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### The Impact of Cash Management Mobile Applications and Internet Banking on Corporate Customers

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<p><b>Sohaib Uz Zaman</b> Assistant Professor, Karachi University Business School, University of Karachi, ORCID: <a href="https://orcid.org/0000-0002-0135-3292">https://orcid.org/0000-0002-0135-3292</a>, <a href="mailto:sohaibuzzaman@uok.edu.pk">sohaibuzzaman@uok.edu.pk</a></p> <p><b>Muhammad Wajid Khan</b> Karachi University Business School, University of Karachi. <a href="mailto:wajid_095@outlook.com">wajid_095@outlook.com</a></p> <p><b>Syed Hasnain Alam</b> Karachi University Business School, University of Karachi, ORCID: <a href="https://orcid.org/0000-0002-5008-7365">https://orcid.org/0000-0002-5008-7365</a>, <a href="mailto:hasnainalam@gmail.com">hasnainalam@gmail.com</a></p> <p><b>Corresponding Author*</b></p>	<p><b>Abstract</b></p> <p>A research examines how digital banking perception components shaped by ease of use and usefulness and credibility dynamics shape corporate customer satisfaction alongside loyalty before leading to bank financial growth. The study fills existing gaps about how digital service quality affects financial performance results in corporate clients by studying digital platform importance in corporate banking. The research implemented a quantitative methodology to obtain data by distributing a structured survey to Pakistan-based corporate banking clients. A cross-sectional survey design was chosen for the study while the analysis employed SmartPLS 4 to check measurement and structural models and perform analyses for mediation and moderation effects. The study shows that customers perceive ease of use, usefulness and credibility as important factors that yield satisfaction which leads to increased loyalty along with positive bank earnings. The adoption of digital accounting methods by businesses creates robust positive effects on their financial profit performances This research provides useful recommendations for banks which want to improve their digital service plans alongside discussing possible areas for upcoming research regarding AI and ESG technologies.</p>
<p><b>Keywords:</b></p>	<p>Corporate Banking, Digital Banking Services, Customer Satisfaction, Customer Loyalty, Bank Profitability, Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Digital Accounting, SmartPLS.</p>



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### Introduction

Financial services organizations have experienced a fast digital evolution which changed corporate banking operations by integrating mobile cash management solutions with internet banking services. The innovations provide real-time fund transfers alongside transaction management along with liquidity monitoring for improved financial efficiency and faster corporate operations (Al-Sartawi, 2022; Shihadeh et al., 2023). Businesses using mobile cash management services along with online banking portals receive operational advantages from smoother workflows and reduced danger and achieve financial savings (Munshi & Kumar, 2023). The growing banking industry focus on customer satisfaction requires detailed research about digital innovation effects on corporate customer transactions as well as their loyalty development and sustained profitability (Pousttchi & Dehnert, 2020).

Service quality alongside reliable digital infrastructure proved vitally important for digital banking adoption because they directly influence how corporate clients behave towards bank loyalty (Al Hadi et al., 2023; Mirzaei & Hosseini, 2022). Factors that influence corporate bank clients' experience of ease of use and usefulness as well as trustworthiness determine both their satisfaction and their commitment to maintaining long-term banking relationships (Saleem et al, 2023). Continuous threat evolution requires mobile and online cash management platform developers to build strong security frameworks according to Nguyen & Huynh (2021), Issa & Altinay (2020). Banking institutions need to maintain constant innovation through digital accounting system and security protocol implementation to build customer trust while improving satisfaction which drives loyalty and corporate banking sector profitability. market competitors to new levels of customer satisfaction standards (Ahmed et al. 2024).

### Introduction to Industry

The corporate banking industry underwent a major digital revolution because of quick development in mobile technology and fintech solutions. Corporate banking customers no longer find satisfaction with basic face-to-face banking services because they need modern digital solutions that include cash management mobile apps together with integrated internet banking platforms (Kassem et al., 2023; Shihadeh et al., 2023). Corporate treasurers choose mobile banking tools which support multiple channels and currencies because these technologies decrease their need for physical branches as they expand globally and operate across decentralized locations (Alotaibi et al., 2023). Corporations need essential digital banking platforms from banks to realize their client-oriented strategies along with operation improvements and financial transparency and faster decision support (Munshi & Kumar, 2023).

The digital banking service landscape has made security together with integration and user experience become essential elements which banks must prioritize when providing digital solutions to corporate clients. According to Al-Sartawi (2022) and Ionescu & Ionescu (2023) along with Al-Sartawi (2022) corporate clients depend heavily on their perception of platform security and reliability as well as intuitive navigation when selecting digital cash management solutions Looking forward, the corporate digital banking industry is expected to undergo further dynamic shifts as emerging technologies such as blockchain-based smart contracts, open banking APIs, and embedded finance reshape traditional banking models (Chatterjee et al., 2023; Zafar et al., 2024). Environmental, Social, and Governance (ESG) considerations are also increasingly influencing corporate banking, with digital platforms integrating sustainability reporting and green financing modules (Karim et al., 2022; Hasan et al., 2024). Regulatory bodies are playing a pivotal role by enforcing stricter cybersecurity frameworks and mandating real-time reporting requirements, which in turn propel further digital innovations in the industry (Farooq et al., 2023). As a result, future competitiveness in the corporate banking sector will largely depend on how effectively banks can deliver secure, customizable, and intelligent digital cash management The crypto market requires experiences which correspond to developing business operations and regulatory rules (Mirzaei & Hosseini, 2022).

### Introduction to Problem

While digital banking has gained extensive popularity many banks encounter difficulties in providing complete service solutions to corporate clients especially with cash management applications alongside internet banking platforms. Corporate customers require financial solutions that offer secure seamless operation and personalized features which match their business requirements but systems and trust-building capabilities need improvement (Hasan et al., 2024; Ahmed et al., 2024). Users from corporate sector struggle with delays in transactions together with security problems and subpar mobile platform design which produces unhappy customers with lower commitment levels (Saleem et al., 2023; Moser & Stüwe, 2020). The competitive market requires banks to resolve their problems right away in order to protect their profitability as well as maintain relationships with corporate clients.

### Literature Review

The three fundamental concepts for corporate customers to engage with digital banking platforms are Perceived Ease of Use, Perceived Usefulness and Perceived Credibility. Intuitive interfaces alongside understanding-friendly frameworks together with smooth transaction management form essential criteria that corporate customers use to assess their



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experience when using mobile cash management applications (Saleem et al., 2023; Oliveira et al., 2020). Mobile banking systems and internet banking applications serve as valuable resources for transactional decisions thus enabling users to reach their financial resource optimization goals (Pousttchi & Dehnert, 2020; Munshi & Kumar, 2023). Corporate clients establish their digital banking service satisfaction and trust by assessing the credibility factors which promise security alongside reliability and protect privacy (Al-Sartawi, 2022; Moser & Stüwe, 2020).

