Service Loyalty Primacy Over Quality and Satisfaction in Islamic Banking Services

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Abstract

This study aims to investigate the mediating role of customer satisfaction in the nexus between service quality and service loyalty within the context of Islamic banks. Motivated by the unique dynamics of Islamic banking, where customers engage with a belief in Shariah compliance, the study explores the intricate relationship from service quality to satisfaction judgments and, ultimately, to loyalty. Utilizing a convenience sampling method, 218 responses were collected through a self-administered questionnaire distributed at a prominent Islamic bank service counter in Karachi. The study employs Structural Equation Modeling (SEM) to analyze the gathered data. The findings reveal a nuanced and partial mediation of customer satisfaction in the relationship between service quality and service loyalty among Islamic banking customers. This partial mediation suggests a distinctive loyalty pattern influenced by both the inherent quality of services and customers' satisfaction judgments. The results underscore the complex interplay in the Islamic banking landscape, shaped by the deeply rooted religiosity assumed within this context.

Keywords: *service loyalty primacy and quality, satisfaction, Islamic banking services*

Introduction

Islamic banking holds strong principles when it comes to profit sharing, proscription of interest and usury, and banking economics, making it different from conventional banking (Suyanto et al., 2021). The dual existence of Islamic and conventional banking in Pakistan has given rise to competition in the banking industry by delivering quality services to lure customers to be acquired or retained (Abrar et al., 2022; Ahmad et al., 2010). This competition in the industry has paved the way for the operationalization of service quality perceptions research (along with its antecedents and consequences) in order to give birth to strategic options and dimensions for an Islamic bank to build, grow and hold in the market. The availability of this strategic option can also become very meaningful in the context of capital-intensive investments undertaken by Islamic banks in Pakistan for their advertising, promotion, and customer relationship management.

Religiosity in numerous studies on marketing and consumer behavior has been categorized as an important factor in marketing decisions (Agarwala et al., 2019; Dinh et al., 2022; Islam & Chandrasekaran, 2020; Minton & Liu, 2021). Albeit, the major focus has been on the western world's religion, Christianity (Gait & Worthington, 2008) in most of these studies, currently it is trending

among researchers to understand Muslim consumers' behavior (Bukhari et al., 2020; Nasse et al., 2019).

The manifestation of religiosity among consumers' behavior and attitude varies among individuals as they attribute their own relative importance to religion. Studies posit that religiosity affects the likes and dislikes of a Muslim consumer, for instance, Yun et al. (2008) conclude consumers perpetuate in consideration while buying products that fall under their own sacred compliance of religion.

Dusuki and Abdullah (2007) argued that Islamic banks have a high need of understanding their customer's perceptions towards their business operations, especially service quality offered to increase customer satisfaction leading to loyalty. Marinov (2006) mentions that in the Islamic world there is a requirement for customized and tailor-made marketing strategies because of the reason that they are not ethnically more diverse, but they differ in overall development, stability, and degree of Westernization.

Even though many researchers have focused on the context of service quality of Islamic banks, (Aisyah, 2018; Asnawi et al., 2019; Fida et al., 2020), their main emphasis revolved around the level and finding the status of service quality between Islamic and conventional banking systems. Very less endeavor so far has been directed towards the antecedents and consequents of service quality and service loyalty in Pakistan. Moreover, the mediation of customer satisfaction as an antecedent of service loyalty has not been discussed too.

It is hypothesized in this study that most Islamic banking customers, due to the inherent nature of the structure of an Islamic bank, based on the tenets of Islamic Sharia Laws, remain loyal to a bank irrespective of service quality rendered individually or collectively to and for them. So, the question of mediation becomes plausible here whether customer satisfaction mediates (fully or partially) the path of service quality to service loyalty.

Keeping the hypothesis in perspective, it became imperative for authors to study the direct or indirect effects of service quality on service loyalty in the Pakistani Islamic banking context, and for this reason, Caruana's (2000) model, also has been adopted and implemented (see Figure 1). This study is an initiative for exploring the direct and indirect effects of mediation of customer satisfaction in Pakistan's Islamic banking scenario. AMOS with the bootstrapping function was employed for the analysis.

