RESEARCH PAPER

Customers' Delight: Missing Factors in Internet Banking: Case from National Bank of Pakistan

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ABSTRACT

The objective of this study is to foster the e-banking services that how convenience, internet knowledge, security and risk factors effects on customer delight. The rise of internet banking has dramatically changed how customers interact with financial institutions, making it essential for banks to identify the key drivers of customer delight. This research explores the critical factors that contribute to a satisfying internet banking experience, including user-friendliness, transaction efficiency, personalized services, and robust support. Data was collected from 657 customers of national bank limited in Pakistan with the help of questionnaire. Out of 657 responses 438 responses were selected for data analysis and responses with incomplete and missing information is excluded. The data is analyzed with the help of SPSS A results revealed that Convenience, and reliable assistance are crucial in fostering customer delight. As the regression analysis further identifies convenience as a significant predictor, confirming its impact on customer delight satisfaction. Furthermore, The regression analysis also supports perceived risk, indicating that higher perceived risk substantially increases customer delight satisfaction. The findings emphasize the significance of building trust and ensuring the security of online transactions. By understanding these factors, banks can optimize their internet banking services, enhance customer satisfaction, and drive business success.

| **KEYWORDS** | Convenience, Customer Delight, Customer Satisfaction, NBP |

Introduction

According to Raza et al., (2015) The banking sector is considered a crucial pillar for the economic development and sustainability of any nation, playing a significant role in facilitating various financial activities. Banks are recognized as a key element within the financial sector of a country, where they engage in essential functions such as facilitating trade, providing liquidity for emerging industries, and contributing to the generation of employment opportunities. Additionally, banks play a vital role in channeling capital towards profitable investments and enabling international transactions, thereby fostering the overall prosperity of a nation.

Margaret and Tan (2000) stated that The banking sector has always been heavily reliant on information technology (IT) to manage and disseminate information effectively. IT not only supports the processing of vast amounts of information but also enables banks to enhance their product offerings and service quality. In order to meet the evolving needs of customers and provide efficient services, banks are compelled to innovate continuously. Some institutions have expanded their physical presence through additional branches to reach a wider market, while others have embraced a more transformative approach by offering banking services through the internet. Hence, it is

imperative to explore the underlying factors essential for ensuring customer satisfaction. Internet banking enables customers to conduct a wide array of banking transactions electronically through the bank's website. Initially, Internet banking served primarily as a platform for information dissemination, with banks promoting their products and services online.

However, advancements in asynchronous technologies and secure electronic transactions have prompted more banks to utilize Internet banking for both transactions and information dissemination. Consequently, registered users of Internet banking can now conveniently perform various banking activities such as check writing, bill payments, fund transfers, statement printing, and balance inquiries. Internet banking has transformed into a comprehensive service and information hub that offers substantial advantages to both financial institutions and customers according to Tan (2000).

A report by the State Bank of Pakistan SBP (2015) highlighted a modest growth in the adoption of internet banking, with only 3 percent of the population utilizing this service. Furthermore, the National Bank of Pakistan (NBP) has consistently faced challenges in automating banking processes and enhancing customer services, particularly in the realm of internet banking.

According to the report of NBP (2015) National Bank of Pakistan (the Bank) is publicly traded on the Pakistan Stock Exchange, with its registered and head office located in Karachi. The Bank is primarily involved in delivering commercial banking services in Pakistan and overseas. Boasting a total asset base of PKR 3.0 trillion (USD 18.82 billion) and representing around 12% of the industry's total assets, the Bank has been identified as a "Domestic Systemically Important Bank" by the State Bank of Pakistan. Following the independence of Pakistan in 1947, the country inherited a fragile financial system. The urgent requirement arose for a commercial bank that was truly national in character and equipped to guide the nation through the uncertain times of that era. The core purpose and mission of your Bank have revolved around bolstering the financial stability of the Nation and providing steadfast support in times of uncertainty, then, now, and always! The Bank's workforce of 15,109 employees caters to over seven million customers through an extensive network of branches, subsidiaries, agency arrangements, and business promotion offices across various regions globally. The Bank's business operations exhibit a high level of diversification, encompassing geographical regions, customer segments, product portfolios, funding sources, maturity profiles, economic sectors, and revenue streams.

