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Impact of Electronic Service Quality on Customer Satisfaction of Islamic Banks in Pakistan
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Abstract

Islamic banking experienced a remarkable development and increasingly challenging pace over the past decade. The concept of digital banking channel has been gaining increasing popularity not only in Pakistan but all over the world in recent years due to the nature of these channels for providing faster banking services delivery to a wide range of customers. The study was conducted to investigate the influence of electronic service quality on the satisfaction level of Islamic banks customers within Pakistan. The study also figured out what are the factors customers believe are hurdle in usage of digital channels offered by different banks to their customers. The study made use of a questionnaire, filled from 152 customers of Islamic banks who are using banks digital channels by random sampling. Descriptive statistics, correlation analysis, and multiple regression model were employed to achieve the objectives of the study. The study found that all five electronic service quality dimensions found to have positive and statistically significantly influence on the level of satisfaction of the Islamic banking customers. The results provide Islamic banking industry regulators, central bank, academicians, and practitioners useful guides in their efforts to formulate adequate electron service quality mechanism to attract and retain more customers and to promote digital banking channels. © 2023, The Author(s), under exclusive license to Springer Nature Switzerland AG.

Author Keywords

Electronic service quality; Islamic banks; Pakistan

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