The sector of Islamic banking and finance is growing throughout the world and while the literature on the growth factors of the same is in abundance, it is majorly studied in developed countries and major developing markets remain to be explored (Nawaz, 2019). A service organization, for example, a bank, in order to prosper and continue growth needs to pay attention to Customer Service Quality (CSQ) and this can be the basis of competition as well between Islamic

banks and conventional banks (Fida et al., 2020; Sharif & Mirzaee 2010).

Providing quality service is a vital strategy for success and survival in today's competitive setting (Holm & Ax, 2020). In the banking industry, service quality issue is a significant but common norm as customers' requirements and expectations are meant to be matched with congruent service performance (Asnawi et al., 2019).

This study will help in establishing a conceptual framework that will combine service loyalty, service quality, and customer satisfaction by analyzing the mediational role of the latter between the Islamic banks' service quality and its customers' loyalty. As all Islamic banks operate under Sharia compliance (Nurhadi, 2019), it is assumed that any action by these banks must adhere to these tenets. This is usually taken as a presumption by any Islamic banking customer and their loyalty may be construed irrespective of their satisfaction with the services of these banks. For example, Asnawi et al., (2019) studied that the loyalty of Muslim customers will increase if they discern that the banking operations are in accordance with the guidelines of the *Sharia* laws, that is lacking interest rates.

Moreover, Alam & Al-Amri, (2020) studied that Islamic banks are not categorized as Muslim-serving institutions only and are in competition with conventional banks, so they need to adopt competitive strategies. It is evident from various arguments of research studies conducted already that there exists a positive relationship between service quality attributes and customer satisfaction, and customer satisfaction and customer loyalty. Hence customer satisfaction acts as a mediator between service quality and loyalty in a positive relationship (Caruana 2000).

Although there is a plethora of empirical data in the literature from across the world looking at the connection between customer loyalty and service quality, Pakistan's setting has not given much thought to this area. It is proposed that it is imperative to examine the direct effect of service quality over service loyalty or the indirect effect of it via customer satisfaction's mediational path to service loyalty of Islamic banking customers. Through this study, Islamic bank managers can recognize services that can encourage customer loyalty and take proactive steps in order to meet customer demands, trust, and satisfaction.

Literature Review and Hypotheses Development

Service quality, loyalty, and customer satisfaction are unquestionably crucial outcomes that each service organization aspires to accomplish. This section presents a review of the literature on the said variables and hypotheses are presented.

Service Loyalty

Dick and Basu (1994) developed a theoretical framework predicting loyalty construct through "relative attitude" and "patronage behavior". Cognitive loyalty is considered as a higher-order dimension consisting of consumers' conscious decision-making process at the time when they are considering brand options before the actual purchase takes place (Huang et al., 2020). The concept of service loyalty comprises three main components: purchase, attitude, and cognition (Gremler & Brown 1996).

Earlier research focused on behavioral dimensions of loyalty with less emphasis on its cognitive aspect and did not give importance to customers' psychological dimensions of loyalty (Caruana 2002). Jacoby and Chestnut (1978) defined brand loyalty with the help of behavioral and attitudinal dimensions of loyalty. This is further supported by Bilgin (2018); Coelho et al. (2018); Ebrahim (2020), that brand loyalty falls under the positive attitudes of the customer toward the brands.

Customer loyalty is gained when overall satisfaction is followed by a completely favorable experience (Budur & Poturak, 2021). For a marketing person, customer satisfaction is integral because Bearden and Teel (1983), Bloemer and Poiesz (1989), and Selnes (1993) posit customer satisfaction being the fundamental antecedent of repeated sales, positive word of mouth, and consumer loyalty. The recent studies, Gong & Yi (2018); Joudeh et al. (2018); Myo et al. (2019); Nguyen et al. (2018); Sudari et al. (2019) also support this concept. Based on the aforementioned studies and contemporary research, the first hypothesis is formulated as:

Perceived Service Quality (SERVQUAL)

Service quality is described as an evaluation of service expectations and after-service performance perception (Lewis & Booms, 1983; Lehtinen & Lehtinen, 1982; Grönroos, 1984; Parasuraman et al., 1988,). From the consumer's perspective quality is seen as having two dimensions viz, output quality and process quality (Lehtinen & Lehtinen, 1991). Parasuraman et al. (1988) had done qualitative and quantitative research to develop the idea of service quality and came up with SERVQUAL; the 22-item instrument, serving as the most famous use of service quality. SERVQUAL enables the researcher to weigh the five dimensions, which are tangibility, reliability, responsiveness, assurance and empathy, of service quality (Brochado, 2009; Camilleri, 2021; Tan & Kek, 2004). The argument that SERVQUAL is applicable to evaluate the service quality of any service firm is the reason for its widespread acceptance (Chatterjee et al., 2022; Dabholkar et al. 1996).