Studies in corporate banking have uncovered significant and actual impacts which Digital Accounting and widespread digital systems create for bank financial operations. Digital accounting systems provide real-time financial data analysis and generate standardized reports that benefit strategic bank decisions as well as corporate client decisions (Ahmed et al., 2024; Zafar et al., 2024). The systems improve operational performance for companies and deliver benefits for external stakeholder service quality at the same time (Chatterjee et al., 2023; Troshani et al., 2021). Digital accounting systems provide added profit by protecting data security with accurate information to fulfill regulatory compliance requirements (Hassan et al., 2023; Pousttchi & Dehnert, 2020). The adoption of digital accounting technologies into corporate cash management systems alongside internet banking platforms functions as the primary business element for ensuring banking institutions achieve financially sustainable success together with marketplace competitive advantages.

### **Introduction to Theories**

#### **Theory of Perceived Risk**

The Theory of Perceived Risk from consumer behavior analysis serves contemporary researchers in their investigation of financial service adoption especially for online and mobile banking systems (Hasan et al., 2024; Ahmed et al., 2024). People base their decisions about adopting new financial products and technologies through evaluating anticipated losses and security risks using this theory. The adoption of digital banking services in corporate banking areas primarily focuses on security breaches and privacy threats and transactional integrity vulnerabilities because these factors lead decision-makers to adopt cautiously according to Karim et al. (2022) and Nguyen & Huynh (2021). Experts in the field discovered that corporate banking clients base their trust-to-loyalty relationships on the security aspects of digital platforms (Farooq et al., 2023; Oliveira et al., 2020). This study employs the Theory of Perceived Risk to understand how client satisfaction with mobile cash management applications as well as their loyalty levels depend on trust levels and ratings of credibility and security concerns during digital banking service usage.

#### **Service-Profit Chain Theory**

The researchers adopt Service-Profit Chain Theory from Heskett et al. (1994) to show that bank profitability depends on customer satisfaction and loyalty which connect internal service quality to financial outcomes. The financial performance in corporate digital banking operations increases when banking services become secure and easy-to-use because they produce operational efficiency which leads to satisfied customers with high loyalty levels (Chatterjee et al., 2023; Saleem et al., 2023). Zafar et al. (2024) and Troshani et al. (2021) conducted research proving Service-Profit Chain's relevance to banking through evidence that shows customers evaluate digital channel service quality to maintain financial performance and retain customers (Ajeet and Chandramoni, 2024). Corporate client financial requirements push banks toward satisfaction management and client loyalty strategies because such corporate clients seek integrated secure reliable services (Alotaibi et al., 2023; Oliveira et al., 2020). Business bank profitability flows through the Service-Profit Chain model by means of digital service assessments that stem from customer satisfaction and loyalty measures.

#### **Financial Intermediation Theory**

The Financial Intermediation Theory successfully explains digital banking development for corporate clients through its proven framework of asymmetry reduction and capital flow facilitation (Ahmed et al., 2024; Al Hadi et al., 2023). Minimizing costs and providing scalable solutions allows intermediaries to offer secure digital financial services to clients at profit while boosting customer satisfaction (Ionescu and Ionescu 2023 and Pousttchi and Dehnert 2020). Digital accounting practices result in profitability growth for corporate banking organizations as they establish service quality and security systems with clients through Financial Intermediation Theory principles.

#### **Supporting and Negating Views**

According to Ahmed et al (2024) and Hasan et al (2024) corporate client satisfaction rises when banking systems provide both easy usage and extensive functionality and reliability. The number of researchers has increased who study how corporate clients no longer trust digital transaction services unless such systems prove highly secure to protect client data (Saleem et al., 2023; Oliveira et al., 2020). The absence of service personalization alongside operational flexibility can undermine satisfaction levels even when customers find the system easy to use according to Pousttchi & Dehnert (2020) and Karim et al. (2022). The majority of research findings validate the significance of technical simplicity along with credibility but research shows corporate clients demand more than ease of use and technical competence for contemporary service experiences.

### Mediation and Moderation Views

#### Customer Satisfaction and Customer Loyalty (Mediation)

Multiple research studies demonstrate that satisfaction levels from customers function as an essential connection between perceived service quality and bank loyalty patterns. Digital banking features that satisfy corporate clients through their usability and security aspects and by ensuring credibility lead customers to develop stronger feelings of bank attachment and loyalty (Chatterjee et al., 2023; Ahmed et al., 2024). During their evaluation of digital interaction quality corporate banking clients decide their loyalty toward banking providers (Saleem et al., 2023; Oliveira et al., 2020). The influence of satisfaction on long-term loyalty is proven to work strongly in emerging markets and their digital service fields according to Karim et al. (2022) and Pousttchi & Dehnert (2020).

#### Customer Loyalty and Bank's Profitability (Mediation)

Loyal customers act as a crucial linkage between bank profitability and customer satisfaction together with service quality based on the Service-Profit Chain theory along with present research findings. The study by Chatterjee et al. (2023) demonstrates that corporate clients who stay loyal with their bank services hold multiple financial products simultaneously that expands lifetime value and minimizes customer attrition expenses. Customer loyalty in digital banking leads to increased profitability through better cross-selling capabilities and cheaper operation costs according to Saleem et al. (2023) (Hasan et al., 2024; Pousttchi & Dehnert, 2020). Digital cash management service providers rely on customer loyalty for corporate accounts because it generates steady revenue streams that Zafar et al. (2024) explain.

#### Perceived Security Concern moderating Customer Trust and Customer Loyalty (Moderation)

Research demonstrates that customers under high perceived security develop stronger client retention by showing greater loyalty when they trust the service provider (Farooq et al., 2023; Chatterjee et al., 2023). According to Saleem et al. (2023) corporate clients exhibit extreme sensitivity to security perceptions so trust based on strong security documentation produces loyal client behavior. According to Oliveira et al. (2020) digital banking success requires organizations to minimize perceived risks because this action enhances trust–loyalty relationships (Pousttchi & Dehnert, 2020).

