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Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services

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Abstract

Mobile banking is a convenient solution to access the financial services from anywhere around. Corporates, entrepreneurs and business person can easily use mobile apps to directly receive money from customers to phone numbers to process payments and save time. Mobile technology allows banks to reduce operating costs while maintaining customer satisfaction – but how real and true is this in Pakistan?

The purpose of this study is to figure out what are the primary drivers of mobile banking adoption in Pakistan and how they affect customer satisfaction... Banking as a developing technology is being adopted by the surrounding banking departments. The research includes a survey and analysis based on a total of 250 replies, the majority of which were from Karachi, Pakistan. PLS-SEM was utilized in the study to test the research model and hypothesis. The data reveal that service quality, structural assurance, system quality, information quality, task characteristics, and task characteristics all have a favorable impact on consumer satisfaction, whereas, trust fully mediates the relationship. So because data was acquired from a small number of people, the study may be biased because the results are self-reported and respondents may have answered incorrectly, making the findings less credible.

Keywords: *Mobile Phone, Online Banking services, Customer Satisfaction, Internet banking, e-banking in Pakistan.*

1. Introduction

1.1. Background of the study

Mobile banking has become an effective reward for past years and is now an emerging prospect for the next years (Islam, 2013). Banks must develop successful mobile strategies, such as promoting and exhibiting the quality and possibilities of mobile services. To engage and keep mobile consumers (Laukkanen, 2016). Because it allows users to execute financial transactions autonomously using their mobile devices, Mobile banking is one of the most innovative developments in banking mobile technology. (Alalwan et al, 2017; Laukkanen, 2016), and these shifts create profitable Expectations for vendors and service providers (Iman, 2018). Lin (2013) In terms of mobile banking, service quality is defined as a worldwide consumer perceptions on the excellence and quality of mobile digital service. Due to the growing popularity of mobile devices and broadband networks, mobile devices have become an important channel for citizens to contact enterprises while the mobile service experience is more critical for customers to continue the use of entity services (Tsai et al, 2018; Raza et al., 2020).

In terms of the customer experience, System Quality is critical. System quality takes into account variables such as easiness in use, responsiveness, user interface, system reliability and stability. (DeLone& McLean, 1992). These criteria are based on system adaptability, reliability, ease of training and complexity, flexibility, and response time. (Sharma & Sharma, 2018). Because consumers to accept mobile banking services, please do not log in directly to the system. The quality of the system is like an "online store" that makes the equipment easy to use. (Waechter & Gao, 2017).

In addition to the quality of systems and services, information quality refers to the expected characteristics of the output of the information system. (2018 Sharma & Sharma). These metrics are concerned with relevance, understanding, accuracy, conciseness, completeness, timeliness, ease of use.

(Sharma & Sharma, 2018). Zhou (2013) Furthermore, It was noted that due to the lack of high-quality information, users have to spend a lot of energy analyzing the information, which will raise their operating difficulty. The system properties of relevance, sufficiency, correctness, and timeliness are all part of information quality. (Chatterjee et al., 2018).

Apart from above features, Structural assurance (virtual marketplace capabilities to minimize security issues) is proposed as a significant in practical markets. Consumers believe that the infrastructure maintains the integrity of their transactions. (Wingreen et al, 2018, Ali et al., 2021). With the relevance of other factors in M-banking, some activities in financial transactions including task time criticality and task priority, Because of their just-in-time character, Stock trading is very sensitive to market fluctuations.

Just a few instances include checking your account balance, checking your payroll and processing urgent payments. These are mobile banking transactions designed to meet market and consumer demands for high individual performance. (Tam & Oliveira, 2017).

The variables above develop Trust, the focus of this study is on the security and privacy of mobile banking application providers in carrying out m-commerce activities. (Chong 2013). Trust directly motivates buyers and sellers to buy. (Gefen, D, 2002; Ali et al., 2018).

By combining all above features, Customer satisfaction is achieved by meeting consumers' expectations for the m-banking service; if the service led to the satisfaction for reliability, safety, ease of use, and so on, customer satisfaction will be high (meaning more consumers will use mobile banking), and if it does not, customer satisfaction will be low (meaning fewer consumers will use mobile banking) (meaning more consumers will not engage in using mobile banking services). Customer satisfaction can be evaluated by how the organizations converge the financial services and go beyond the expectations of customers (Gomachab & Maseke, 2018).

1.2. Problem Statement

Mobile Banking is well explored in the context of developed countries. E-banking is not only gaining ground in Europe and in the United States (Forrester Research Europe, 2013). For example, in the United Kingdom, had a big impact on the uptake and acceptance with technology such as mobile banking. (Eid& El-Gohary, 2015). Mobile banking has been extensively researched in industrialized The United States, the United Kingdom, Europe, and Brazil are only a few examples. (Shanmugam et al., 2015) In the context of developing countries, mobile banking has attracted a lot of media attention. The technology gap between industrialized and developing countries is rapidly narrowing in most developing countries. As a result, mobile banking (m-banking) has begun to grow at a constant rate in most emerging countries, as well as fast in some, such as Korea and China. (Baptista and Oliveira, 2015). With the use of e-banking in the mobile ecosystem, consumer satisfaction remains a challenge, especially in developing countries.

(Al-Otaibi, Aljohani, Hoque, &Alotaibi, 2018). Mobile Banking is well explored in Pakistan as well. In Pakistan, there is an urgent need to educate business people on the importance of e-commerce.

(Mansoor Ahmed, 2015). Adaption towards mobile banking effected the profitability of Pakistani banking industry positively (Rauf and Qiang, 2016). The more convenient and fast e-banking is, the faster it can be used. Therefore, perceived usefulness will affect the use of e-banking in Pakistan's endgame. (Natasha Mehmood, 2014). Privacy and security affect the use of e-banking in Pakistan. If the number of cases of fraud, and personal information loss decreases, the use of e-banking will expand further. (Atta Rasheed, 201) If users want to accept online banking, they need to understand that online banking is a viable way to do business compared to traditional branch banks. (Atta Rasheed, 2014).

For various reasons, there is very little research on electronic banking in Pakistan. First of all, people's awareness of e-banking continues to increase and many are turning to e-banking, but it is not really a useful and acceptable phenomenon.

A lot of people in Pakistan would still want to go for the conventional working with all the paper work.

There are now 27 banks in Pakistan that provide internet and mobile banking services. In the quarter (Jan-Mar 2020), the number of registered users increased by more than 7%, up from 3.6 million to 3.8 million in the previous quarter

(December 2019). “During the quarter, 14.1 million transactions totaling Rs748.1 billion were done through internet banking, reflecting a volume increase of 6% and a value rise of 1.6 percent,” according to the report. In the third quarter, mobile banking users increased by 11.3% to 8.2 million.

up from 7.4 million the previous quarter. These users completed 21.2 million transactions worth Rs467.5 billion in the quarter under review, reflecting a 19.1% increase in volume and a 22.2 percent rise in value over the previous quarter. E-banking services were used to conduct approximately 8.4 million transactions totaling Rs.332.8 billion from January to March of this year. These transactions represent an E-banking services were used to conduct approximately 8.4 million transactions totaling Rs.332.8 billion increase in transaction volume and value of 13.45 percent and 13.70 percent, respectively. Through their mobile banking application, internet banking users executed over5.9 million transactions totaling Rs.112.8 billion were completed.