Rust et al. (1993) posited that service quality is based on confirmation/disconfirmation concepts in satisfaction theory.

Practically it entails that any respondent could answer the performance items in SERVQUAL concerning his/her expectations in mind and there is no need to ask the expectation items separately for the sake of gap analysis between the perceived performance and expectations. This is considered as a more direct and short approach upholding the concept of service quality and leads to statistically reliable results (Caruana 2002).
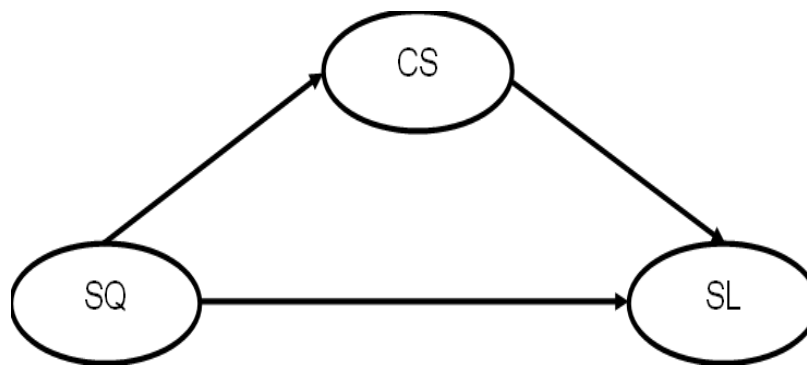

Figure 1 Caruana (2000) model

Service Quality as an element of compliance in Islamic Banking

The foundation of any Islamic bank to be standing tall is based on the very premise of compliance with Shariah or Islamic tenets of trade (Suyanto et al., 2021). It has been proven and advocated by a multitude of studies that the Shariah element is the core feature as a selection criterion of Islamic Banking consumers (Baber, 2019). This compliance element relieves any Islamic banking consumer from the tension that investment or money would be free from any prohibitive stains of trading activities outside the domain of Islamic banking. When choosing Islamic banks two determinants viz, religiosity and service quality are considerably inevitable (Muhammad et al., 2017). In the same vein, Ltifi et al. (2016) found that any prospective Islamic banking consumer's decision to select an Islamic bank is weighted by factors such as compliance with Shariah tenets of trading, trust, and quality of services offered and their study results highlighted that Shariah compliance is the foremost selection factor. Another study by Mansour (2019) on Sudanese Islamic banks highlighted research findings, within the banking services, that Shariah compliance is the most concerned and a prioritized element among other selection criteria by the Sudanese consumers of Islamic banks. Baber (2019) conducted a study with a modified version of e-SERVQUAL model and concluded that Shariah compliance, ease of service use, and trust are significantly associated with the performance activities of an Islamic bank.

The Islamic banking system may be construed as a continuum with Islamic banks at one end and Islamic banking consumers at the other. The Islamic system of banking demands Islamic banks to be responsible in Shariah-compliant activities, simultaneously, consumers of this system must also maintain their knowledge of the Shariah tenets of trade. A study by Sonko (2020) highlighted that commitment to one's religion, knowledge in Islam, and deep understanding of the Islamic banking system are the key determining factors of consumers' banking with Islamic banks. Selvanathan et al. (2018) presented in their exploratory research findings that religious values and the process of selection of Islamic banks have a positive relationship. Tran (2020) studied the relationship interplay among experience value, quality relationships, service quality, and behavior intention and found that intention behavior is influenced by experience values and quality relationships along with service quality.