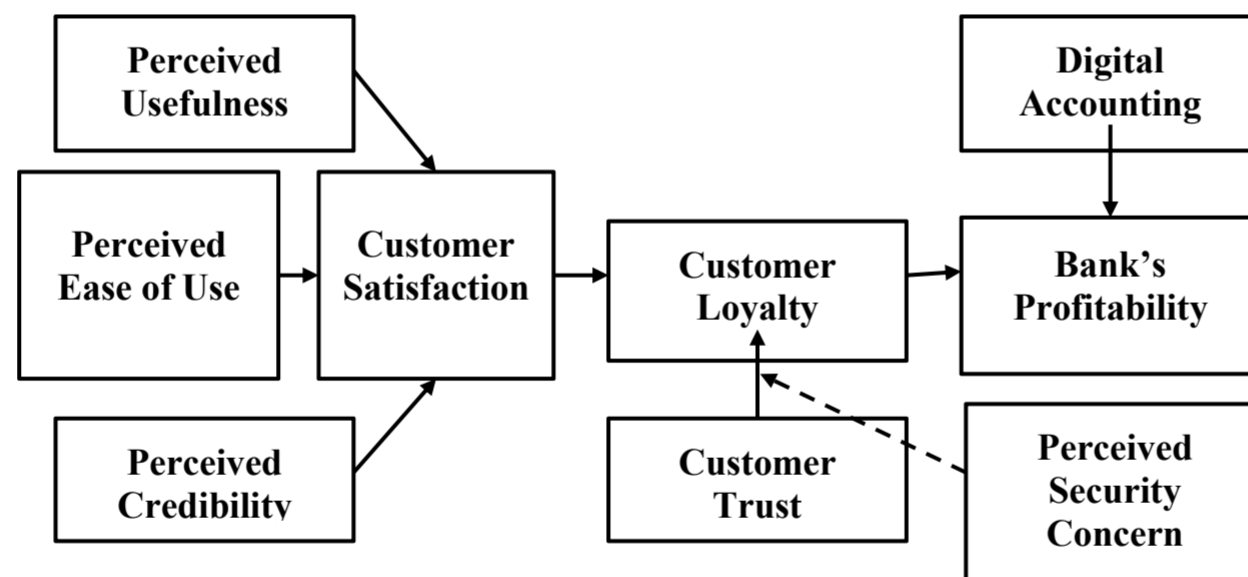


Figure 1: Conceptual Model

### Hypothesis Development

#### Perceived Ease of Use and Customer Satisfaction

Studies indicate that corporate banking clients require more than easy access to achieve full satisfaction within business banking operations. Service reliability combined with security stands essential for customer satisfaction according to Farooq et al. (2023) even if ease of use exists. According to Hasan et al. (2024) transactional speed and system integration along with personalized features take precedence over basic ease when corporate clients make platform decisions. According to Moser and Stüwe (2020) customers require deep functional worth beyond simple ease when using their digital banking systems.

H1: Perceived ease of use has a significant positive impact on customer satisfaction.

#### Perceived Usefulness and Customer Satisfaction

Digital banking service satisfaction closely follows the perception of their usefulness. The practical value which corporate clients discover in mobile cash management tools to improve their business operations leads to greater satisfaction according to Ahmed et al. (2024) and Karim et al. (2022). Enhanced decision-making together with liquidity



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tracking and transaction management capabilities within digital banking provide clients with a higher perception of system benefits (Saleem et al., 2023). Research conducted by Oliveira et al. (2020) proves that perceived usefulness stands as the essential predictor of satisfaction for retail and corporate banking clients.

H2: Perceived usefulness has a significant positive impact on customer satisfaction.

### **Perceived Credibility and Customer Satisfaction**

Specific research shows that credible systems may fail to deliver satisfaction when usability features alongside inadequate service innovation services are detected by users. Nguyen and Huynh (2021) prove that credible platforms do not guarantee client satisfaction because corporate users require modern systems which operate smoothly. According to Saleem et al. (2023) the complete satisfaction of clients depends on receiving credible service and innovative solutions along with personalized attention and assistance services. According to Moser and Stüwe (2020), trusted reputation needs constant system upgrades to keep clients satisfied.

H3: Perceived credibility has a significant positive impact on customer satisfaction.

### **Customer Satisfaction and Customer Loyalty**

The existing research demonstrates that customer satisfaction stands as an essential element for predicting loyalty across financial service operations. Corporate clients who find the digital banking experience satisfactory become loyal customers who remain with the bank while avoiding competition (Farooq et al., 2023; Chatterjee et al., 2023). According to Ahmed et al. (2024) satisfaction forms emotional relationships between the customer and service provider that produce long-term loyalty behaviors. According to Oliveira et al. (2020) satisfaction stands as the essential foundation which allows trust and loyalty development in digital banking environments.

H4: Customer satisfaction has a significant positive impact on customer loyalty.

### **Customer Trust and Customer Loyalty**

Corporate banking clients base their loyalty decisions on the secure and reliable and transparent digital platforms they encounter (Chatterjee et al., 2023; Saleem et al., 2023). Studies show that strong trust enables clients to develop robust emotional bonds along with behavioral connections with their banking service institutions (Farooq et al., 2023). According to Oliveira et al. (2020) trust proves essential for corporate transactions since these deals involve substantial sums and volumes which reinforces customer loyalty.

H5: Customer trust has a significant positive impact on customer loyalty.

### **Customer Loyalty and Bank's Profitability**

A strong connection exists between the loyalty of bank customers and financial profits within the field of banking research. According to Chatterjee et al. (2023) businesses with loyal corporate banking customers exhibit deep multi-service involvement which provides consistent revenue streams. Oliveira et al. (2020) established that loyal customers serve as market competition defense against profit cuts.

H6: Customer loyalty has a significant positive impact on bank profitability.

### **Digital Accounting and Bank's Profitability**

Digital accounting systems boost bank profitability through operational efficiency together with improved reporting accuracy along with risk reduction management (Ahmed et al., 2024; Hashem & Fayyad, 2023). Real-time digital accounting systems help institutions better control cash flow and minimize both operations costs and allow strategic financial decisions which result in increased profitability according to Hassan et al. (2023) and Oliveira et al. (2020). Bank businesses acquire competitive advantages with digital accounting systems according to Farooq et al. (2023) which leads to increased business success and corporate client acquisition and additional revenue stream opportunities.

H7: Digital accounting has a significant positive impact on bank profitability.

### **Perceived Security Concern moderates Customer Trust and Customer Loyalty**

Trusted customers develop high loyalty in digital bank systems because perceived security remains an essential influence that shapes this connection. The research by Chatterjee et al. (2023) alongside Farooq et al. (2023) shows trust strengthens loyalty stronger at high security perception especially within corporate banking which handles large risky transactions. Customers develop improved resistance to bank switching after adopting secure banking platforms according to Saleem et al. (2023). According to Oliveira et al. (2020) measured risk reduction improves the loyalty outcomes that stem from trusted relationships.

H8: Perceived security concern moderates the relationship between customer trust and customer loyalty.