In the contemporary business landscape, electronic technology has become increasingly pivotal, particularly in the realm of banking operations. Electronic banking, also known as e-banking, has emerged as a modern avenue for delivering banking services, offering customers the convenience of accessing various financial services through electronic channels such as computers, televisions, or mobile phones, Daniel (1999). Nevertheless, concerning online banking, NBP must surpass current expectations and strive for further advancements.

According to Sudhanshu (2023) Despite the increasing utilization of electronic banking services, there exists a necessity to examine the most effective incorporation of emerging technologies like artificial intelligence, internet knowledge, demographics, and convenience to improve the security and effectiveness of online banking systems. Additionally, comprehension of customer preferences and actions towards electronic banking platforms still presents a notable knowledge deficit, impeding the enhancement of user experience and contentment.

The escalating financial requirements of the general public in Pakistan underscore the increasing significance of internet banking. The sight of customers queuing up for bill payments and taxes at NBP highlights the challenging circumstances they face. This study aims to explore how NBP can enhance their internet banking services to achieve customer satisfaction.

This thesis pursuits to analyze the missing elements that contribute to prevailing consumer delight in net banking, focusing on the unbiased variables of convenience, internet expertise, protection, and perceived risk. While convenience and internet knowledge have been shown to facilitate ease of use and consumer adoption (Venkatesh et al., 2012; Lallmahomed et al., 2013), their position in raising client experiences to the level of pride is underexplored. Similarly, while safety features and risk perceptions are essential to purchaser accept as true with (Flavián et al., 2020; Chaouali et al., 2016), their affect on accomplishing customer pleasure, past primary satisfaction, desires further investigation.

By exploring these elements, this have a look at seeks to discover the nuances and interdependencies that drive purchaser delight in internet banking. The findings goal to offer actionable insights for banks to refine their virtual techniques and decorate their capability to now not simply meet but exceed consumer expectancies.

The outcomes of this research are anticipated to benefit the banking sector, particularly NBP, by enhancing service provision and customer experience. Existing online banking users can gain insights into the obstacles of internet banking, facilitating a smoother user experience. Moreover, this study is expected to attract new users to internet banking, thereby advancing Pakistan's banking industry towards a digital future. In Pakistan's perspective this research adds value in terms of online/ E-banking to cater the problem that how customer get delighted when it comes to talk about convenience, internet knowledge, security and risk.

Though the phenomenon has been researched to a great extent, everywhere across the globe, problems related to internet banking still continue to bother the banking landscape even in Pakistan, triggering uncertainties all the more between the customers and the bank. NBP — is majorly focused in terms of the number of customers; it needs to improve upon its internet banking services. Although net banking has achieved great object in some parts of the world, in our region, its adoption, has not been of much significance. This research helps the service providers to get accustomed to the needs of our society with the use of our society is providing it along with addressing society service offerings society as well as being provided by society.

The objective of this study is to foster the e-banking services of NBP. E-banking focuses on the branchless environment and in our demography customer stand in long queues just to file their taxes and submit their utility bills. The study gives the way to banks to focus on the services as per needs of customer. We find out that how convenience, internet knowledge, security and risk factors effects on customer delight. This study recommends a way to service industry to accelerate their internet banking service.

Literature Review

In the study of Anish (2022) The landscape of Indian banking has witnessed a transformation spurred by escalating competition and technological advancements, thereby reshaping operational paradigms and service delivery with a focus on delighting

customers. Investments in technology are imperative for banks to attain operational efficiency, customer contentment, and financial viability. It is crucial to continually assess customer satisfaction levels and comprehend the demographic factors that influence such satisfaction. The study adopts an empirical approach, collating data through surveys from customers of various banks in the Delhi NCR region. Structural Equation Modeling (SEM) in conjunction with SPSS AMOS 24 was deployed to evaluate the model's validity and reliability. The findings indicate that demographic attributes such as age, education, and income exert a limited impact on customer satisfaction concerning internet banking services in India

Raza et al.,(2015) found that banking industry is thought to be one of the most important activities for the advancement and stability of any country. In the financial industry, banks generally considered as the most powerful institutions. Banks have significantly associated with the circulation of products and services, liquidity of the appearance of recent production activities and provision of employment opportunities. Besides, the allocation of funds for profitable activities and performance of international transactions by banks increase the wealth of a country.

