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Role of Web Design, E-Payment and E-Traceability with Mediating Role of Consumer Behavior to Develop Customer Satisfaction for Emerging Bricks and Clicks Business Model Trends in South Punjab

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ABSTRACT

The purpose of this study is to determine the role of web-design, e-payment and e-traceability in developing customer satisfaction with the mediating role of consumer behavior in emerging bricks and clicks businesses trends in South Punjab. In the era of Covid-19, the online businesses are increased in South Punjab, but customer' satisfaction is still a challenge in bricks and clicks businesses. In this study, random sampling technique was used to collect the quantitative data from the target population of South Punjab on a five-point Likert scale questionnaire. The study demonstrates there is a significant role of web-design, e-payment and e-traceability in developing customer satisfaction with the mediating role of consumer behavior in South Punjab. This study has significant theoretical as well as practical implications. It contributes a theoretical framework to knowledge explaining relationship of variables. It also provides a way to increase customers' satisfaction for online businesses in South Punjab.

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1. Introduction

In the modern time, the trend of online business is emerging in South Punjab because the people of South Punjab are getting interested to purchase online from different web stores as this trend was on peak during covid-19, due to this pandemic, the whole country was at lockdown. It is a fact that due to the covid-19 pandemic the economic growth is declined. In the same way, due to this pandemic, the

SMEs have decided to shift the business to the business with bricks and clicks model because e-business helps to attract the consumers and provide them satisfaction in the time of lockdown (Nah & Siau, 2020). Due to this pandemic, the satisfaction of consumers is decreased and they have nothing, but the bricks and clicks business model to adopt as a new method to fulfill their need by the market (Roggentin, 2018). The bricks and clicks model of online purchasing is providing benefit to the consumer in terms of e-payment system, e-traceability, and the layout of websites (Savin & Silberg, 2000). Similarly, the markets like Amazon, Warby Parker, and Zalando are delivering quality products to buyers. on their clicks, and these business organizations are also providing an opportunity to the customers to get interested in the online business model by providing them unique experience (Nguyen & Huynh, 2018).

Different factors are directly or indirectly influencing the performance of e-business in South Punjab because the consumers of South Punjab are not satisfied and they are getting similar to the e-business as they were addicted to the traditional businesses system due to their low literacy rate and less awareness of e-business system. In this regard, customer satisfaction is directly dependent on consumer behavior that is continuously changing due to different kind of variables that are responsible to modify consumer behavior and customer satisfaction (Le, Nguyen, & Truong, 2020). Also, the e-payment system has a key responsibility in the e-business because without an e-payment system it would be difficult for the consumer to pay to the merchandiser and get the product. The purpose of e-payment is to facilitate the consumers and the businesses in the terms of financial transactions in modern times through different mediums and payment gateways (Alam & Noor, 2020). In this way, the consumers of South Punjab are not provided with the opportunity to get access to the e-payment gateways that could help the customers to purchase products. Moreover, e-traceability is also playing the role of a variable that is influencing consumer behavior because the most consumer wants to know all the information about the shipment of the product (Huang & Cheng, 2012). Further, digital traceability helps the consumers to online identify and track the products to get all the information about their shipment (Vinitha & Vasantha, 2017).

This study has quantitative and cross-sectional method of research that is based on questionnaire in which the target audience of South Punjab is taken as the appropriate population for sample. In this regard, the questionnaire is designed to take response that would be used to analyze the perception of people regarding the variables such as e-payment system, e-traceability, and web design to understand how these variables help to improve the behavior of the customers regarding business and the consumer satisfaction. In the same way, the sample is based on the well-educated people who understand the questionnaire and its different dynamics to provide an impartial and comprehensive study about the behavior and satisfaction of the consumers of South Punjab. This study adopted a well-designed questionnaire that is based on constructs and scale items that are taken carefully for each variable of theoretical framework.

The purpose of this study is to understand how these variables are playing a key role while shaping the consumer behavior to the bricks and clicks business model that could ultimately result in consumer satisfaction. Previously, it was observed that the consumers of South Punjab were not motivated and their behavior is negative to the e-business because they have not the good experience for it rather, they always prefer to go with the bricks business model to purchase the product physically as they have no addiction to the purchasing product visually (Sheth, 2020). Therefore, this study is designed address what kind of problem the consumers have South Punjab are facing while it comes to the e-business and how this problem could be eliminated to work for the positive consumer behavior about Punjab. If the consumer behavior of South Punjab is positive to the e-business then consumer

satisfaction would be increased and in return, there would be a good relationship between the consumer behavior of South Punjab and the performance of e-business.