These transactions show a quarterly increase in capacity and net value of transactions of 12 percent and 23 percent, respectively.

1.3. Research Objectives

The report is aim to find the following objective:

- The impact of, information quality, system quality, service quality, task characteristics and structural assurance on trust and customer satisfaction.

1.4. Research Questions

The report is aim to find the following research question:

- What is the impact of service quality, information quality, system quality, task characteristics and structural assurance on trust and customer satisfaction?

1.5. Significance of the study

The sectors and companies who are introducing the application of mobile banking and providing services, therefore, the sectors will be directly benefited by this study. The overall sectors, banks and companies who are introducing mobile banking them all are benefitted by this. Because sectors have its own application, the sector does not need to be given a physical environment where rent is charged. Their customers become more loyal when they get information, service and system quality and easiest way to transections. The more applications will customers use Company will be benefitted automatically. It allows banking customers to transact anywhere no matter wherever and whenever they want. The usage of M. banking with the above-mentioned features adds up the customer satisfaction and loyalty which accelerate the profit of banks (Raza et al., 2019).

1.6. Limitations

There are certain drawbacks to this study that can be addressed by future researchers. First limitation is related to fixed sample size that is 250. Secondly the city we're covering is just Karachi and the study of banking sector, not in other cities coz different cities residents has different experiences that's the reason of not covering other cities. Last limit is that we are only able to study banking sectors and not being able to study more and different topics. But other costumers have different transaction applications and they have much more to experience and many things to explore. We just find out costumers' satisfaction with the banking services.

1.7. Organization of the Study

The following is a summary of the research is that he literature evaluation is outlined in Section 2. Section 3 goes into the technique, while section 4 goes over the final results and commentary. Finally, section 5 discusses the study's result, management implications, and limitations/recommendations.

2. Literature Review

2.1. Theoretical background

DeLone and Mclean's information system success Model

The DeLone & McLean Information Systems (Provides) success model is the foundation for this research. The Information Systems (IS) success model was developed by DeLone and McLean in 1992 as a comprehensive framework for evaluating information systems and their performance (De Lone & McLean, 1992). Users have been using the D&M paradigm to adopt a range of information technologies. (Zhou, 2013). The D&M model is based on the original D&M model, "six variables for the success of IS, such as system quality, information quality, system use, user happiness, individual impact, and organizational effect" (De Kerviler et al., 2016).

The model can be interpreted in a variety of ways: "Systems Quality and Information Quality singularly and jointly affect both use and user satisfaction. Additionally, the amount of use can affect the degree of user satisfaction – positively or negatively -- as well as the reverse being true. Use and user satisfaction are direct antecedents of individual impact; and lastly, this impact on individual performance should eventually have some organizational impact" (De lone& Maclean 1992 P 83-87).

The rationale for working on this model is that its nature allows it to formulate additional parameters and mediate the part of trust in determining customer pleasure. As part of this, we've compiled a list of the five most important aspects to consider examining the role of trust as a mediator in the development of consumer satisfaction (, information quality, services quality, task characteristics, system quality and structural assurance). The DeLone and McLean (2003) model tends to include all of the quality dimensions for assessing satisfaction and achieving information system success (Gebreen et al, 2020).

2.2. Hypothesis Development

2.2.1 Information quality and trust:

The output quality of an information system is measured using information quality. If employees need this information to produce products or services for customers, the information should be consistent with business procedures. Information quality accelerate the motivation of users because it amplify their tasks during the ordering process (Lee, 2014).

In this way, many authors acknowledged that providing the required information in terms of consistency and accuracy can be taken as an optimist behavior, in that case, There is a link between information quality and trust. (Morgan and Hunt 2015). In order to develop information quality in secure and cyber for organization firmness, the significance growth of trust and integrity should be understood in a specific way to have insights of the deep interaction so the information quality has a significance connection with trust (Huda, 2017). In attempts to make information quality in such the way that it interact with its effectiveto be committed to continuing their interchange with trust, hence has a relationship with Information quality. (Hajli, 2016). The part of trust has significance relationship with information quality in virtual way which can be managed into increasing learning environment by digital initiative-based learning system in technological integration (Huda et al., 2018). According to the above discussion and the explained relationships, we are going to gather our very first hypothesis that is

H1= There is a significant relationship between Information Quality and Trust.

2.2.2 Structural assurance and trust:

Structural assurance refers to how confident consumers are that institutional frameworks such as assurances, regulations, pledges, legal remedies, and other mechanisms are in place to support success (McKnight et al. 2002).Zhou (2015) Structured support and information quality are considered to be major elements influencing early trust. and have an important relationship with structural assurance. While the structured mortgage is considered the primary guarantee for smartphone users to gain initial trust in mobile banking, quick access to the operating system will be more advantageous for mobile banking customers and structural assurance has a significance relationship with trust (Jiabao Lin 2016). The impact of structurally guaranteed corporate reputation and value on mobile banking customers' trust and satisfaction in developing countries without formal dispute resolution procedures. (Lee 2013). Geffen et al. (2016) In summary, mobile

banking has the strongest relationship with trust The goal of this research is to add to the existing body of knowledge in the topic by looking at the deterrent effect of an institutional mechanism relationship between SA and trust. (Chen et al., 2015). Structural assurance, ubiquity, ease of use, and usability have a major impact on trust. Structural guarantees have been found to be an important factor in positive association with trust hong yang (2015). According to the above discussion and the explained relationships, we are going to gather our Second hypothesis that is

H2= There is a significant relationship between structural assurance and Trust.

2.2.3 Service quality and Trust:

Zeithaml, and Berry (1988, p. 15) which denotes the level of service quality as "the consumer's judgment about an entity's overall excellence or superiority". Service quality, on the other hand, refers to "the entire support provided by the service provider" in a way that demonstrates confidence, empathy, and responsiveness. (Delone& McLean, 2003, p. 25). This factor implies that security/privacy, ease of use, design/aesthetics, entertainment, and social providers give the technology that the client uses. (Arcand et al., 2017).

A number of studies have attempted to establish a link between service quality and customer trust.

Many academics have attempted to incorporate measures of perceived trust and reliability into comprehensive assessments of service quality, particularly in the context of e-commerce. (Janda et al, 2002; Kaynama& Black, 2000; Liljander et al, 2018). In contrast to, Various research have also looked into the connection between quality and trust. (Chen et al, 2012; Sultan &Mooraj, 2001). Furthermore, considering the contributions of the three electronic service quality variables on customer satisfaction, this study supported the relationship between overall service quality and trust. (Chang & Hsu, 2013; Salameh& Hassan, 2015; Raza et al., 2017) Furthermore, few studies have examined the effect of poor mobile service on client relationships with financial institutions. Yes, exactly. Shaikh and Karjaluoto (2015) According to the above discussion and the explained relationships, we are going to gather our third hypothesis that is

H3= There is a significant relationship between Service Quality and Trust.