Among other determinants of consumers' choice and buying behavior, religiosity inherently encompasses characteristics that influence consumer behavior to different degrees' extents (Newaz, et al. 2016). Religiosity itself is a multidimensional concept and Newaz F. Tahmida (2014) postulated their religiosity-consumer behavior model mentioning five dimensions of Muslim religiosity. The five dimensions were based on the Quran and Sunnah's concept of *taqwa* and other seminal Islamic studies (Ilyas, 2019).

Based on the aforementioned studies and contemporary research, the first hypothesis is formulated as:

H1: Service Quality has a significant impact on Service Loyalty.

Customer Satisfaction

In the marketing literature, customer satisfaction is labeled as the most essential and important outcome among many (Hallencreutz & Parmler, 2021; Hamzah & Shamsuddin, 2020; Siddiqi 2011). In research carried out by Giese and Cote (2000) based on the identification and conceptualization of the definition of satisfaction, individual and group interviews were conducted to develop the theory of customer satisfaction. Their satisfaction construct comprises three components that provide grounds for a context-specific working definition: a) customer satisfaction is a summarization of feelings and intuitions with a changing magnitude; b) the response is restricted to the context of the research (product, purchase, and consumption); and c) the response may vary depending upon the situation and time but is restricted by duration. Customers who had a higher satisfaction level were less likely to switch brands due to brand loyalty. This proves that higher levels of satisfaction make it less probable for loyal customers to switch (LaBarbera and Mazursky, 1983; Sayani, 2015; Woratschek et al., 2020). From the arguments aforementioned, it can be deduced

that customer satisfaction is an intermediary between service quality and service loyalty (Caruna, 2000; Supriyanto et al., 2021; Yang et al., 2018).

A high level of customer satisfaction is vital for maintaining a loyal customer (Siddiqi 2011). Kumar et al. (2009) argued that a high level of service quality will yield a high level of customer satisfaction which in turn develops an increased customer loyalty base. Heskett et al. (2010) also stated that customer loyalty is a direct outcome of customer satisfaction and Parasuraman et al. (1988), Naeem et al., (2009) and Supriyanto et al., (2021) empirically established that customer satisfaction is the outcome of service quality. Based on this research, the second and the third hypothesis are proposed as:

H2: Service Quality has a significant impact on Customer Satisfaction

H3: Customer Satisfaction mediates the relationship between Service Quality and Service Loyalty.

Lately, Islam's impact has increased on banking and financial services and international business operations as per Islamic tenets and cannons (Marinov, 2006; Nurhadi, 2019). Furthermore, studies have highlighted that Islamic business principles have an altruistic motive of individual obligation fulfillment and the existence of trust instead of introverted interest (Budiman et al., 2021; Jusoh, 2020).

Methodology

Shariah compliance is the backbone for any Islamic banking institution. Compliance of Shariah of these institutions has been construed as the selection criterion by Islamic banking potential customers. For any non-Islamic environment of trading and financing, it has been an observed and a prevalent norm that service loyalty cannot be attained unless efforts have been directed towards rendering better service quality which must yield customer satisfaction prior claiming customers as loyal to a trading or commerce entity. For the study Caruana (2000) model was chosen for its more direct and short approach depicting the structural relationship paths among concepts of service quality, service loyalty and customer satisfaction. The model itself relieves a reader from all the antecedents and consequences of service quality and customer satisfaction and presents itself in a more simplistic manner. The core aim and objective of the study is to demonstrate the structural relationship interactions in an Islamic context contrary to non-Islamic context. the simplicity of the undertaken model of the study helped in defining the results in crisp and clear manner as a more direct approach was followed. Moreover, the inclusion of any other variable (construct) was not considered as to remain simple and meaningful and to highlight influence of shariah

compliance to a customer in an Islamic context without including it in the structural relationship pattern.