Online Banking: E-banks provide some customer-attractive services due to its usability, accessibility, convenience and long working hours. Currently, the Internet is considered as part of the strategic plan by banks. With the decline of competitive advantages of traditional branch system, the fast development of information technology on the Internet has changed the way of banks' operations and their competitive environment Sadeghi (2010).

According to Nasri (2011) The main purpose of this research is to investigate the determinants of customers' behavior towards the acceptance of Internet banking. Based on Tunisia banking market, this research highlights some factors which have a positive or negative effect on the acceptance of Internet banking. The results of empirical study show that perceived convenience, perceived risk, perceived security and prior internet experience have all direct and positive impact on customers' intention to use online banking services. However, convenience is considered as the major driver pushing the "early adopters" to use internet banking. Afterwards, these customers take in consideration the aspects of risk, security and internet experience. In addition, the demographic factors such as education and occupation have also a significant impact on customers' behavior.

Nasri (2011) further added that Knowing the factors influencing customers' behavior towards the use of Internet banking services, bank managers can plan the necessary resources to promote the long-term business relationship and encourage customers to use the Internet banking services. Based on this knowledge, bank managers can prepare appropriate plans to attract new customers to their Internet banking websites. Finally, the global knowledge of the factors affecting customers' behavior towards the acceptance of Internet banking empowers bank management to establish the different strategies and to improve the level of Internet banking adoption. Besides, the demographic factors such as education and occupation still have a significant effect on customers' behavior.

Customer Delight was concluded by Soyeon (2023) conducted a study with the primary goal of formulating and validating a model that centers on the impacts of customization and perceived authenticity of employees on customer delight. This, in turn, influences the willingness of customers to recommend and pay a premium within the hotel services domain. Moreover, the investigation delves into the moderation of this

process by the valence of online reviews, utilizing a 2x2x2 experimental design with 409 consumers from the United States in a simulated hotel check-in setting. In association between customization, employee authenticity, and the tendency of customers to recommend more ways or to share positivity is regarded as a mediator this study has discovered. Perhaps most intriguing is the discovery that among people who have discovered negative online reviews, perceived employee authenticity has a much bigger impact on customer delight. In the hotel industry, the conclusions of this research seem to carry some utility for crafting efficient service strategies that help develop better customer experiences. The research makes three suggestions: provide tailored services; incite genuine service delivery from employees; and keep a watchful eye on online reviews so as not to disappoint customer expectations. Using this approach, it is demonstrated that online review valence mediates the effect of an individual's perception of employee authenticity on customer delight.

Research by S. Gokul (2018) highlights the difference between customer satisfaction and customer delight. Customer delight is about creating an emotional connection that makes the overall experience truly special. In retail banking, exceeding customer expectations can lead to a significant increase in brand loyalty. Customer delight is about surprising customers in a pleasant way, going above and beyond what they expected. When customers feel valued and appreciated, they are more likely to continue doing business with their bank. This affects everyday operations, as banks need to consistently provide excellent service to meet and exceed customer expectations, leading to greater satisfaction and a better overall experience.

In the banking industry, the key to customer loyalty lies in exceeding their expectations. Our research combined surveys and a thorough review of existing literature to understand what drives customer delight. We found that exceptional customer service, prompt resolution of issues, and clear guidance on procedures are essential. Moreover, treating each customer with respect, empathy, and patience is crucial, especially for those with limited literacy skills. Interestingly, our study also revealed that customers over 40 appreciate extra attention, which can significantly enhance their overall experience. By focusing on these aspects, banks can build strong relationships with their customers, leading to long-term loyalty and satisfaction. It's about going the extra mile to make customers feel valued and appreciated, rather than just meeting their basic needs Devika (2014).