2.2.4 System quality and Trust:

From a technical standpoint, system quality is described as a measure of a service's success. (Delone& McLean, 2003, p.10) and in this study stated that the quality system plays accidently a

positive impact on behavioral objectives, if the system is running effectively, stably, flexible, and can be incorporated with more systems then it can enhance the confidence of buyers and citizens. Furthermore, e-government can contribute to improve public responses. This is in line with past research: DedenWitarsyah Jacob et al 2017 [24-19].

Pennington et al (2003) insist that trust in system vendors plays an important role by directly affecting attitudes and intentions to purchase. In 2015, (Rudini claimed that There is a considerable association between system quality and trust. Insist that trust in system vendors plays an essential role by directly affecting attitudes and intentions to purchase.

The ability of IS to give relevant information to system users is related to system quality, which is dependent on accurate and trustworthy data. (Wilson & Lu, 2008; Raza et al., 2018). Fang et al (2011) Insisted that delivering higher-quality information leads to increased trust. Wang & Lin (2017) also claimed the significance of relationship in System Quality and Trust. According to the discussion and the explained relationships, we are going to gather our fourth hypothesis that is

H4= There is a significant relationship between System Quality and Trust.

2.2.5 Task characteristics and trust:

Buyers are more likely to gravitate toward a scientific technology innovation if task qualities are attractive. Baabdullah et al, (2019).

Task rightfulness ensures organizational resource are invested in that frame which serve to build and accelerate technology adoption. (Rana&Kizgin, 2015). Also claimed that task characteristics are significantly connected to people's trust, Rana et al, (2019). Malaquias& Hwang in 2016 studied that, in the condition of e-banking the The importance of adoption in this industry for generating innovation is immense; everyday chores such as money transfers, account inquiries, and account maintenance are pre-cursors to trust building. Thus, task characteristics have significant relationship with trust (2017). The study in this field reports that Mobile banking services are seen as "benevolent" activities that make the user's life easier, more convenient, and more appropriate provided they trust the services. (Baabdullah et al, 2019; Tam & Oliveira, 2016). This is also claiming that there is a significance relationship between Task Characteristics and Trust.

According to the above discussion and the explained relationships, we are going to gather our fifth hypothesis that **is**

H5= There is a significant relationship between Task Characteristics and Trust.

2.2.6 Trust and User satisfaction.

Trust is considered as one of the key factor necessary for a digital organization or groups to be successful (Handy, 1995; Cohen, 1997). Currall& Judge (2012) describe trust as "an individual's behavioral reliance on another person under a condition of risk" A customer's trust, will un-doubted grow the customer satisfaction, demands optimistic emotions and customer loyalty towards the service facilitator. Thus, shows a relationship between trust and user satisfaction. Rahim (2015). Many academics believe that customer pleasure is an important factor in explaining loyalty behaviour. (Bendapudi& Berry, 1997; Eriksson &Vaghult, 2000; Rahim et al, 2012). Loyal users are the path towards the success for service providers (Pullman & Gross, 2004). It's also seen as a key technique for banks to improve customer happiness. (Liébana-Cabanillas, 2017).

Researchers had developed that trust is crucial to construct and maintaining stable relationships (Rousseau, Sitkin, Burt, &Camerer, 2016). This statement illustrates a considerable association between trust and user satisfaction. Customers' pleasure is described as a speedy or speedy response after using a service or product after trusting it (Lam et al, 2004; Tian 1998; Yang, 2004; Li &Vogel song, 2003). According to the above discussion and the explained relationships, we are going to gather our sixth hypothesis that is

H6= There is a significant relationship between Trust and User Satisfaction.

2.3. Empirical studies

Gebreen et al, (2020) analyse the influence of service quality and provide structural assurances for mobile banking clients' trust and happiness. As the dependent variable, Customer Satisfaction, and the independent variables, Service Quality and Structural Assurance, have been employed.
The information was gathered from 683 Libyan respondents. Structural equation modelling with partial least squares (PLS-SEM) A technique is used to analyze this relationship. The findings reveal a link between service quality and structural support, with the presence of trust accelerating

user satisfaction in mobile banking. This study is limited with the performance of banks, where they should measure the efficiency and adoption rate with consistency and discover their potential weaknesses and strengths. Moreover, the banks must focus on the relevancy and timeliness input they are giving to customers to meet their expectations. In addition, the quality, security and reliability need to be the priority of banks for M. banking.

Sharma & Sharma (2019) examine that how of trust and quality parameters are in relationship in m-banking service usage. Actual usage has been used as the dependent variables and system quality, information quality, The independent factors are service quality and trust, As the mediating variables, satisfaction and intention will be used. The research model was evaluated and confirmed using data acquired from 227 Omani individuals through a survey. A two-staged analytical methodology was applied in this investigation, which includes structural equation modelling and neural network analysis. The findings reveal a favorable relationship between actual usage, system quality, information quality, service quality, and trust, as well as satisfaction and intent to use.The research has some limitations of having respondents from academic institutions of Oman and The mediating impact of the demographic parameters studied has not been considered; however, the discovery of a demographic factor's effect on actual mobile banking usage would provide more information.

Saleem& Rashid (2011) Examine the important aspects that determine consumer satisfaction in Pakistan when it comes to mobile technology adoption in mobile banking. Customer Satisfaction is used as dependent variable and organizational factor, strategic factors, functional factor, economic factor and technological factor are used as independent variables. The data was collected through questionnaires of 300 employees and customers from Pakistan. The techniques used were to analyze the relationship are regression analysis, correlation and factor analysis. The result shows that customers are more concern forcyberspace, security, accuracy and reliability of the technology are most important. The findings display that business should pay attention to Information Technological apps, intensive services, security, and perceived trust and risk that are the essential factors of technology acquisition.

Hamidi&Safareyeh (2018) The impact of CRM on the acquisition of m-banking on customer satisfaction and interconnectivity, which is known as the most important factor in the banking

industry's performance, is investigated. Cognitive commitment, trust, reliability, re-approach, number of visits, revenue generation, and Involvement are used as independent variables and customer satisfaction and interaction is used as dependent variable. The information was gathered via 243 surveys distributed directly to consumers by the communication staff of these banks, as well as customers of Iran's major e-banks. This study applies the SPSS software's simple linear regression approach. The results of the statistical studies performed on this data show how the Except for trust, all of the elements in the framework are interconnected and have a positive impact on customer relationships and pleasure. One of the number of bank workers working was limited, and the number is much bigger if the banks collaborated in this respect, according to the limitations described in this article. In future research, researchers might Examine the impact of customer satisfaction and promotional variables on mobile banking adoption attitudes and trust.

Thakar et al, (2018) examine the key factors in which the customer plans to continue to use Malaysia Islamic Bank or Islamic mobile banking services. The usability of mobile banking services and customer service are employed as independent factors, while the intention to use Islamic mobile banking services is considered to be dependent.

The data was gathered through a poll of 250 people in Malaysia's Klang Valley, and partial least squares was used to analyse it (PLS). Through this study the corporate workers especially in Islamic banking should devise and implement the required policies and programmes for expanding and promoting financial services that employ mobile banking applications among existing clients and recruiting new ones.