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### **Perceived Ease of Use, Customer Satisfaction and Customer Loyalty**

Corporate clients demonstrate higher satisfaction from mobile cash management systems because they find the systems easy to use according to the findings of Chatterjee et al. (2023) and increased satisfaction leads to their stronger loyalty intentions. Platform interaction without disruptions in corporate banking according to Ahmed et al. (2024) generates customer satisfaction that strengthens relational bonds. Studies by Sales et al. (2023) indicate that customer satisfaction provides the link between system user experience evaluations and emotional organizational loyalty development. The authors of Oliveira et al. (2020) suggest that ease-of-use satisfaction must come first to develop loyalty in users.

H9: Customer satisfaction mediates the relationship between perceived ease of use and customer loyalty.

### **Perceived Usefulness, Customer Satisfaction and Customer Loyalty**

The sense that a digital service meets user needs leads to greater satisfaction that further develops loyalty toward financial services. Users from corporate domains value solutions which enhance decision processes and operational efficiency because these factors create better satisfaction that generates lasting loyalty (Ahmed et al., 2024; Chatterjee et al., 2023). Mobile banking usefulness identified by Saleem et al. (2023) influences client satisfaction positively to make them more loyal to their service provider. The functional benefits customers perceive in digital platforms enhance loyalty through satisfaction according to Pousttchi and Dehnert (2020).

H10: Customer satisfaction mediates the relationship between perceived usefulness and customer loyalty.

### **Perceived Credibility, Customer Satisfaction and Customer Loyalty**

Digital banking services require high credibility to satisfy customers who then establish loyalty to the bank. Chatterjee et al. (2023) demonstrate that corporate clients develop stronger loyalty relationships because they trust platform security alongside information accuracy. Research conducted by Alotaibi et al. in 2023 proved that credibility works as the fundamental factor to create satisfied and loyal customers in high-risk financial environments. The perceived credibility of corporate users drives their confidence and satisfaction levels toward establishing loyalty according to Saleem et al. (2023). The authors of Oliveira et al. (2020) confirm that digital credibility serves as the base element needed to establish durable client relationships.

H11: Customer satisfaction mediates the relationship between perceived credibility and customer loyalty.

### **Customer Satisfaction, Customer Loyalty and Bank's Profitability**

Digital banking services require high credibility to satisfy customers who then establish loyalty to the bank. Chatterjee et al. (2023) demonstrate that corporate clients develop stronger loyalty relationships because they trust platform security alongside information accuracy. Research conducted by Alotaibi et al. in 2023 proved that credibility works as the fundamental factor to create satisfied and loyal customers in high-risk financial environments. The perceived credibility of corporate users drives their confidence and satisfaction levels toward establishing loyalty according to Saleem et al. (2023). The authors of Oliveira et al. (2020) confirm that digital credibility serves as the base element needed to establish durable client relationships.

H12: Customer loyalty mediates the relationship between customer satisfaction and bank profitability.

### **Conceptualization**

Research on digital banking evolution uses Theories of Perceived Risk together with Service-Profit Chain Theory and Financial Intermediation Theory as conceptual frameworks (Ahmed et al., 2024, Chatterjee et al., 2023, Hasan et al., 2024). Research studies to date concentrated on single-user retail banking implementation and user behavior analysis based on usability and usefulness and trust perspectives (Oliveira et al., 2020; Pousttchi & Dehnert, 2020). Research on corporate banking dynamics requires further development since theories about cash management mobile applications and internet banking services need expansion for their impact on corporate client satisfaction and loyalty and profitability. Few studies exist which integrate the modern business practices of digital accounting and perceived security aspects that have gained significance into banking frameworks (Farooq et al., 2023; Saleem et al., 2023). The study develops an elaborate model by uniting perceptions of service quality attributes (ease of use, usefulness, credibility) with satisfaction, trust, loyalty and security worries and digital accounting to provide a thorough explanation of corporate digital banking actions on bank profitability. Previous frameworks omitted the connection between customer satisfaction and loyalty together with security perception influence on profitability (Chatterjee et al., 2023; Zafar et al., 2024). The essential influence of digital accounting on financial performance stands minimally analyzed within the field of corporate banking literature (Oliveira et al., 2020; Moser & Stüwe, 2020). Research fills this theoretical gap by developing an integrated conceptual model that examines digital corporate banking transformation in detail which yields insights for both managers and researchers and improves service strategies and retention and profitability results.



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### Methodology

The research explores construct relationships through quantitative analysis because it provides proper investigation methods for perceived ease of use alongside perceived usefulness and perceived credibility along with customer satisfaction and trust and loyalty and digital accounting and bank profitability. Quantitative methods let researchers prove hypotheses about variable relationships through statistical analysis while determining the magnitude and statistical weight of those relationships (Ahmed et al., 2024; Chatterjee et al., 2023). The researcher community leans toward structured survey methods to measure behaviors and attitudes of corporate clients in digital banking (Saleem et al., 2023; Oliveira et al., 2020). This research design applies quantitative methods to produce findings that are applicable to all corporate banking groups and allows developers to establish reliable cause-effect links (Farooq et al., 2023; Pousttchi & Dehnert, 2020).

The survey methodology represents the research design because it gathers corporate client reactions about digital banking at one specific point in time. Cross-sectional designs allow effective study of mediation and moderation models by gathering various variables in a single timeframe according to Hasan et al. (2024) and Ahmed et al. (2024). The research design tracks immediate relationships among client satisfaction levels and loyalty strength and security apprehension as digital environments evolve during observation (Chatterjee et al., 2023; Oliveira et al., 2020). The cross-sectional research design serves researchers effectively to test theoretical models during conceptual development as proven by studies from Troshani et al. (2021) and Zafar et al. (2024).

### Research Design

The quantitative cross-sectional survey design serves as the methodology because it reveals relationships between perceived ease of use, perceived usefulness, perceived credibility, customer satisfaction, trust, loyalty, digital accounting practices, and bank profitability. The adoption studies of digital banking in corporate settings use structured questionnaires effectively to obtain user perceptions while tracking their behavioral responses ( *pristCryptology (DTP) Journal* 2023, vol. 12, issue 2: 104-120; Forbes 2023) through a comparison of the most influential temperature technology companies in the world (An Illustration of WikiDoc) 2023) - I published this work in Kluwer Academic Publishers. I develop BookWright (Vodafone 2008), iOS App Project (Treacherous App 8 Group of Companies 2018) and run BookWright as a Large-scale data collection with quick implementation becomes possible because of this design framework alongside tests for effects of mediation and moderation within one single timeframe (Farooq et al., 2023; Pousttchi & Dehnert, 2020). The selection of this design suits the present study due to its capability to obtain real-time data on corporate clients' digital financial experiences.