Demographic Characteristics: Tendai (2023) says the demographic composition of the study sample leaned towards a younger cohort (20–39 years old), potentially introducing bias towards this particular age group in the outcomes. It is advisable for retail banks to direct their efforts towards crafting delightful experiences in order to bolster customer loyalty and enhance brand perception. The scarcity of research scrutinizing the interplay among delight, its precursors, and consequences in emerging markets such as Botswana underscores the novelty and significance of this study within the existing literature.

Previous studies have conclusively established a robust correlation between service quality and customer loyalty across diverse sectors. Service quality stands out as a pivotal element in fostering customer loyalty, given that patrons are more inclined to remain faithful to enterprises that furnish superior services. Customer delight is recognized as an intermediary factor between service quality and attitudinal loyalty in the retail banking domain. The study accentuates the pivotal role of customer delight in augmenting attitudinal loyalty, underscoring the importance for banks to aspire to delight customers rather than merely satisfying them. In the perspective of South Africa

retail banking has become highly competitive; it has been very difficult to exceed the customer satisfaction and reaching to customer delight referred by Alex (2019).

For years, businesses have been trying to outdo each other by focusing on customer satisfaction. But we wanted to take it a step further and explore how banks can truly delight their customers. What does it take to surprise and exceed their expectations? We started by having real conversations with 300 people to understand what makes them feel special when dealing with their bank. We listened to their stories, their needs, and their desires. And from those conversations, we identified the key ingredients that make up a delightful banking experience. We took those insights and developed a model that focuses on eight essential factors that help create a truly delightful experience. And to make sure our model was on the right track, we tested it with 3000 bank account holders. The results were clear: by prioritizing these eight factors, banks can create a truly exceptional experience that sets them apart and builds long-term loyalty. Our findings highlighted the importance of all eight variables in delighting customers in the banking sphere. It's not just about checking boxes; it's about creating a holistic experience that shows customers you care referred by Syed Akif (2011).

Convenience: Internet banking plays an essential role with in the domain of banking industry, they have to provide convenient and cost efficient services to customer. It goes without saying for banks to realize changing factors the factors in terms of convenience that influence customer satisfaction with internet banking in order to stay competitive environment. Past research, founded by Santhiya Ran and Saravanan (2018), has assessed customer satisfaction with internet banking, aiding banks in grasping customer perceptions. This particular study hones in on elements such as services, web design, security, and convenience that impact customer satisfaction with internet banking. The primary objective is to gauge satisfaction levels, pinpoint customer concerns, and unveil the socio-economic characteristics of individuals utilizing internet banking. This research underscores the significance of customer feedback and understanding attitudes toward internet banking in order to elevate service quality and satisfaction R, Andy (2021).

The issues of security and confidentiality loom large as significant factors influencing the adoption of internet banking. Customers harbor concerns regarding the safety of their financial data in the online realm. Insufficient infrastructure and connectivity can impede the adoption of internet banking, particularly in areas with inadequate technological infrastructure. Furthermore, limited e-skills among customers can pose a barrier to adoption. The absence of personal interaction and recovery options in online transactions can impact trust and satisfaction. Customer uncertainty regarding transaction completion and a lack of confidence in online banking systems can discourage usage. Additionally, inadequate regulatory frameworks may also sway adoption rates Surinder (2012).

Abdullah (2015) defines service quality in online banking through dimensions like reliability, responsiveness, security, ease of use, and access. These dimensions significantly influence customer loyalty, which is pivotal for long-term profitability in online banking given the high costs associated with customer acquisition. Prior studies have demonstrated the influence of service quality, customer satisfaction, and trust on customer loyalty. This study seeks to explore the collective impact of these factors on e-loyalty through hypothesis testing and regression models.

The banking sector has witnessed a notable surge in competition, leading to the emergence of alternative channels for customer delight. Internet banking has emerged as

a critical channel for delight owing to its time-saving, cost-effective benefits that align with customer expectations for ease of use, functionality, and accessibility at competitive rates. Previous research has identified factors such as perceived usefulness, ease of use, risk, relative advantage, and trainability as key determinants of internet banking adoption. The present study introduces a novel variable, conspicuousness, to probe its influence on internet banking adoption, offering fresh insights not previously documented in the Indian context. The goal of this study is to improve E-banking in Indian banking industry and to find out the factors influencing on it's adoption as stated by G., Varaprasad (2014).