This study is based on a quantitative methodological approach in which the select theories of Service Quality, Customer Satisfaction, and Service Loyalty have been put to test in the Islamic banking context. For this study, we used three constructs viz. *Service Quality* (SQ), albeit only perceptions part of SERVQUAL framework (Parasuraman, et al. 1988) recently used by Hartono (2019), *Service Loyalty* (SL) (Gremler & Brown 1996), and *Customer Satisfaction* (CS) (Giese & Cote 2000). For SQ, initially, Parasuraman et al. (1985) presented ten determinants and later in 1988, came up with five SQ dimensions which became the most popular framework for evaluating service quality and is named SERVQUAL. For religiosity evaluation purposes, a four-item hybrid-scale was developed considering the concepts of *Practice* (Newaz 2014), S*hariah Compliance* (Othman & Owen, 2002), and C*onformity Importance* (Burroughs & Rindfleisch, 2002). The reliability alpha value for the tri-concept scale developed and used in this study came out as .727.

Out of the 250-questionnaire deployed, 23 respondents started the questionnaire but left in the middle as their need for a service superseded the filling task, 9 customers refused to participate, and the completed questionnaire turned out to be 218. In this study, G*Power, a widely recognized statistical software, was employed to determine the optimal sample size. With a significant level set at 5% and considering three predictors in the model, the software recommended a sample size of 180. This meticulously calculated sample size ensures a balance between statistical power and practical feasibility, allowing for the detection of meaningful effects in the analysis. The response rate was 87% as close monitoring of filling the questionnaire was administered to assist the incoming customers. Non-probability, convenience sampling was applied, and the respondents were customers of an Islamic bank who visited the front counter for any queries and assistance. Permission was solicited to participate in the study and then the questionnaire was given under supervision and was duly filled in by each respondent.

Mediation analysis is used by employing AMOS software with bootstrapping of a minimum of 5000 sampling iterations. On contrary to the statistical technique employed for this study, the usual method which has been used by several researchers is Baron and Kenny (1985) four-step method along with the Sobel test. Keeping in view the latest trends in multivariate analysis, SEM programs have been adopted to test mediation models which inherently include concurrent multiple-step path modeling (mediation hypotheses). It is trending that research analysts view programs for SEM analysis as preferred adoption for mediation-based models (Warner, 2007).

The study rigorously adhered to robust statistical practices, employing Structural Equation Modeling (SEM) as the analytical framework. Model fit, a critical aspect in SEM, was thoroughly assessed and confirmed through rigorous testing. This involved scrutinizing various fit indices and ensuring their compliance with accepted thresholds. The verification of model fit serves as a testament to the study's commitment to methodological soundness. The details of these tests and their outcomes are comprehensively reported in the relevant sections of the research paper, affirming transparency, and providing readers with a clear understanding of the model's appropriateness for the study's objectives.

Results

The confirmatory factor analysis (CFA) is "the portion of the model that specifies how the observed variables depend on the unobserved, composite, or latent variables" (Arbuckle, 2005). In this sense, the confirmatory factor analysis aims to specify which items correspond to each latent variable. Although standardized parameter estimates were all significant (P<0.000), results of the CFA indicated that the initial measurement model needed to be respecified. The chi-square was significant (χ^2 = 768.85, df =169, P = .000, N= 312). The GFI was .792, AGFI = .741, RMSEA = .107, NFI = .827, CFI = .859, TLI = .841, and χ^2 /df =4.45. Furthermore, CFA results indicate that the intercorrelations among idealism and relativism were .27, demonstrating a no issue of discriminant validity. Although the number of deleted items was not relatively high with the total, their removal did not significantly change the content of the construct as it was conceptualized. CFA was performed again with the redundant items. As goodness of fit indices were improved, the modified model showed a better fit to the data (χ^2 = 180.785, df = 85, P = .001, N = 312). The GFI was .929, AGFI= .900, NFI = .944, CFI = .969, TLI = .962, RMSEA = .060, and χ^2 /df = 2.127.