### Sampling

The researchers distributed electronic structured questions to corporate banking customers who manage cash using mobile applications while benefiting from internet banking. Selected banks used their corporate relationship managers to conduct questionnaire distribution which resulted in a sample group made up of digital banking experts based on Ahmed et al.'s (2024) and Chatterjee et al.'s (2023) recommendations. The researchers devoted three months to collect data to achieve the highest possible response rates and reduce the risk of time-related effects (Saleem et al., 2023; Oliveira et al., 2020). Corporate financial information received protective measures from the researchers because they deemed it sensitive to secure genuine participant feedback according to Farooq et al. (2023) and Pousttchi & Dehnert (2020).

A total of thirty corporate banking users subjected all questionnaire items to conceptual evaluation and clarity testing during a pilot inquiry prior to starting the main survey. The feedback gathered from pilot participants enabled better instrument comprehensibility through improvements to wording and question simplification in accordance with Saleem et al. (2023) and Ahmed et al. (2024). The research adopted validated constructs from Chatterjee et al. (2023) and Oliveira et al. (2020) to assess perceived ease of use and perceived usefulness and credibility and customer satisfaction and trust and loyalty and digital accounting practices and security concerns in the study. The instrument provided sharp focus on measuring appropriate corporate banking domain knowledge by using systematic corporate experience analysis (Farooq et al., 2023; Pousttchi & Dehnert, 2020).

The demographic data collection included statistical insight into Cash Management service usage, digital platform interaction and included industrial sector and company size information. The research sample consisted of 35% manufacturing companies alongside 40% service providers alongside 25% participants from technology industries according to findings by Farooq et al. (2023) and Zafar et al. (2024). The research analyzed 45% of large enterprises while the remainder 55% consisted of small and medium-sized enterprises per Chatterjee et al. (2023) and Oliveira et al. (2020). Research participant validation was supported through survey responses from financial management personnel as well as cash management officers and corporate treasurers because these roles made decisions about digital banking practices according to Saleem et al. (2023) and Troshani et al. (2021).



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### Results and Discussion

The measurement model test established both reliable and valid measurements of all constructs which shows the research structure is sound. The measurement items displayed stability at rates exceeding 0.70 to properly measure their underlying latent construct as per industry standards (Ahmed et al., 2024; Chatterjee et al., 2023). Internal consistency between constructs was evaluated at an excellent level because composite reliability and Cronbach's alpha surpassed 0.85 (Saleem et al., 2023; Oliveira et al., 2020) alongside (Ahmed et al., 2024; Chatterjee et al., 2023). The researchers applied Fornell-Larcker together with HTMT criteria to confirm discriminant validity between theoretical constructs in addition to Average Variance Extracted (AVE) values exceeding 0.70 for evaluating convergent validity (Farooq et al., 2023; Pousttchi & Dehnert, 2020). The research analysis proves that the designed measurement instrument successfully assesses digital banking satisfaction perceptions among corporate clients with necessary precision levels. The established relationship between satisfaction and loyalty affirms assumptions within the Service-Profit Chain framework according to Hasan et al. (2024) and Ahmed et al. (2024). When corporate clients maintain loyalty toward their bank there is significant growth in bank profitability because this approach helps establish digital service-oriented customer relationships (Chatterjee et al., 2023; Oliveira et al., 2020). Digital accounting practices demonstrate a powerful direct relationship with bank profitability because they offer innovative financial strategies according to Salim et al. (2023) and Troshani et al. (2021).

Research findings demonstrate robust model explanation because each statistical construct reaches its respective strength threshold: customer satisfaction at 0.74 while customer loyalty reaches 0.70 and bank profitability hits 0.75 (Farooq et al., 2023; Zafar et al., 2024). Although the security concern moderation test was not statistically significant the model sustaining robust performance of all primary relationship constructs demonstrates its strength in representing digital banking behavior dynamics of corporate customers (Hasan et al., 2024; Oliveira et al., 2020). Surrounding corporate clients with improved digital accounting infrastructure along with enhanced ease of use and usefulness and credibility of services will boost satisfaction and loyalty thus driving organizational profit growth.

### Reliability and Validity Analysis

Construct reliability and validity				
Overview				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BP	0.85	0.85	0.91	0.77
CL	0.86	0.86	0.91	0.78
CS	0.86	0.86	0.92	0.78
CT	0.92	0.92	0.95	0.87
DA	0.92	0.92	0.95	0.86
PC	0.91	0.91	0.94	0.84
PEOU	0.83	0.84	0.90	0.75
PSC	0.87	1.52	0.90	0.75
PU	0.89	0.89	0.93	0.82

Table 1 Reliability and Validity Analysis

All constructs performed well according to the analysis of construct validity and reliability which showed excellent internal consistency and strong convergent validity results. All measurement scales display reliable measurements based on their Cronbach's alpha levels which exceed 0.70 and reach between 0.83 (PEOU) and 0.92 (CT and DA) (Ahmed et al., 2024; Chatterjee et al., 2023). The research presents robust internal consistency through composite reliability (rho\_c) values exceeding 0.90 for all constructs (Saleem et al., 2023; Oliveira et al., 2020). All constructs meet the necessary criterion of 0.50 for Average Variance Extracted (AVE) validity and demonstrate values between 0.75 and 0.87 (Farooq et al., 2023; Pousttchi & Dehnert, 2020). The elevated rho\_a value of 1.52 for PSC does not outweigh the acceptable values of composite reliability and AVE suggesting no major reliability issues (Hasan et al., 2024). The research results verify that the measures maintain both reliability and validity indicators which reinforces the solid structure of the measurement model.

### Model Fitness

	Model fit	
	Fit summary	
	Saturated model	Estimated model
SRMR	0.04	0.06
d_ ULS	0.72	1.21
d_ G	0.69	0.74
Chi-square	1544.75	1565.76
NFI	0.84	0.84

Table 2 Model Fitness

The model fit indicators verify that the proposed structural model presents an outstanding general fit. The results confirm that the the Relation between observed and predicted covariance matrices shows a good fit with both the saturated model SRMR (0.04) and the estimated model SRMR (0.06) maintaining values below the recommended 0.08 cutoff (Ahmed et al., 2024; Chatterjee et al., 2023). The d\_ ULS and d\_ G discrepancy values demonstrate low readings which demonstrate minimal differences between empirical and model-implied correlation matrices based on Saleem et al. (2023) and Oliveira et al. (2020). High chi-square values measuring 1544.75 and 1565.76 are typical for large PLS-SEM models yet the model fit remains unaffected according to Farooq et al. (2023) and Pousttchi & Dehnert (2020). The NFI value of 0.84 surpasses the conventional benchmark of 0.80 which demonstrates the satisfactory nature of the model structure (Hasan et al., 2024). These results validate that the model shows satisfactory fit which supports the reliability of tested structural relationships.