Security: According to Al-Shammari et al., (2020) In the banking industry, making customers satisfied and retaining them is the key to success. The rise of online banking has changed the banking atmosphere, and banks need to learn that what makes their customers tick in this digital era. One thing is clear: security is top of mind. People want to know their online transactions are safe and secure, without any worry of fraud or forgery. When customers feel safe, they start trusting their bank and are more likely to stick with them. But if there's even a hint of a security issue, that trust can dilute in a flash. That's why banks need to prioritize security above everything. By doing so, they can build strong, lasting relationships with their customers and stay ahead of the competition. It's all about making customers feel comfortable and confident when they're banking online. When banks get this right, they'll reap the rewards of loyalty and customer satisfaction.

For banks it is obvious to invest in strong security measures to keep customer security and satisfaction intact stated by Khan et al., (2023).

According to Chen's research in 2020, ease of use is the top priority which in other sense is convenience when it comes to electronic banking. People want banking online to be easy and intuitive, with simple and quick transaction processing. Financial institutions need to make sure their apps, websites, and software are smooth and easy to use, making it a breeze for customers to manage their finances. This will lead to delighted and loyal customer.

When it comes to internet banking, several factors come into play. First and foremost, customers need to have a good understanding of the internet and how online banking works (Kumar & Mahapatra, 2019). Banks are suggested to invest in newly introduced technology to foster their online services to make them more efficient and reliable (Miroshnichenko & Donskova, 2024) this research also includes that customers need to feel safe when using online bank transaction services. If they perceive any risk, they will feel reluctant to use e-banking further (Chen, 2020; Sahu et al., 2020).

Banks worldwide are introducing new services to attract customers, with online banking becoming increasingly popular. While traditional branch-based banking remains common, internet technology is reshaping personal financial services delight. This paper explores the factors influencing customer satisfaction with internet banking services through an exploratory study in six banks using Factor Analysis. It examines the mediating role of trust in influencing satisfaction with internet banking services through regression analysis, investigating acceptance and satisfaction factors and trust's role in this context Vimi & Jham, (2016)
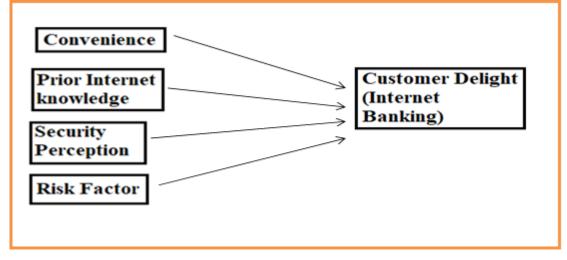
Luc, Honor (2014) proposed a model examining the direct and indirect effects of e-service quality on satisfaction and value, with value acting as a moderator/mediator. The study emphasizes the significance of service quality as a predictor of perceived
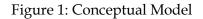
value, which subsequently affects customer satisfaction. The mediating/moderating role of perceived value in the service quality-satisfaction relationship is confirmed. The study also investigates demographic characteristics such as gender, age, education, and income on quality, satisfaction, and value. Contrary to expectations, no significant differences were found based on age, education, and income regarding service quality, value, and satisfaction. The study suggests that demographic limitations in adopting online banking are no longer relevant but recommends individualized consideration of each demographic segment for managerial decision-making.

D., Vijayalakshmi (2018) found Customer satisfaction in online banking is crucial. Previous studies have highlighted the importance of satisfaction in online banking services. This research examines the impact of demographic characteristics like gender and age on satisfaction in online banking services. Literature suggests demographic factors influence satisfaction levels across various industries, including banking. Understanding demographics helps banks tailor their services effectively. Demographic segmentation identifies key improvement areas for decision- making and marketing strategies. This study aims to bridge the research gap by exploring the relationship between demographics and satisfaction in online banking, specifically in Visakhapatnam city, India, contributing valuable insights into the impact of demographics on satisfaction in online banking.