Further analyses were conducted to evaluate the second step of reliability and validity of each construct in the modified model. Internal consistency was assessed using Cronbach's alpha, CR and AVE. Mediation modeling was performed using the AMOS software. Bootstrapped confidence interval for the indirect effect was obtained. Service Quality (SQ) was the initial causal variable, and the outcome variable was Service Loyalty (SL). For path model see figure 2 which highlights the mediation hypothesis.
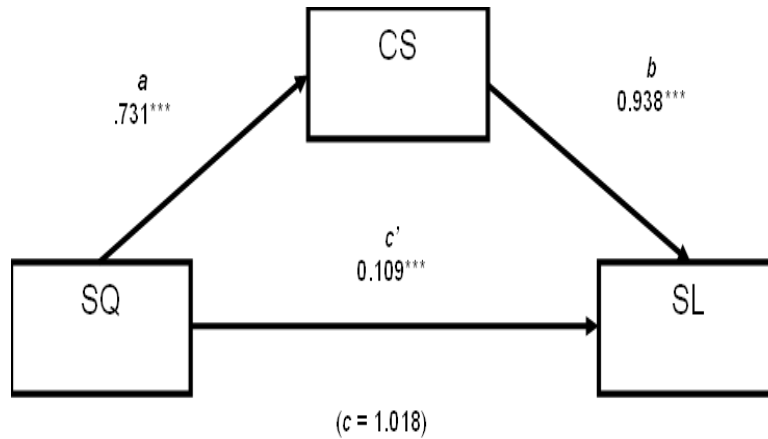
Note: *$p < .05$, ** $p < .01$, ***$p < .001$

Figure 2 Unstandardized Path Coefficients

It was found, with prior preliminary data screening methods, that there were no violations of normality and linearity assumptions' violations. The standardized coefficients are reported generally here. The two-tailed criterion for statistical significance was taken as .05 ($\alpha = .05$).

The total effect of SQ on SL was found to be significant $c = 1.018$. The total (direct and indirect) effect of SQ on SL is 1.018. That is, due to both direct (unmediated) and indirect (mediated) effects of SQ on SL, when SQ goes up by 1, SL increases to 1.018. Thus, proving the first hypothesis H1 that service quality has a significant impact on service loyalty. SQ was significant and predictive of the mediating (hypothesized) Customer Satisfaction (CS). The total (direct and indirect) effect of SQ on CS is .731. That is, due to both direct (unmediated) and indirect (mediated) effects of SQ on CS, when SQ goes up by 1, CS increases to 0.731. This proves the second hypothesis H2 that is, service quality has a significant impact on customer satisfaction. When SQ was controlled, CS was significantly predictive of SL, but the total (direct and indirect) effect of CS on SL is .109. That is, due to both direct (unmediated) and indirect (mediated) effects of CS on SL, when CS goes up by 1, SL increments to 0.109. The estimated direct effect of SQ on SL while controlling for CS was $c' = 0.938$. The square multiple correlations of SL and CS were 0.975 and 0.543 respectively.

Table 1 Hypothesis Table

Hypothesis	β	P-value	CI	Decision
SQ→SL	0.104	0.000		Supported

SQ→CS	0.737	0.000		Supported
CS→SL	0.908	0.000		Supported
SQ→CS→SL	0.080	0.000	[0.055:0.108]	Supported

The indirect effect, *ab*, was .080. Bootstrapping was performed and 5000 samples were requested, and a bias-corrected confidence interval (CI) was created for *ab*. For 95% CI, the lower bound was .055 and the upper bound was .108. Therefore, CI for *ab* did not include zero. The indirect effect of SQ on SL through CS was statistically significant. The direct path from SQ to SL (*c'*) was also statistically significant; therefore, the effects of Service Quality (SQ) on Service Loyalty (SL) were only partly mediated by Customer Satisfaction (CS).
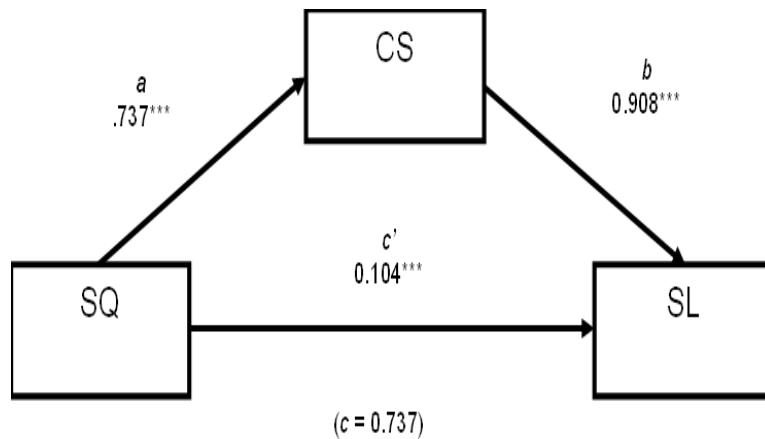
Note: *$p < .05$, ** $p < .01$, ***$p < .001$

Figure 3 Standardized Path Coefficients

Thus, proving the third hypothesis H3, customer satisfaction mediates the relationship between service quality and service loyalty. The coefficients comparison for direct and indirect path highlights a relatively small part of the effect of SQ on SL and is mediated by CS. (Figure 2 and 3).