Sampaio et al, (2017) Investigate how fairness affects the relationship between mobile banking income and customer pleasure. Mobile banking has a wide range of advantages and consequences are used as independent variable and customer satisfaction. It is used as a dependent variable In this case, the model also assessed the deterrent of justice and the avoidance of uncertainty. The survey was carried out in three countries: Brazil, India, and the US.

There were 383 surveys gathered in total.

To examine and test the hypothesis of this study, use confirmatory factor analysis and structural equation modelling. Result shows the significance impact of benefits offered and consequences on customer satisfaction with various degree of perceived justice. As a suggestion for future research,

it would be interesting to add new latent variables to the model to make it more applicable. Banks also need to invest in long-term customer relationship strategies.

Priya et al (2018) examine the factors affecting Mobile Banking Adoption in emerging economy among consumers. Perceived risk, as independent variables, perceived utility, Actual behaviour to use the mobile banking service is used as a dependent variable, whereas perceived ease of use, perceived credibility, and structural assurance are utilised as variables that are not reliant on each other. The information was gathered from 269 Indian respondents. To conduct the studyThis association was investigated using a cross-sectional questionnaire research method. The association between perceived utility, perceived ease of use, perceived credibility, structural assurance, and behavioral intention to use the service was found to be partially mediated by user satisfaction Perceived risk was shown to be statistically insignificant in terms of its relationship with behavioural intention to use the service. To better understand the causality and interactions between characteristics, future research will employ a longitudinal research approach.

Tam & Oliveira (2017) examine the effects of Hall's Individual performance in the post-adoption stage of m-banking has a cultural dimension. System, service and Personal performance as a dependent variable and information quality as an independent variable. The data comes from 305 Southern European countries. This link was investigated using structural equation modelling (SEM) and partial least squares (PLS) approaches. The findings show that individual performance is influenced by usage and user happiness, as well as the importance of monochronic tendency between usage and user enjoyment as a moderator of individual performance
User happiness is positively influenced by the system, information, and service quality. Future research can analyse different locations or nations to improve generality, as this study has significant limitations. Second, we used this research in the context of mobile banking. Other technology or services may yield different outcomes.

Bharti (2016) investigates the effects of mobile banking factors on customer satisfaction.Customer pleasure is employed as a dependent variable, whereas effective distinctiveness, proclaimed security, tremendous efficacy, supporting access, and inventive virtual environment are employed as independent variables. The data was collected from 1000 respondents belong to India. SEM is a technique for data analysis. According to the research, only Supportive Access is a significant

factor in user satisfaction with mobile banking. Further, more factors can be added to generalize the findings.

Amin (2016) examines the quality of online banking services and its impact on user satisfaction and loyalty. We use user satisfaction and user loyalty as dependent variables, and the quality of online banking services as independent variables. A total of 520 Malaysians took part in the survey. The technique used was Structure equation model to analyze this relationship. The research discovered a substantial link between internet banking service quality, e-customer satisfaction, and e-customer loyalty. This finding has some limitations, the total number, sample size and coverage of internet banking. Future research will have to explore other parameters of Internet service quality, such as interaction and website functionality.

Trialih*et al*. (2018) The satisfaction of clients in generation X and Y is influenced by the quality of m-banking services.. Customer satisfaction is used as dependent variable and Reliability & responsiveness, Convenience, Efficiency, Easiness to operate and Assurance & security are used as independent variables. This research is based on a quantitative and descriptive research technique. This study's questionnaire was completed by 100 Indonesian respondents. This study concludes believe there is a link between the quality of mobile banking services and customer happiness. This study has some limitations, First of all, the next case can be done in another sector, as the current research is done in the banking sector. Secondly, In this study, customer service examples from Generations X and Y were employed. Generation Z will also become a potential bank asset in the future. As a result, the following study will concentrate on generation z and compare the behaviour of generations x, y, and z.Third, the sample size is modest, and the point is that Bank ABC is the only bank.

Raza et al. (2020) Examine the various aspects of service quality in Internet banking and how they affect e-customer happiness and loyalty. Site Organization, User Friendliness, Personal Need, Efficiency, Reliability and Responsiveness are used as independent variables and e-loyalty is used as dependent variable, while e-satisfaction mediates the relationship. The data is collected from 500 banking users in Pakistan. The technique has been used to analyze this relationship is Partial Least Square (PLS-SEM). Findings illustrates that all the dimensions are positive and significant influencing on customer satisfaction however, there is significant and positive relation between

customer's satisfaction and customer's loyalty. For future study, it is recommended that data from the diverse workplace or geographical region will give better results as it will be more generalized. Moreover, As the study entails, future researchers can apply various statistical tools to gain deeper insights. A second-order factor, which ignores some other dimensions that influence client e-loyalty.

Leon et al (2020) In an m-banking app, investigate the effects of self-service technology (SST) and service quality parameters as a second-order factor on perceived value and customer satisfaction. Service quality and customer satisfaction used as dependent variable. Use reliability, comfort, customization, design, fun, and joy as arguments. Data comes from 200 respondents in the Philippines. We analyzed this relationship using structural equation modeling (SEM). The results of According to this study, service quality has a considerable impact on customer happiness and perceived value. This study has some limitations. Personality qualities, as well as socio-demographic characteristics, may have an impact on the model. Second, using SSTQUAL to measure service quality and using other banks' technologies of self-service can produce valuable results.

Finally, the long-term research can be considered to distinguish the views of new and existing customers.

Puriwat & Tripopsakul (2017) examine the mobile Banking Adoption in Thailand as an Integration of Technology Acceptance Model and Mobile Service Quality. Mobile banking services adoption intention is dependent variable and Perceived ease of use, mobile service quality and perceived usefulness are used as independent variable. The data was collected from 348 respondents belonging to Thailand. We have used structural equation modeling (SEM) to analyze this relationship. Results show a positive attitude towards perceived usefulness, perceived ease, and mobile service quality has a significant impact on mobile banking service quality intentions. The study has some limitations, firstly the collection of data limits customers of the banks who live in Thailand. This study is mainly carried out as a crossover study. Second, this study is predominantly conducted as a crossover study. This study does not consider the latter, which includes demographic factors other than TAM and MSQ.

Zoghlami et al, (2018) examine the mobile-banking-applications service quality context and how customer's age and gender is related. E satisfaction is taken as dependent variable and Information quality, E-loyalty, E- trust, E- Design, Ease of use are used as independent variable. The data was collected from 337 respondents belonging to Tunisia. The technique that has been used is Structural equation modeling (SEM). Result shows the positive relation of mobile service quality and customer satisfaction. It is to recommend that other variables could be included which can diverse the study and test such as the electronic reputation of the banking sector or the customers' experiences offline. Further, the sample is too narrow.

Rahman et al (2017) examine the role of service quality in mobile banking on customer satisfaction. Customer satisfaction is taken as the dependent variable and assurance, reliability, tangibles, responsiveness, and empathy are used as independent variables. The survey was taken from the data of 166 respondents belonging to Bangladesh. The technique used is Statistical software package known as Statistical Package for Social Sciences (SPSS 16 version) to analyze the data. Results showed that responsiveness, reliability, tangible, and empathy have positive and significance relationship with customer satisfaction. There are some limitations of this study. Firstly, this study considered only urban areas. In addition, the sample size is very narrow. Lastly, the respondents of service providers in m-banking were not included.

