

ABSTRACT

Electronic Banking (E-Banking) is an emerging concept given to the banks that have to operate without physical location and render their services like deposits and withdrawals through internet as well through mobile networks. Commercial banks operating in Lahore offer most their banking services to customers using electronic channels. The range of services offered by banks under E-banking are: Automatic Teller Machines (ATM) facility, E-fund transfers, online payments and receipts, E-statements, balance inquiry, and mobile banking etc. The goal of current study was to measure impact of E-Banking services on customer value and loyalty. Purposive sampling technique was opted and final sample of 10 commercial banks were taken from listed of State bank of Pakistan. Sample of 50 customers from each sampled bank was taken consisting of total 500 customers using E-banking services of commercial banks. Total 427 questionnaires were received (85.40% response rate) and found valid which were used to analyze the results with the help of various statistical tools such as mean, standard deviation, simple linear regression, multiple linear regression and ordinal regression. It was concluded that E-banking services has a direct and positive impact on customer value and loyalty with the help of simple linear regression and multiple linear regression. Same results were obtained with the help of ordinal regression analysis. Finally, with the help of simple linear regression, multiple linear regression and ordinal regression, it was concluded that there is positive effect of E-Banking services on customer value and loyalty.