Discussion

As it has been clearly highlighted from the results that Customer Satisfaction has a very small mediating effect between the interplay of Service Quality and Service Loyalty among Islamic banking customers. This proves our hypothesis that irrespective of the level of quality of service availed by customers in Islamic banking scenario, they remain loyal due to the reason that inherently they

assume religiosity as their bonding factor to remain loyal and they generally remain indifferent to their own psychological demand of satisfaction from the levels of service quality rendered by their Islamic bank to which they remain loyal to. The results were also aligned with the previous studies that concluded customer satisfaction is a mediator between service quality and service loyalty (Caruna, 2000; Supriyanto et al., 2021; Yang et al., 2018).

The results further entail that the religiosity aspect along with customer satisfaction plays the part in the partial mediation of customer satisfaction along the path from service quality to service loyalty for Islamic banking consumers. This means that when customer satisfaction is dove-tailed with religiosity affirmative components in the Islamic banking context, consumers show a partial inclination towards satisfaction while patronizing an Islamic bank and due to the inherent conformity importance of Shariah they try to become loyal irrespective of their own satisfaction with service quality generally. The result was in tune with the findings of Newaz (2014) and Nyan et al. (2020). It is deemed as impractical for Islamic banks to not to pay attention to consumer sentiments based on religiosity norms (Mansour, 2019).

Conclusion

In summary, the present study provides significant contributions to the comprehension of the complex relationships among service quality, customer satisfaction, and service loyalty in the context of Islamic banking. Through the use of Structural Equation Modelling (SEM) and thorough model fit analyses, we have clarified the connections and the function that customer satisfaction plays as a mediator in this particular context. The results highlight the complex relationship between customer pleasure and loyalty in Islamic banks, demonstrating a modest but noticeable mediating influence.

The study's ramifications extend beyond the realm of academia, providing Islamic banks with useful perspectives on how to improve client loyalty. Understanding how crucial it is to satisfy customers in addition to providing top-notch services, banks might modify their tactics to better suit the particular tastes and requirements of Islamic banking clients. The study also highlights the importance of latent religiosity in shaping consumer views and loyalty, underscoring the necessity for banks to take cultural and religious aspects into account when developing their service offers.

Recommendations

This research gives Islamic banks an outlook on their strengths that they can use to attract more customers and give a hefty competition to the conventional banks. Strictly keeping Islamic banking in perspective, the results of this study may provide guidance

to Islamic bank marketers to put emphasis where it is due while marketing their products to Muslims in Pakistan and generally Muslims worldwide. Customized and tailor-made innovative products could be developed and structured, based on consumers' belief to attain growth and profits. It is advisable to expand research endeavors beyond a singular site and sample group in order to encompass a wider range of demographics, hence augmenting the generalizability of the obtained results. It is recommended to employ personalized loyalty programs and incentives as a means to promote long-term commitment, hence cultivating lasting relationships between consumers and Islamic banks.

Limitations and Future Research

There are limitations to be aware of, just like with any research. The fact that the study's focus is limited to a single Islamic bank and a particular region may limit how broadly the results can be applied. Subsequent investigations may broaden the focus to include additional institutions and a larger demography, offering a more thorough comprehension of the elements affecting customer loyalty in Islamic banking.

There is a plausibility of adoption of full measurement and hypothesized structural model following the two-step approach of Anderson and Gerbing (1988). Considering parsimony in perspective, only Caruana's (2002) model was adopted for mediation analysis. Furthermore, more mediators, moderators, and moderated mediators like consumer decision-making, perceived competition, religiosity, organizational performance, and customer experience can be added for the increment of knowledge. Also, the study has been conducted in the context of Pakistan, so other geographical areas can also be covered.

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