Archand et al (2017) examine the importance of customer relationships and the quality of mobile banking services. Commitment, trust and satisfaction are used as dependent variables. Safety, proactivity, design/aesthetics, fun, and social behavior are all key parts of service quality used as independent variables. The data was collected from 375 respondents belonging to Canada. Structural modeling techniques (EQS 6.1) technique has been used to analyze this relationship. Result shows that trust and commitment/satisfaction are impacted by the qualitative parameters of mobile banking service. This study bears some limitations Firstly, sample size (n=375) is modest. Secondly, It is termed non-probabilistic to utilize a panel. Other problems include an absence of difference between satisfaction and commitment, as well as conduct in the framework of the Canadian banking sector.

Thaichon & Quach (2015) examine the relationship among satisfaction, trust, service quality, commitment, loyalty and value, of Customers of Internet service providers. It also looks into the

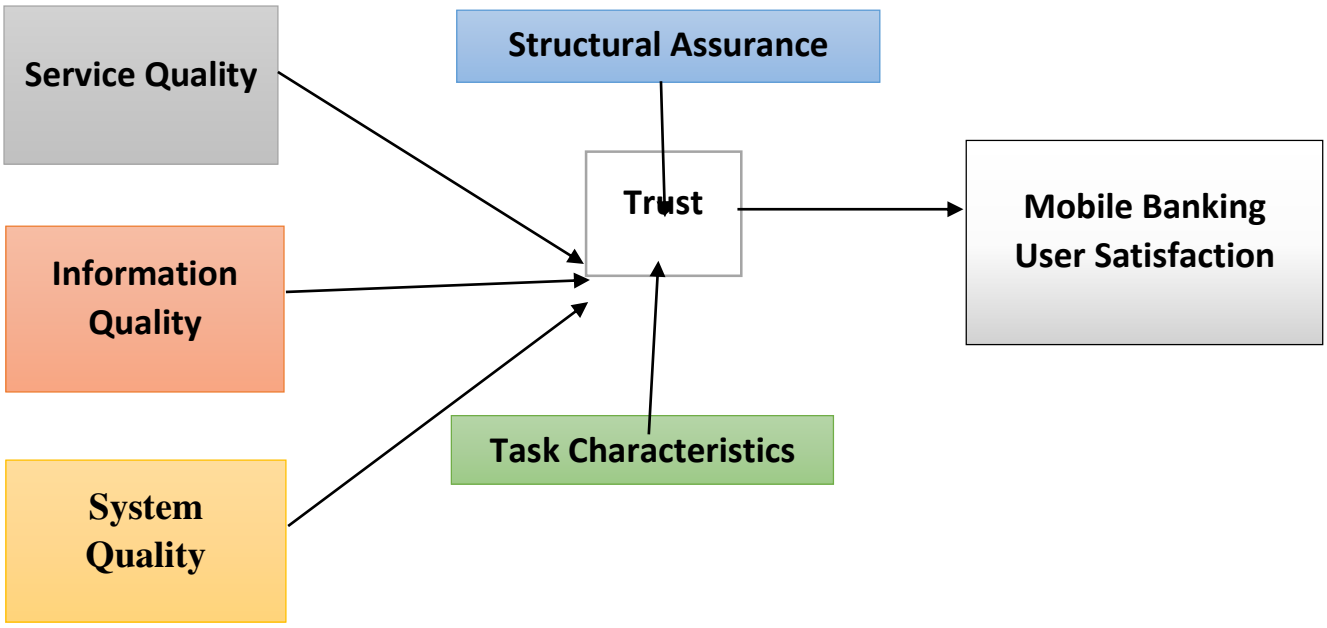
link between affective evaluation and customer loyalty results. Behavioral loyalty and attitudinal loyalty are used as a dependent variables and customer satisfaction, Value, trust, and commitment were used as independent variables. These data have been collected since 1885 and belong to Thailand. Use structural equation modeling (SEM) to analyze this relationship. The finding shows that customers' affective and cognitive evaluations have positive relation, which includes trust, satisfaction, value and commitment. This study has some limitations, Firstly, in this study the model was tested on Thai ISP context, which has different characteristics in other countries well as their industries. Therefore, future researcher are recommended to verify this model from other countries' settings.

Boonlertvanich & Karin (2019) examine the relationships among service quality, customer satisfaction, trust and loyalty in a retail banking service. The Dependent variables in this study are customer Behavioral loyalty and attitudinal loyalty and Satisfaction, Service quality and Trust are the independent variables. A respondents collected were 400 from the commercial bank in Thailand for this study. Partial least squares structural equation modeling (PLS-SEM) and multi group analysis (MGA) techniques have been used to analyzed the data. The findings of this research showed that Service quality has less impact on loyalty. The limitations is that the study is of only one country so data is not generalized. In future other countries should be included for more detailed and cross-national impact.

Tran &Huy Vu (2019) Examine the study to see whether there are any links between e-business success, e-service quality, e-trust, e-customer satisfaction, and m-banking behavioural intentions. The dependent variables in this study is behavioral intentions and the independent variable is E-service quality while E-trust, E-customer satisfaction mediate the relationship. The data was collected from 526 respondents belonging to Vietnam. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) techniques have been used to analyze the relationship. According to the findings, the quality of e-services has an indirect and beneficial impact on behavioural intentions via mediators such as e-trust and e-customer satisfaction. The findings revealed that through the function of e-trust and e-customer satisfaction as mediators, as well as other sub connections, this study uncovered a novel indirect and beneficial impact of e-service quality on behavioural intentions. Raza et al. (2015) examine the effects of service quality dimensions on customer satisfaction in Pakistan M-banking by using the SERVQUAL model. The

Dependent variable in the study is Customer satisfaction and the independent one are Assurance, tangibility, reliability and responsiveness. Users of Internet banking from several banks in Karachi, Pakistan, provided data for the study, which included 400 respondents. The technique that is used in this study is the SERVQUAL instrument for the purpose of identifying these elements by the researchers. Result shows that Responsiveness, tangibility, assurance, reliability, and customer satisfaction all have a significant and positive relationship. Empathy, on the other hand, has a small but favourable impact on customer satisfaction. It is suggested that online bank executives concentrate on making the style and content of their websites more aesthetically appealing in order to attract new customers.

2.4. Conceptual model



3. Research Methodology

3.1. Research purpose

Explanatory, exploratory and descriptive are three types of different research purposes. Explanatory purpose basically anticipates response to the question why and how a relationship exists between different variable (Ali et al., 2017; Angelina, 2020; Qureshi et al., 2021). The reason why we use explanatory research is because it has been researched before, but we are now explaining it in out context – regarding the things in our research paper.