Research Hypotheses

H1: Convenience impacts positively on Customer Delight
H2: Internet knowledge affects positively on Customer Delight H3: Security Perception effects positively on Customer Delight
H4: Customer Delight depends upon the Risk perceived by customer

Figure 1: Conceptual Model

Material and Methods

The methodology includes the method of data collection, the sampling technique, and the sample size. The objective is to collect data from approximately 400 respondents specifically customers of NBP through an online survey, focusing on variables such as Demographic characteristics, Convenience, Internet knowledge, and Security and risk perceived by customers. The responses was rated on a five- point Likert scale ranging from "strongly disagree" to "strongly agree."

Method of Data Collection

We're using an online questionnaire as the main way to collect data for this study. This approach lets us reach a large number of people quickly and cost-effectively. Our questionnaire is designed to gather detailed information from NBP customers about the key aspects of our research. We shared the questionnaire through different channels i.e, email and other NBP branches to get the diversified and big picture of responses with the essence of all over the country. We took care to clearly define the purpose of the study to all Respondents, who belongs from different regions of Pakistan and have different lifestyles, so they know that they are the part of study and they replied accordingly.

Sampling Technique

We collected information for this study by using non-probability convenience sampling reaching out to people in our networks and online communities. We chose this approach because it was a quick and easy way to connect with a large number of individuals. While we acknowledged that this method had its limitations - like potential biases and limitations in generalizing the results – it was a great fit for our exploratory research and initial data collection.

We selected participants who were readily available and willing to share their thoughts and experiences with us. We used our existing contacts to find people who fit our criteria also circulated the survey through social media platforms. Though this approach have some drawback as it is discussed in previous researches yet it was essential to get the picture in more beneficial way with in short span of time. We were aware of the problem of personal biasness may occur, but we used this method as good starting point for our study.

Sample Size

We took our NBP customers only for this survey it was around 657 customers who gave us feedback on this survey. Through this sample size we would be able to get the reasonable and clear results. The all have different ways of thinking and view points and also have different dimension of working which can give use the result near to real and could avoid same thinking. To make sure the reliability of our data, we used statistical methods for getting conclusions and identify thought trends. We also reached different groups of people from different schools of thoughts and geographical locations. This could help us to avoid any bias that might come. By collecting data from a sufficient number of online banking users, we can interest them and gain a deeper understanding of their needs and preferences. This has allowed us to improve our services and better serve our customers.

Data Analysis

The collected data is analyzed using statistical software such as SPSS. The analysis includes both descriptive and inferential statistics, including Mean, Standard deviations, regression, and correlation & AVONA test to get the most from the data gathered and to assess the hypothesis for best result.

Results and Discussion

Table 1
Statistics of Data Collected

		Gender	Age	Education	Occupation Level
N	Valid	438	438	438	438
	Missing	219	219	219	219
Mean		1.53	2.67	2.89	2.38
Std. Deviation		.500	.615	.769	.764
Range		1	3	3	3
Minimum		1	1	1	1
Maximum		2	4	4	4

The sample includes 438 valid responses with a nearly even split between genders (46.8% male and 53.2% female).The majority (60%) fall into category 3 (presumably middle-aged), with smaller percentages in other age brackets. Most respondents (62.3%) have a mid-level education, followed by 16.9% with the highest education level. The largest group (69.4%) is at the second occupation level.

Table 2
Gender Distribution of Valid Responses

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	1 (Male)	205	31.2	46.8	**46.8**
	2 (Female)	233	35.5	53.2	**100.0**
	Total	438	66.7	100.0	
Missing	System	219	33.3		
Total		**657**	**100.0**		

The valid responses comprised 46.8% males and 53.2% females, indicating a slight female majority.

