E., & Johnson, M.S. (1999). The different roles of satisfaction, trust, and commitment in a consumer relationship. Journal of Marketing, 63(2), 70–87. https://doi.org/10.1177/          002224299906300205

Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction      on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. International      Journal of Bank          Marketing,          31(2),          79–97. https://doi.org/10.1108/02652321311298627

Ariff, M.S.M., Yun, L.O., Zakuan, N., & Jusoh, A. (2012). Examining dimensions of electronic service      quality for Internet banking services. Social and Behavioural Sciences Journal, 13(3), 85–859. https://doi:10.1016/j.sbspro.2012.11.210

Ali, F., Rasoolimanesh, S.M., Sarstedt, M., Ringle, C.M. and Ryu, K. (2018), 'An assessment of the use of partial least squares structural equation modeling (PLS-SEM) in hospitality research', International Journal of Contemporary Hospitality Management.

Hair Jr, J. F., Sarstedt, M., Matthews, L. M., & Ringle, C. M. (2016). Identifying and treating unobserved heterogeneity with FIMIX-PLS: part I–method. European Business Review.

Munro, B. H. (2005). Statistical methods for health care research (Vol. 1). lippincott williams & wilkins.

Echtay, K. S., Roussel, D., St-Pierre, J., Jekabsons, M. B., Cadenas, S., Stuart, J. A., ... & Brand, M. D.      (2002).          Superoxide          activates mitochondrial uncoupling proteins. Nature, 415(6867), 96-99.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the academy of marketing science, 43(1), 115-135.

Gold, A. H., Malhotra, A., & Segars, A. H. (2001). Knowledge management: An organizational capabilities perspective. Journal of management information systems, 18(1), 185-214.

Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. Long range planning, 46(1-2), 1

Hameed, W. U., Basheer, M. F., Iqbal, J., Nisar, Q. A., Meo, M. S., & Razzaq, S. (2021). Women Entrepreneurs and Microfinance Institutions: A Way to Create New Ventures. In Handbook of Research on Nascent Entrepreneurship and Creating New Ventures (pp. 211-227). IGI Global.

Yan, R., Basheer, M. F., Irfan, M., & Rana, T. N. (2020). Role of psychological factors in employee well-being and employee performance: an empirical

evidence from Pakistan. Revista Argentina de Clínica Psicológica, 29(5), 638.

T. Nuseir, M., Basheer, M. F., & Aljumah, A. (2020). Antecedents of entrepreneurial intentions in smart city of Neom Saudi Arabia: Does the entrepreneurial education on artificial intelligence matter?. Cogent Business & Management, 7(1), 1825041.

Asada, A., Basheerb, M. F., Irfanc, M., Jiangd, J., & Tahir, R. (2020). Open-Innovation and knowledge management in Small and Medium-Sized Enterprises (SMEs): The role of external knowledge and internal innovation. Revista Argentina de Clínica Psicológica, 29(4), 80-90.

Junoh, M. Z. B. H., Hidthiir, M. M. H. B., & Basheer, M. F. (2019). Entrepreneurial financial practices in Pakistan: The role of access to finance and financial literacy. International Journal of Innovation, Creativity and Change, 7(9), 210-231.

Basheer, M. F., Hameed, W. U., Rashid, A., & Nadim, M. (2019). Factors effecting Employee Loyalty through Mediating role of Employee Engagement: Evidence from PROTON Automotive Industry, Malaysia. Journal of Managerial Sciences, 13(2).

Muneer, S., Basheer, M. F., Shabbir, R., & Zeb, A. (2019). Does Information Technology (IT) Expedite the Internal Audit System? Determinants of Internal Audit Effectives: Evidence from Pakistani Banking Industry. The Dialogue, 14(2), 144-144.

Hameed, W., Nawaz, M., Basheer, M. F., & Waseem, M. (2019). The Effect of Amanah Ikhtiar Malaysia (AIM) on Microenterprise Success in Sabah State Malaysia. The Dialogue, 14(2), 223-223.

Basheer, M., Siam, M., Awn, A., & Hassan, S. (2019). Exploring the role of TQM and supply chain practices for firm supply performance in the presence of information technology capabilities and supply chain technology adoption: A case of textile firms in Pakistan. Uncertain Supply Chain Management, 7(2), 275-288.

Basheer, M. F., Hafeez, M. H., Hassan, S. G., & Haroon, U. (2018). Exploring the role of TQM and supply chain practices for firm supply performance in the presence of organizational learning capabilities: a case of textile firms in Pakistan. Paradigms, 12(2), 172-178.