3.2. Research approach

In research, there are three approaches; Qualitative, Quantitative and Pragmatic. In this study quantitative research method is used. Aliaga, & Gunderson (2002), defines quantitative research methods that explain problems or phenomena by collecting numerical data and using mathematical technical analysis. Especially statistics. Furthermore, (Murti*et al*, 2019) see quantitative research as "research based on traditional scientific research which generates numerical data and usually seeks to establish causal relationships (or association) between two or more variables, using statistical methods to test the strength and significance of the relationships".

3.3. Research design

The current study is conducted through the design, Correlational Research. Leedy & Ormrod (2010) explains it as a design which is used to develop the relationship between the variables (two or more) in same population or different population and same variables. . The reason behind using Correlational design is because we are also finding a relationship between variables, hence it's the best fit.

3.4. Sampling technique

The technique used in this study is convenience sampling technique because very little preparation is needed to use for data collection, its inexpensive, participants are readily available and uncomplicated in the rules associated with which helps in data collection process. Very minimum cost, effort and time is required to carry out this technique. Convenience sampling is a sort of nonprobability sampling in which participants are chosen because they are "convenient" data sources for researchers (Raza & Khan, 2021). For data collection, we adopted a convenience-sampling method, which has been criticised as ineffective for generalising research findings.

The research on online issues, on the other hand, has argued that the strategy is appropriate for data collection. Elbeltagi & Agag (2016)

3.5. Target Population/Audience

The target audience is the Mobile banking users across Pakistan.

3.6. Sample size

The sample size of this study is 250.

3.7. Statistical techniques

This study uses modelling of the Partial Least Square Equation Modeling (PLS-SEM) technique.

3.8. Questionnaire and Measurement Instrument

The information was gathered using a questionnaire with a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The validation of a questionnaire was carried out by field experts. The questionnaire was based on previous research. i.e.(Geebren et al, 2020). The different sections of the questionnaire were demographic information and consumer satisfaction and trust towards System, service, and task quality, as well as information and task quality, are all important considerations. The characteristics were developed from information system success model (DeLone and McLean's 1992).

3.9. Ethical consideration

The information which we gathered is moral and this information wasn't gathered forcibly. Moral thought is guaranteed that it is only to accomplish the target of research and ought not to be utilized to harm the standing of members in exploration. What's more, some sort of close to home data ought not to be shared anyplace since it will in any case be private.

3.10. Demographics:

Table 01

Profile of respondents (N=250)

GENDER		
Demographic Items	**Frequency**	**Percentile**
Female	**92**	**44.5%**
Male	**111**	**55.5%**
AGE		
18-24 years	**112**	**54.5%**

25-34 years	**46**	**23.0%**
35-50 years	**27**	**13.5%**
Above 50 years	**14**	**7.0%**
Less than 18 years	**4**	**2.0%**
EDUCATION		
Diploma	**17**	**8.5%**
High school	**16**	**8.0%**
Less than high school	**3**	**1.5%**
Postgraduate	**69**	**34.5%**
Undergraduate	**98**	**47.5%**
OCCUPATION		
Government employee	**16**	**8.0%**
Other	**27**	**13.5%**
Private sector	**61**	**30.5%**
Retired	**8**	**4.0%**
Student	**67**	**32.0%**
Unemployed	**24**	**12.0%**
EXPERIENCE		
1-2 years	**45**	**22.5%**
Less than one year	**75**	**36.0%**
More than 2 years	**83**	**41.5%**

The overall number of participants were 250 and among those, 44.5% were female, while 55.5% were male. All belonging to the 18-24 age group were 54.5%, in the age group of 25-34 respondents were 23.0%, From 35-50 respondents were 13.5% and other remaining respondents were 7.0% which were above the age of 50. The respondents who had done diplomas as their education were 8.5%, 8.0% respondents were in high school, 1.5% respondents had their education

from less than high school sectors, while 34.5% were post graduates and the remaining 47.5% respondents were undergraduates. The occupation of the respondents as a government employee are 8.0%, 13.5% respondents belonged to other occupation, 30.5% of respondents worked in a private sector, 4.0% of the people were retired, 32.0% of the respondents were student, while respondents who were unemployed are 12.0%%. The respondent who are having experience of 1-2 years were 22.5%, 36.0% respondents were having experience of less than one year, while remaining respondents having experience above 2 years were 41.5%.

4. Data Analysis

4.1. Data Analysis

The fourth chapter is about Data Analysis, the provided data will be organized and presented in a proper order. PLS-SEM method will be used to analyze the data and reliability. PLS-SEM is better than other SEM based on covariance (Raza et al., 2021). This is because it is suitable for examining multivariate and complex models. Partial least squares structural equation (PLS-SEM) simulation is performed in two steps. Assess the original measurement model before moving on to the structural model.

The study uses a perception-based questionnaire with an unreported distribution and normalcy that was generated on a Likert scale. Two measurements are used to evaluate the model's effectiveness: convergent validity and discriminant validity. (Cook and Campbell, 1979) and discriminant validity (Campbell & Fiske, 1959).

4.2 Measurement Model:

In the measurement model, the construct validity i.e. convergent and discriminant validity is examined. The individual item of reliability, Cronbach's alpha, composite reliability and the average variance extracted (AVE) are focused, convergent validity is evaluated.

4.2.2 Convergent Validity

Convergent validity refers to the fact that a test designed to assess a specific construct (such as intellect) actually does so. Convergent validity demonstrates the relationship between two measures that are claimed to measure the same construct. When analysing convergent validity for the needed questionnaire, look for relationships between the observed numbers and severity scores, as well as observed domain-specific analyses: "physical," "cognitive," "sleep," "emotional," and

"other" (Asken et al., 2017a,b; Iverson et al., 2015). , convergent validity was assessed without Patient selection based on test interaction mode. Conversely, small samples give unstable or inaccurate results (Meyer, 1999a).

Table 02 Measurement Model Results

Constructs	Items	Loadings	Cronbach's α	Composite reliability	Average Variance extracted
CS	CS1	0.890	0.946	0.958	0.820
	CS2	0.922			
	CS3	0.894			
	CS4	0.906			
	CS5	0.913			
IQ	IQ1	0.826	0.897	0.929	0.765
	IQ2	0.891			
	IQ3	0.895			
	IQ4	0.885			
SA	SA1	0.909	0.894	0.933	0.822
	SA2	0.899			
	SA3	0.913			
SERQ	SERQ1	0.837	0.878	0.916	0.731
	SERQ2	0.880			
	SERQ3	0.855			
	SERQ4	0.849			
SQ	SQ1	0.829	0.870	0.910	0.718
	SQ2	0.882			
	SQ3	0.861			
	SQ4	0.816			
TC	TC1	0.849	0.849	0.909	0.768
	TC2	0.877			
	TC3	0.902			
TRU	TRU1	0.867	0.910	0.932	0.734
	TRU2	0.862			
	TRU3	0.814			
	TRU4	0.851			
	TRU5	0.889			

Discriminant Validity:

Evidence that measurements of constructs that theoretically should not be substantially associated to each other are not found to be substantially associated to each other demonstrates discriminant validity. Discriminant validity demonstrates that two measurements that aren't meant to be

connected aren't. Excellent construct validity necessitates both forms of validity. We give a complete examination of discriminant validity assessment that focuses on the common case of single-method and one-time measurements, updating or disputing certain recent discriminant validity recommendations (Henseler et al., 2015; Shaffer et al., 2016; Voorhees et al., 2016; Raza et al., 2020). “Two measures are tapping independent constructs,” according to discriminant validity (R. Krause et al., 2014, p. 102)

Summary Statistic

The discriminant validity is tested after convergence by studying at the heterotrait-monotrait ratio (HTMT) correlation matrix, loading and cross loadings, and correlation. Table 3 shows the results of the correlation matrix. The AVE square is reflected by the diagonal values and should, according to the parameters provided by Fornell and Larcker (1981), be higher than the value off-diagonal. To additionally guarantee that there is no high correlation between the free factors, the coefficient connection test is likewise performed and dissected. The coefficient connections between the free factors are introduced in Table 3 According to (Ghozali, 2005) a high correlation occur when the coefficient relationship is more prominent than or equivalent to 0.823. All things considered, there are no high connections between the autonomous factors in this examination.