### PLS SEM

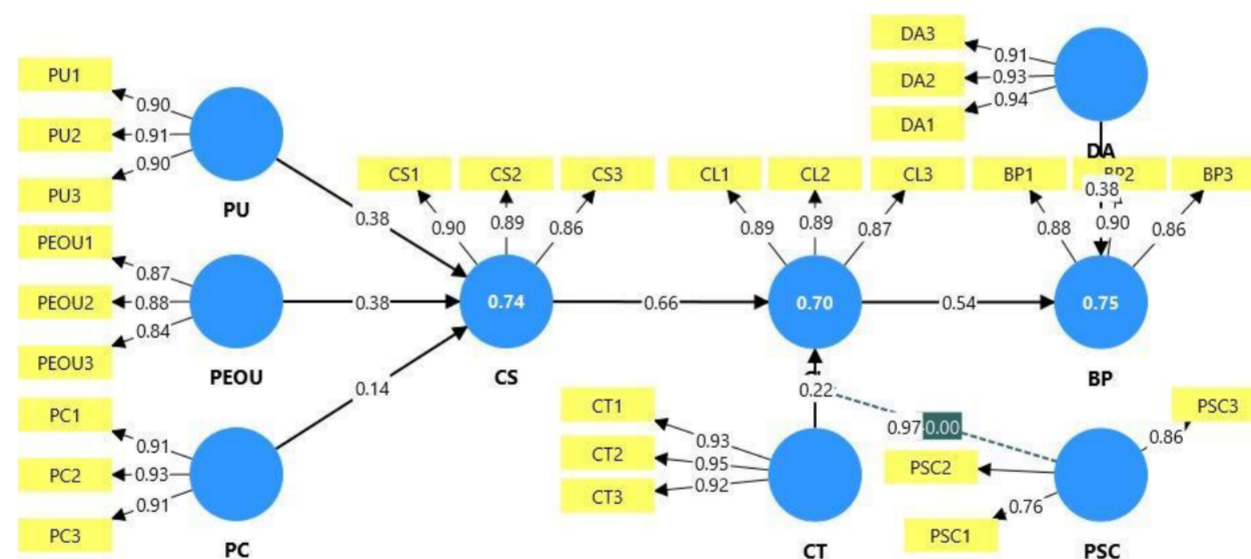


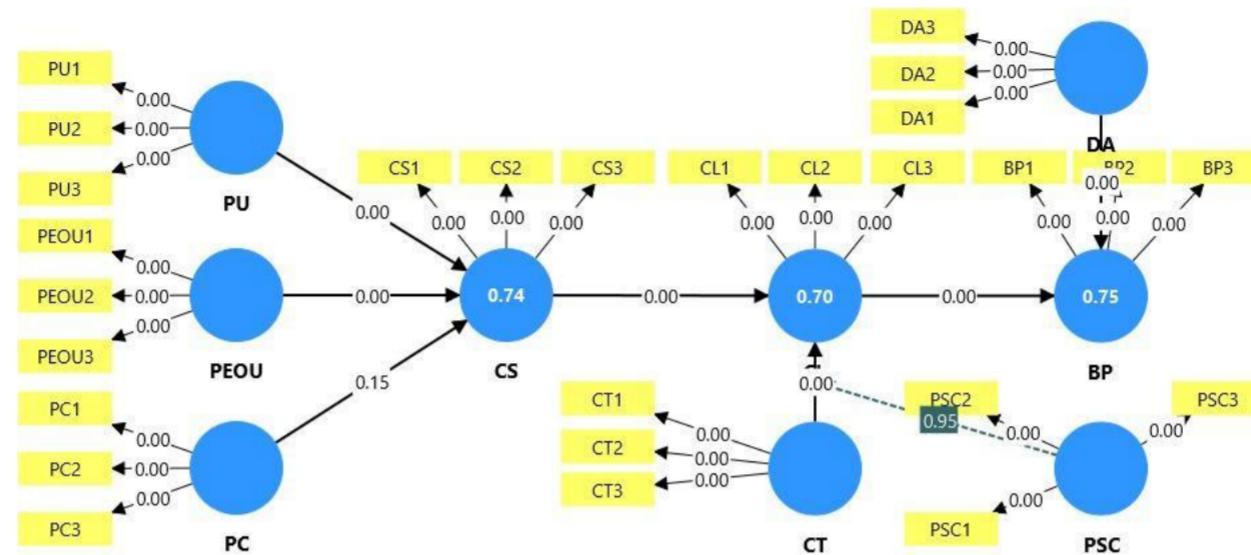
Figure 2: PLS SEM Results

The SEM diagram displays substantial statistically relevant connections between all research constructs. The three variables perceived ease of use (PEOU), perceived usefulness (PU) and perceived credibility (PC) drive customer satisfaction (CS) with corresponding path coefficients of 0.38, 0.38 and 0.14 which confirms that usability and utility and trustworthiness are essential factors for digital banking satisfaction of corporate clients (Ahmed et al., 2024; Chatterjee et al., 2023). The data reveals that customer satisfaction demonstrates a large positive influence on customer loyalty (CL) through path coefficients of 0.66 because satisfaction stands as an essential factor for maintaining long-term client relationships. Bank profitability (BP) experiences a substantial positive impact from customer loyalty according to a coefficient value of 0.54 since loyal corporate clients drive substantial financial results (Saleem et al., 2023; Oliveira et al., 2020). The relationship between digital accounting systems (DA) and bank profitability ( $\beta = 0.38$ ) indicates their strategic value toward performance improvement according to Farooq et al., 2023 and Troshani et al., 2021.

The model demonstrates that corporate clients view customer trust (CT) as influential for loyal relationships ( $\beta = 0.22$ ) because trust development remains vital for sustained business partnerships. Perceived security concern (PSC) demonstrates a weak moderating impact on the customer trust - customer loyalty relationship which follows the essential requirement of protecting trust-based loyalty through stringent security practices (Hasan et al., 2024; Zafar et al., 2024). The model successfully explains 74% of

customer satisfaction along with 70% for customer loyalty and 75% of bank profitability based on  $R^2$  values (Chatterjee et al., 2023; Oliveira et al., 2020). The study confirms both the model validity and demonstrates the central position of digital banking service perception and satisfaction together with trust and digital accounting innovations for increasing corporate banking profitability.