Table 3
Age Distribution of Valid Responses

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	1	13	2.0	3.0	**3.0**
	2	141	21.5	32.2	**35.2**
	3	263	40.0	60.0	**95.2**
	4	21	3.2	4.8	**100.0**
	Total	438	66.7	100.0	
Missing	System	219	33.3		
Total		**657**	**100.0**		

Respondents were categorized into four age groups. The largest group (60%) fell into the third category, likely representing middle-aged individuals, followed by younger (32.2%) and older age groups (4.8%)

Table 4
Education Distribution of Valid Responses

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	1	33	5.0	7.5	**7.5**
	2	58	8.8	13.2	**20.8**
	3	273	41.6	62.3	**83.1**
	4	74	11.3	16.9	**100.0**
	Total	438	66.7	100.0	
Missing	System	219	33.3		
Total		**657**	**100.0**		

Most respondents (62.3%) had a mid-level education, with 16.9% having the highest education level, 13.2% with a lower level, and 7.5% with the least education.

Table 5
Occupation Distribution of Valid Responses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	2.3	3.4	**3.4**
	2	304	46.3	69.4	**72.8**
	3	58	8.8	13.2	**86.1**
	4	61	9.3	13.9	**100.0**
	Total	438	66.7	100.0	
Missing	System	219	33.3		
	Total	**657**	**100.0**		

The second occupation level was predominant, encompassing 69.4% of respondents, with other levels significantly smaller.

Table 6
Descriptive Statistics

	Mean	Std. Deviation	N
cust.del	3.855403348554030	.649586680120547	**438**
Conv	3.34675	.317572	**438**
int.know	4.148	.3580	**438**
Secu	3.950	.4142	**438**
Risk	3.554033485540324	1.032646713094843	**438**

Customer Delight (cust.del): Mean score of 3.85 with a standard deviation of 0.65, indicating moderate satisfaction. Convenience (conv): Mean score of 3.35 and standard deviation of 0.32, suggesting good convenience levels. Internal Knowledge (int.know): High mean score of 4.15 and standard deviation of 0.36, reflecting strong internal knowledge. Security (secu): Mean score of 3.95 with a standard deviation of 0.41, indicating good security levels. Risk (risk): Mean score of 3.55 with a higher standard deviation of 1.03, showing a moderate level of perceived risk

Table 7
Correlations

		cust.del	Conv	int.know	secu	Risk
Pearson Correlation	cust.del	1.000	.375	.188	.427	**.593**
	Conv	.375	1.000	.575	.453	**.232**
	int.know	.188	.575	1.000	.368	**.042**
	Secu	.427	.453	.368	1.000	**.484**
	Risk	**.593**	**.232**	**.042**	**.484**	**1.000**

The Pearson correlation coefficients revealed significant positive relationships among several variables. Customer Delight and Risk: Strong correlation (r = 0.593), indicating that as perceived risk increases, customer Delight satisfaction also increases. Customer Delight and Security: Moderate correlation (r = 0.427), suggesting better security is associated with higher customer Delight satisfaction. Customer Delight and Convenience: Moderate correlation (r = 0.375), showing that convenience positively impacts customer Delight satisfaction. Convenience and Internal Knowledge: Strong correlation (r = 0.575), indicating that better internal knowledge improves convenience.

Table 8
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.645[a]	.416	.411	.49872117607254	.909

a. Predictors: (Constant), risk, int.know, secu, conv
b. Dependent Variable: cust.del

The regression model explains 41.6% of the variance in customer delight satisfaction (Adjusted R Square = 0.411). Significant predictors include: **Risk**: The most significant predictor (β = 0.504, p

< 0.001), highlighting that higher perceived risk significantly increases customer delight satisfaction. **Convenience**: Also a significant predictor (β = 0.212, p < 0.001), emphasizing the importance of convenience in enhancing customer delight satisfaction.