Table No 3

Summary Statistics

Correlation Matrix

	CS	IQ	SA	SERQ	SQ	TC	TRU
CS	**0.905**						
IQ	0.762	**0.875**					
SA	0.791	0.741	**0.907**				
SERQ	0.773	0.819	0.770	**0.855**			
SQ	0.745	0.778	0.688	0.771	**0.847**		
TC	0.761	0.751	0.758	0.820	0.713	**0.877**	
TRU	0.776	0.802	0.797	0.795	0.760	0.754	**0.857**

CS: Customer Satisfaction, IQ: Information Quality, SA: Structural Assurance, SERQ: Service Quality, TC: Task Characteristics, TRU: Trust

The loadings and cross loading are shown in table 4. All variables are loaded in their own build as seen from the table as provided by Gefen& Straub (2005) that difference should be higher than 0.1. You can see the cross-loading for each construct is very low indicating good discriminant validity. The cross-loading difference is also higher than the recommended norms of 0.1. (Gefen& Straub, 2005; Qazi et al., 2020).

Table 4: Loadings and cross loadings.

	CS	IQ	SA	SERQ	SQ	TC	TRU
CS1	**0.890**	0.674	0.754	0.716	0.661	0.718	0.814
CS2	**0.922**	0.719	0.763	0.713	0.696	0.688	0.792
CS3	**0.894**	0.688	0.698	0.702	0.672	0.673	0.743
CS4	**0.906**	0.697	0.679	0.691	0.672	0.687	0.759
CS5	**0.913**	0.673	0.682	0.674	0.671	0.675	0.771
IQ1	0.650	**0.826**	0.660	0.683	0.742	0.604	0.730
IQ2	0.659	**0.891**	0.629	0.705	0.616	0.619	0.672
IQ3	0.687	**0.895**	0.639	0.755	0.674	0.709	0.708
IQ4	0.667	**0.885**	0.659	0.718	0.682	0.693	0.689
SA1	0.708	0.645	**0.909**	0.668	0.661	0.670	0.699
SA2	0.709	0.667	**0.899**	0.679	0.571	0.672	0.703
SA3	0.734	0.701	**0.913**	0.745	0.639	0.717	0.764
SERQ1	0.669	0.684	0.693	**0.837**	0.692	0.684	0.727
SERQ2	0.668	0.710	0.650	**0.880**	0.647	0.666	0.665
SERQ3	0.651	0.750	0.661	**0.855**	0.674	0.673	0.659
SERQ4	0.653	0.657	0.627	**0.849**	0.618	0.782	0.664
SQ1	0.603	0.629	0.558	0.658	**0.829**	0.627	0.616
SQ2	0.623	0.661	0.552	0.628	**0.882**	0.580	0.622
SQ3	0.664	0.639	0.622	0.643	**0.861**	0.643	0.623
SQ4	0.630	0.699	0.596	0.675	**0.816**	0.567	0.704

TC1	0.654	0.559	0.640	0.754	0.601	**0.849**	0.653
TC2	0.705	0.709	0.667	0.669	0.619	**0.877**	0.661
TC3	0.642	0.705	0.685	0.734	0.653	**0.902**	0.668
TRU1	0.674	0.717	0.684	0.704	0.635	0.678	**0.867**
TRU2	0.783	0.739	0.721	0.708	0.703	0.678	**0.862**
TRU3	0.759	0.655	0.676	0.663	0.642	0.613	**0.814**
TRU4	0.717	0.667	0.677	0.673	0.639	0.633	**0.851**
TRU5	0.735	0.654	0.653	0.657	0.632	0.625	**0.889**

CS: Customer Satisfaction, IQ: Information Quality, SA: Structural Assurance, SERQ: Service Quality, TC: Task Characteristics, TRU: Trust

Table 5 lists the HTMT outcomes. All values are below 0.85, as seen from the table, which is in compliance with Henseler et al. (2015) and Raza et al. (2020), respectively, and have a difference higher than 0.1 given by Gefen& Straub (2005). The HTMT results are listed in Table 5. As seen from the table, all values are below 0.85 which is in line with Henseler et al. (2015) and Raza and Hanif (2013) parameters.

Table 5: Heterotrait-monotrait ratio

	CS	**IQ**	**SA**	**SERQ**	**SQ**	**TC**	**TRU**
CS							
IQ	0.827						
SA	0.816	0.826					
SERQ	0.847	0.692	0.675				
SQ	0.821	0.808	0.780	0.801			
TC	0.849	0.820	0.697	0.504	0.830		
TRU	0.792	0.839	0.828	0.776	0.827	0.768	

CS: Customer Satisfaction, IQ: Information Quality, SA: Structural Assurance, SERQ: Service Quality, TC: Task Characteristics, TRU: Trust

4.3. Structural Model

The outcome of the underlying condition demonstrating shows that the proposed hypothetical system speaks to a decent information fit. In order to test the structural model, PLS-SEM was utilized to test the mathematical criticalness of assessed way coefficients (hypothesis). (Hair et al., 2014) suggested performing bootstrapping resampling routine with 250 samples. The structural model is examined when the measurement model has been confirmed. Table 6 displays the outcome. By seeing the coefficient symbol, meaning and the degree of importance, the findings are analyzed. The regression path indicates that Information Quality (IQ), Structural Assurance (SA), Service Quality (SERQ), Task Characteristics (TC), System Quality (SQ) have a direct relation with trust. Though, Service Quality (SERQ) and Task Characteristics effects trust insignificantly. Thus, except for H3 andH5, which were rejected, all the hypotheses established in the study were accepted.

Table-6 Standardized regression weights for the research model.