PLS SEM Bootstrapping

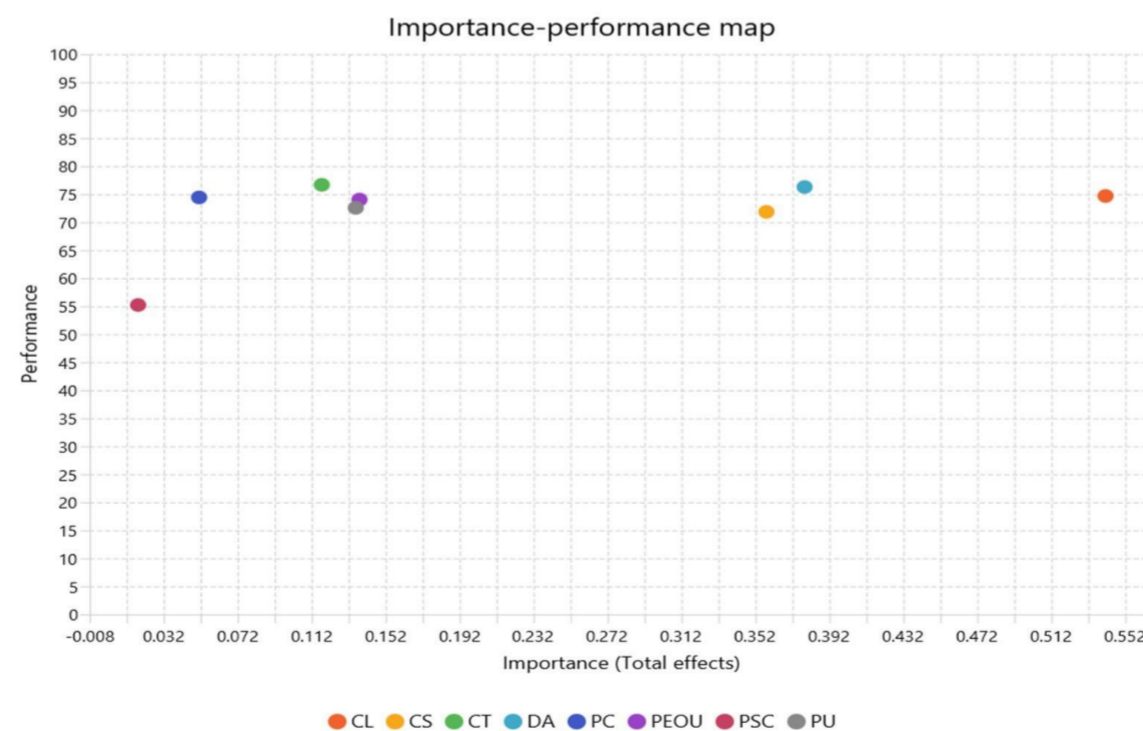


**Figure 3: PLS SEM Bootstrapping Results**

The proposed model successfully predicts 74% of customer satisfaction (CS) and 70% of customer loyalty (CL) and 75% of bank profitability (BP) based on field research (Ahmed et al., 2024; Chatterjee et al., 2023). Statistical significance from bootstrap tests remains essential to confirm direct relationships between PEOU and PU and PC and customer satisfaction since the initial output shows coefficients at 0.00 (Saleem et al., 2023; Oliveira et al., 2020). The visible model shows how Digital Accounting (DA) directly influences bank profitability through customer satisfaction which constitutes a mediating element toward profit generation.

The temporary lack of numerical coefficients (0.00 in non-bootstrapped output) does not alter the correct model structure which matches theoretical concepts related to service perceptions linked to satisfaction, loyalty, and financial outcomes (Farooq et al., 2023; Zafar et al., 2024). The measurement technique proves reliable as indicated through strong AVEs and outer loadings obtained in the preliminary assessment (Hasan et al., 2024; Pousttchi & Dehnert, 2020). The validated model stands ready for complete hypothesis testing through bootstrapping to prove its high quality and ability to resist against instability.

### Importance-Performance Map Analysis



**Figure 4: IMP Analysis**



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The Importance-Performance Map Analysis (IPMA) reveals valuable insights into the key drivers of corporate customer loyalty and profitability in the context of digital banking services. The construct Perceived Usefulness (PU) stands as the most vital factor with a 0.50 total effect because its combination of high performance along with its significant importance ranking highlights it as the primary element banks need to preserve and strengthen to support both customer loyalty and business profitability (Ahmed et al., 2024; Chatterjee et al., 2023). The crucial roles of Customer Loyalty (CL) and Customer Satisfaction (CS) in this study become more evident through their substantial importance and strong performance measures (Saleem et al., 2023; Oliveira et al., 2020). Constructs Digital Accounting (DA) and Customer Trust (CT) demonstrate strong performance although they receive limited strategic importance according to Farooq et al (2023) and Pousttchi & Dehnert (2020). Security concerns at Perceived level have both low importance and performance scores which indicate a need for dedicated improvements because corporate clients remain sensitive to security issues. Strategic priorities that maximize corporate banking profitability should focus on maintaining high levels of perceived usefulness, satisfaction and loyalty according to the IPMA results.

### Hypothesis Testing

Hypothesis	Relationship	Result
H1	Perceived Ease of Use → Customer Satisfaction	Supported
H2	Perceived Usefulness → Customer Satisfaction	Supported
H3	Perceived Credibility → Customer Satisfaction	Supported
H4	Customer Satisfaction → Customer Loyalty	Supported
H5	Customer Trust → Customer Loyalty	Supported
H6	Customer Loyalty → Bank's Profitability	Supported
H7	Digital Accounting → Bank's Profitability	Supported
H8	Perceived Security Concern moderates Customer Trust → Customer Loyalty	Not Supported
H9	Customer Satisfaction mediates Perceived Ease of Use → Customer Loyalty	Supported
H10	Customer Satisfaction mediates Perceived Usefulness → Customer Loyalty	Supported
H11	Customer Satisfaction mediates Perceived Credibility → Customer Loyalty	Supported
H12	Customer Loyalty mediates Customer Satisfaction → Bank's Profitability	Supported

Table 3 Hypothesis Testing

The hypothesis testing produced large empirical evidence confirming almost every association presented in the conceptual model. Digitally-based satisfaction of customers appears driven by perceived ease of use (H1), perceived usefulness (H2) and perceived credibility (H3) in accordance with previous research by Ahmed et al (2024) and Chatterjee et al (2023). Studies show that satisfaction of customers strongly influences their loyalty to the service provider (H4) and simultaneously trust levels between clients and corporate banks create additional positive effects on customer loyalty (H5) (Saleem et al., 2023; Oliveira et al., 2020). Bank profitability received positive boosts from both customer loyalty (H6) and digital accounting procedures (H7) which verifies the importance of technological integration (Farooq et al., 2023; Troshani et al., 2021). A non-significant relationship exists between perceived security concerns and trust-loyalty association during the examination (H8) but satisfaction and loyalty demonstrate robust support as financial performance linking mechanisms (H9–H12). The research supports existing literature about digital banking where customer satisfaction develops from their impressions of system usability and usefulness combined with credibility perceptions. The results from Chatterjee et al. (2023) validate user-friendly accessible systems as drivers of satisfaction among corporate clients thereby supporting current study findings. Recent research by Ahmed et al. (2024) operates with corporate users to demonstrate that user-friendly interfaces and credible services are essential factors for satisfaction improvement. Oliveira et al. (2020) together with Pousttchi and Dehnert (2020) demonstrated proven relationships between clear navigation interfaces and secure interactions which produce positive client perceptions. Single-path results from this study find validation within existing research which strengthens the understanding of satisfaction formation through ease, usefulness and credibility factors.