Table 9
ANOVA

Model		Sum of squares	df	Mean Square	F	Sig.
1	Regression	76.701	4	19.175	77.095	.000[b]
	Residual	107.697	433	.249		
	Total	184.398	437			

a. Dependent Variable: cust.del
b. Predictors: (Constant), risk, int.know, secu, conv

The ANOVA results confirmed the regression model's significance (F = 77.095, p < 0.001). The coefficients table reinforced that risk and convenience are critical predictors, with risk having the highest impact

Table 10
Coefficients

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	.657	.318		2.069	.039		
Conv	.434	.097	.212	4.448	.000	.594	**1.684**
int.know	.028	.084	.016	.335	.738	.628	**1.592**
Secu	.128	.074	.081	1.733	.084	.612	**1.634**
Risk	**.317**	**.027**	**.504**	**11.757**	**.000**	**.734**	1.362

(Model column group labeled **1**)

a. Dependent Variable: cust.del

Table 11
Coefficient Correlation

		risk	int.know	secu	conv
Correlations	**risk**	1.000	.202	-.462	-.116
	int.know	.202	1.000	-.221	-.503
	secu	-.462	-.221	1.000	-.226
	conv	-.116	-.503	-.226	1.0000
Coveriance	**risk**	.001	.000	-.001	.000
	int.know	.000	.007	-.001	-.004
	secu	-.001	-.001	.005	-.002
	conv	.000	-.004	-.002	.010

(Model column group labeled **1**)

Hypothesis Assessment Summary

H1: Convenience impacts positively on Customer Delight

The correlation analysis shows a positive relationship between convenience and customer delight satisfaction (r = 0.375). The regression analysis further identifies convenience as a significant predictor (β = 0.212, p < 0.001), confirming its impact on customer delight satisfaction.

H2: Internet knowledge may affect positively on Customer Delight

The correlation between internal knowledge and customer delight satisfaction is positive (r = 0.188), but relatively weak compared to other factors. In the regression analysis, internal knowledge is not a significant predictor (β = 0.016, p = 0.738). Therefore, this hypothesis is not supported by the current data.

H3: Security awareness effects positively on Customer Delight

The correlation analysis indicates a moderate positive relationship between security and customer delight satisfaction (r = 0.427). However, in the regression analysis, security is not a significant predictor (β = 0.081, p = 0.084). This suggests that while security might influence customer satisfaction, its impact is not statistically significant in the current model.

H4: Customer delight depends upon the lower rate of risk perceived by customer

The data shows a strong positive correlation between risk and customer delight satisfaction (r = 0.593). The regression analysis supports this, with risk being the most significant predictor (β = 0.504, p < 0.001), indicating that higher perceived risk substantially increases customer delight satisfaction.

The hypotheses related to convenience and perceived risk are confirmed, demonstrating their significant positive impact on customer delight satisfaction. The impacts of internal knowledge and security are less clear, with internal knowledge not being a significant predictor and security showing moderate correlation but not significant in the regression model. The demographic characteristics (gender, age, education, occupation level) require further targeted analysis to determine their influence on customer delight satisfaction.

Discussion

The investigation into the missing factors for winning customer delight in internet banking at the National Bank of Pakistan (NBP) has revealed several key insights. The study's findings underscore the importance of user-friendliness, transaction efficiency, personalized services, and advance customer support in enhancing customer Delight specifically Security and trust upon e- banking. A critical factor identified is the seamless navigation and swift processing of transactions, which significantly contribute to a positive user experience. Moreover, the research highlights the importance of developing trust and ensuring the security of online transactions to foster customer confidence. The empirical evidence supports the notion that customers value a secure and efficient banking environment, which in turn drives end consumer's loyalty and Delight.

Conclusion

In summary, our study reveals what matters most to customers when it comes to internet banking. To keep customers Delight and loyal, NBP needs to focus on making their online banking experience easy, efficient, and secure. This means creating a user-friendly platform, streamlining transactions, and prioritizing robust security measures to build and maintain trust. By getting these elements right, NBP can significantly enhance its internet banking services, leading to greater customer satisfaction and ultimately, business success.

Recommendations

Banks should invest in designing intuitive and user-friendly interfaces to facilitate smooth navigation and transaction processing. Policies should be implemented to ensure the secure processing of transactions, minimizing delays and enhancing user delight. Banks should leverage customer data to provide personalized services, catering to individual needs and preferences, customer should have some e-banking awareness programs to make it easier regulator is self or

the entity may start campaign. Robust security protocols must be established to protect customer data and transactions, thereby building trust and confidence in the banking system. Efficient and reliable customer support services should be available to address and resolve user issues promptly.

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