Hypothesis	Regression Path	Effect type	SRW	P-value	Remarks
H1	IQ -> TRU	Direct effect	0.251	0.005	Supported
H2	SA -> TRU	Direct effect	0.318	0.000	Supported
H3	SERQ -> TRU	Direct effect	0.137	0.198	Not Supported
H4	SQ -> TRU	Direct effect	0.182	0.087	Supported
H5	TC -> TRU	Direct effect	0.082	0.363	Not Supported
H6	TRU -> CS	Direct effect	0.858	0.000	Supported

4.4 Discussion

The first hypothesis is the relationship of Information Quality and Trust, the relationship between them is positive as well as significant. $\beta = 0.251$ and p-value = 0.005. The relationship is supported and hence accepting H1. The result states that when consumers get quality of information for their relevant topics it results in their positive behavior and building trust. The key findings point out the role of seeking quality of information which results in developing consumer's trust. Buyers are motivated by information quality since it facilitates their jobs during the ordering process. (Lee, 2014). Many researchers understand that by giving required information in terms of quality and quantity can be achieved as a positive behavior, in such a way there is significance relationship with information quality and trust (Morgan & Hunt 2015).

The second hypothesis is of Structural Assurance and Trust. The relationship between them is positive as well as significant. $\beta = 0.318$ and p-value = 0.000. The relationship is supported and hence accepting H2. The result states that when consumers get assured that claims, guarantees, rules/regulations, legal recourse, or procedures are the factors to accelerate the success, it builds a trustworthy relationship between the organization and the client. The key findings point out the role of seeking Structural assurance which results in developing consumer's trust. Zhou (2015) He pointed out that structural support and information quality are the main factors affecting initial trust and have an important relationship with trust. Structural assurance is a crucial promise for mobile phone users to get early trust in mobile banking, and the convenience of the operating system will be more appealing to mobile banking users, and structural assurance has a significant association with trust. (Jiabao Lin 2016).

The third hypothesis is the relationship of Service Quality and Trust. The relationship between them is positive but insignificant. $\beta = 0.137$ and p-value = 0.198. The relationship is not supported and hence rejecting H3. According to the findings, when customers are satisfied with the service provider's entire support, a trusting relationship between the service provider and the customer develops. The key findings point out the role of seeking quality of service which results in developing consumer's trust. Zeithaml& Berry (1988, p. 15) which represents service quality as "the consumer's judgment about an entity's overall excellence or superiority". Several research has attempted to establish a link between service quality and trust. Several studies, particularly in e-commerce situations, have attempted to combine measures of perceived trust and security into

comprehensive measurements of overall service quality. (Janda et al, 2002; Kaynama& Black, 2000; Liljander et al, 2018).

The fourth hypothesis is the relationship of System Quality and Trust The relationship between them is positive as well as significant. $\beta = 0.182$ and p-value = 0.087. The relationship is supported and hence accepting H4. The result states that when consumers get satisfied with the measure of the success of a system from a technical point of view it builds a trustworthiness. The key finding points out the role of seeking quality of system which results in developing consumer's trust. Pennington et al, (2003-4) Emphasizes that system vendor trust plays a key influence in influencing attitudes and intentions to buy. System quality depends on accurate and trustful data and is related to the ability of IS to deliver relevant information to system users (Wilson & Lu, 2008). Fang et al, (2011).

The fifth hypothesis is the relationship of Task characteristics and Trust. The relationship between them is positive but insignificant. $\beta = 0.082$ and p-value = 0.363. The relationship is not supported and hence rejecting H5. The result states that when consumers get the incentive that drives them to adopt a specific technological innovation it creates trust. The key finding points out the role of Task characteristics which leads in building consumer's trust. Researchers Also claimed that task characteristics are significantly connected to people's trust, Rana et al, (2019). Malaquias& Hwang in 2016 studied that, in the context of e-banking the potential for adoption in this area to drive innovation is huge, conducting normal everyday tasks such as money transfer, account inquires and account management are pre-cursors for the build-up of trust. Thus, task characteristics have significant relationship with trust.

The sixth hypothesis is the relationship of Customer satisfaction and trust Their bond is unique, positive as well as significant. $\beta = 0.858$ and p-value = 0.000. The relationship is supported and hence accepting H6. The result states that when consumers have gained trust for the above variables it automatically leads them towards customer's satisfaction. The key findings point out the role of Trust which leads in building consumer's satisfaction. Customer trust will undoubtedly increase satisfaction and create positive emotions and customer loyalty for service providers. Thus, shows a relationship between trust and user satisfaction. Rahim (2015).

Some scholars believe that customer satisfaction is an important factor in explaining loyalty behavior. (Bendapudi & Berry, 1997; Eriksson &Vaghult, 2000; Rahim et al.,2012).

5. Conclusion/Recommendations:

The results of this research paper are of practical importance for banks and financial institutions providing electronic banking services. Based on these findings, we can say that Trust mediates between system quality, information quality and service quality and customer satisfaction. As trust is the foundation of e-finance for customer satisfaction, the banking sector needs to further improve its e-banking services and encourage its customers to use these services.

System Quality is the crucial driver which led the positive impact towards the Trust and Customer Satisfaction. Banking departments should deduce from this survey that they have improved the quality of the mobile banking system by increasing accessibility, ease, and visual effects can be expected to increase user satisfaction, directly or indirectly through trust.

The research of the study also concluded that Task Characteristics plays a consequential role in achieving a desired amount of Trust and Customer Satisfaction. Some Pakistanis assess e-banking as a benefit while some doesn't look it the same way. One of the reasons why the significance of tangibles is less being that Pakistan's e-banking business has not yet reached the level of ease of use that developed countries have that managers should readily work on. Most people will only benefit from some basic transactions provided by Pakistani e-banking: ATM withdrawal, account inquiries, point-of-sale transactions, etc.

The results also show that structural assurance has a significant impact on customer trust and satisfaction. The bankers must assure the security risk that is common perception to generalize. It is categorized into the warranties, claims, guarantees other security aspects of regulations and procedures. The risk factor in technological angle cannot be redeem at any cost that managers should put at the utmost priority.

Regarding the information quality of e-banking services, our research shows that information quality has a significant impact on customer satisfaction. But this can only be achieved with trust. This can only be assessed by ensuring the accuracy, consistency, authenticity and customization of mobile banking services according to people's need. A key takeaway for the banking sector is that working on information quality can bring customers to trust your data, and this can increase customer satisfaction.

In addition, the quality of the system has a positive effect on customer trust and satisfaction. The managers in modern tech era should not lack behind to formulate a quick access (double check security), flexibility, reliability and ease of use to their application. Not to forget that the user

friendly interface is another way around to drive the customers towards the perceived Trust and Customer Satisfaction.

Therefore, banks need to continually evaluate these parameters in order to increase customers' awareness of their ability and dignity to provide high-quality and emerging mobile banking services.

Future Recommendation:

Current research has some limitations, and future researchers may take these limitations into account. First of all, this study has used convenience sampling approach, the result therefore, cannot be generalized. Secondly, the research focused few parameters (Trust, Structural Assurance, Task Characteristics, Service quality, System quality and Information quality) on the satisfaction of Mobile Banking however, for future, other factors can also be in included to get more insight of Mobile Banking.

Another limitation that can be observed in this study is that it only consists of the responses of the readily available samples, it can be further extended to the corporate sectors as well. Bank-specific studies, such as categories of banks, or domestic and international banks, may yield more conclusive data on consumer satisfaction in Pakistan's e-banking market. current study is saturated to the particular country's aspects and mobile bankers; the potential research can be conducted on the basis or researching on other countries as well. Despite the above limitations, this research has made a significant contribution to the current state of research.

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