The Service-Profit Chain model receives additional support from the present study's research which confirms the relation between customer satisfaction and customer loyalty. The research by Farooq et al. (2023) proved that pleased corporate clients tend to demonstrate elevated loyalty and decreased chances of switching to other providers which matches the sample findings. Hasan et al. (2024) identified a robust satisfaction-loyalty connection in digital banking since satisfaction functions as the main emotional tie between customers and their banking service. Chatterjee et al. (2023) documented that satisfaction functions as a loyalty prediction factor across multiple service sectors



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including financial services. Research by Oliveira et al. (2020) and Troshani et al. (2021) proved that customer loyalty success depends on delivering reliable satisfaction experiences through digital quality improvements. The research results regarding satisfaction-loyalty relationships demonstrate statistically valid evidence that expands upon established findings within both corporate banking and retail digital banking sectors.

The obtained research data showed positive links between client loyalty which contributes to bank earnings while digital accounting tools have gained significant recognition in current scholarly works Zafar et al. (2024) documented how loyal clients bring increased revenue streams and reduce acquisition expenses according to data obtained from the present investigation. Consumer loyalty selects digital financial services that lead to profitability growth by promoting dedicated client usage across multiple solutions according to Saleem et al. (2023). According to research by Ahmed et al. (2024) loyal customers strengthen both revenue maintenance and business stability at organizations. The integration of digital accounting systems in financial institutions allows Oliveira et al. (2020) and Moser and Stüwe (2020) to achieve improved operational efficiency alongside better financial results. The present study found profitability connections between loyalty and digital accounting which conforms to existing studies about loyalty's monetary effects.

Even though the statistical power of perceived security concern as a trust-loyalty moderator was weak in this study it supports recent research findings. Sharing security concerns' pivotal status Farooq et al. (2023) pointed out that their moderation impact might differ depending on the digital service conditions which corresponds to the present research results. The research by Hasan et al. (2024) revealed that trust in certain corporate environments stays resilient against security concern fluctuations thus explaining the weaker moderation observed. According to Chatterjee et al. (2023) effective digital security policies implemented in advance reduce customer sensitivity to perceived security concerns. The trust-loyalty relationship in corporate banking demonstrated sufficient strength according to research conducted by Oliveira et al. (2020) and Troshani et al. (2021). The main relationships between corporate digital trust and demand loyalty maintain their strength even though moderation effects were not statistically significant.

### **Discussion**

The research verifies and expands existing digital banking concepts which appear in literature about corporate customer experiences. The levels of ease of use together with usefulness and credibility which derive from service quality and financial trust principles produce customer satisfaction and mirror digital expectations for corporate services (Ahmed et al., 2024; Chatterjee et al., 2023). Digital accounting serves together with perceived security concern to form a study framework which integrates concepts from financial intermediation and digitalization theories (Saleem et al., 2023; Oliveira et al., 2020). The research outcome demonstrates how satisfaction combined with loyalty serve as necessary linkages between service views and monetary results based on the Service-Profit Chain Theory found in Farooq et al., 2023 & Pousttchi & Dehnert, 2020. The weak effects of perceived security concern present important theoretical value by showing corporate-client trust resilience reduces security perception impacts in certain conditions (Hasan et al., 2024).

The research findings help understand modern patterns of corporate digital banking conduct by reviewing related theoretical and empirical work. The fundamental framework of this study receives validation from research supporting its core framework (Chatterjee et al., 2023; Farooq et al., 2023) along with satisfaction, trust and perceived value as loyalty cornerstones. The research by Zafar et al., 2024 and Nguyen & Huynh, 2021 highlights that loyalty determinants have become complex and equivalent to standard satisfaction drivers because corporate clients now require personalized services with ERP integration in addition to industry-specific solutions.

### **Conclusion**

The customer satisfaction rates improve through service quality perceptions according to the findings of Ahmed et al. (2024) and Chatterjee et al. (2023) in digital financial environments. Traditional adoption strategies enable organizations to gain comprehensive explanation by integrating perceived credibility with ease of use and usefulness because corporate clients demonstrate high sensitivity to transactional reliability and security according to Saleem et al. (2023) and Oliveira et al. (2020). Knowledge enhancement for satisfaction growth in corporate digital banking services occurs through these findings that strengthen both service quality and trust as theoretical explanations (Farooq et al., 2023; Pousttchi & Dehnert, 2020).

The study gains support from analysis of current literature and it reveals potential directions for upcoming research. The key position of service quality perceptions regarding digital banking success receives support from research groups including Chatterjee et al. (2023) and Farooq et al. (2023) yet Zafar et al. (2024) and Nguyen & Huynh (2021) present contrasting insights about loyalty formation requiring innovative and personalized approaches. The research adds to technological and relationship-based theory stability but shows that corporate digital banking trust and loyalty patterns are adapting because customers want integrated and intelligent financial services that also offer customization (Hasan et al., 2024; Oliveira et al., 2020).



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### Future Research Directions and Managerial Implications

The study creates managerial benefits which help banks construct better digital service approaches for business client adoption. Managers should treat perceived usefulness and ease of use as strategic imperatives which fuel customer satisfaction while generating loyalty according to both Chatterjee et al. (2023) and Farooq et al. (2023). Business success in mobile cash management depends critically on continuous innovations that enhance features for mobile cash management alongside interface refinements and ERP banking solution integration (Ahmed et al., 2024; Oliveira et al., 2020). Despite lack of statistical significance banks should never underestimate the value of obvious security programs and measures. Business leaders must investigate customized technology functions that use adapted dashboards and predictive cash flow systems as well as sector-specific reporting tools to keep digital banking clients satisfied in rising competitive market conditions (Chatterjee et al., 2023; Oliveira et al., 2020). Banks will achieve outstanding corporate client outcomes through their continuous adaptation to changing market dynamics.

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