2. Literature Review

2.1 Role of Web Design in Consumer Behavior and Customer Satisfaction

Web design is the layout that is displayed to the audience on the internet for content showing (Liu, Li, Huang, & Zhao, 2017). Different researches claim that if the consumer is provided with the blue interface on the website, then he would get information appropriately and, in this regard, his behavior would be increased (UKAJ, RAMAJ, & LIVOREKA, 2020). However, if he has to face the yellow interface on the website then, it would be difficult for him to get attractiveness, and his behavior would be negative. Similarly, according to the study of Rasli, Khairi, Ayathuray, and Sudirman (2018), the readable content on the website matters a lot to shape the consumer behavior, because if the consumer is provided with the information on a single page without moving the navigation key, then he would get satisfaction, otherwise, his perception would be completely different from the interface of the website. However, it is a fact that the experience of the consumer while interacting with any website could change their behavior because the layout and the structure of the website matter a lot in shaping the consumer behavior (Liu et al., 2017; Rasli et al., 2018). This is because when the consumer has a positive mood and he got attractive color on the website when he visits to purchase any product then this emotional attachment with the interface and color good provide a unique experience because by his overview of web pages and a different section of product description including heading and pictures of the product provide him with a combination of unique experience to develop a positive attitude and purchase the product from that website (Liu et al., 2017; Sheth, 2020). In this way, the web development team of the bricks and clicks business model needs to have experts who could effectively manage the website to develop the long-term relationship with the consumers because in the mature markets it is necessary to work on the website as the competition in e-business is increased.

H1. *The website's appearance and design are crucial to modify consumer behavior.*

H2. *The website's appearance and design are important to develop customer Satisfaction.*

2.2 Role of E-payment in Consumer Behavior and Customer Satisfaction

E-payment refers to the transaction-making system on the internet with the help of different gateways to make the financial relationships between the individuals and the organizations (Hassan & Shukur, 2022). According to Yu and Chung (2022), the developers of e-payment had a purpose because they wanted to facilitate the business to shift on the internet and have transactions with the customer digitally. As far as, the success of the bricks and clicks business model is concerned, it is directly dependent on the performance of electronic transactions that helps to grow the business by generating revenue (Salloum & Al-Emran, 2018). In this way, e-payment usage depends on security and trust and therefore the increase in usage of e-payment depends on both. However, e-payment is a technology that doesn't involve physical cash here the payment is done through the electronic medium (Diong & Toh, 2022). No doubt, electronic payment is workable in the digital arena A. Khan et al. (2020), and it is being used globally, but also the percentage of risk is involved in it, and due to this factor, many customers avoid to go with this digital payment system because they don't want to share their bank details with business management. In this era, the study of Huang and Cheng (2012) demonstrates that with the emergence of technology, the usefulness of e-payment has been increased because now the people and the business are shifting to the bricks and clicks business model, and it has become essential for the business to go with e-payment system to develop the consumer behavior and consumer satisfaction at the same time. c

H3. *The e-payment system has a key role in the development of consumer behavior.*

H4. *The e-payment system helps in developing consumer Satisfaction.*

2.3 Role of E-traceability in Consumer Behavior and Customer Satisfaction

E-traceability in business refers to the access of information provided to the consumers to track the package pre-shipment and post-shipment to get the information about the current status of delivery including location and other factors such as customs and the service provider (Corallo, Latino, & Menegoli, 2019; Lee & Yeon, 2021). It has greater importance in the business because businesses are designed to provide the products to the consumers at the appropriate delivery time to satisfy the consumers. Indeed, according to the study of Masudin, Ramadhani, Restuputri, and Amallynda (2021), the consumers seek the information about their shipment because they want to track the time and location of delivery, in this regard, the role of e-traceability is increased because to satisfy this need of customers, businesses are required to develop a professional e-traceability system with well-trained staff. Also, if the e-traceability has quality in providing services to the consumers then their behavior changed to a higher level of satisfaction (Corallo et al., 2019; Lee & Yeon, 2021). Therefore, the consumers prefer the businesses that provide important information about e-traceability because this service is being considered as the competitive advantage by the consumers, and if they get the shipment information on their single click, they would go for that business model for financial transactions and purchase. Moreover, along with e-traceability, the issue of service delivery is important (A. J. Khan et al., 2021), because if the service is not provided appropriately, and the products are replaced or damaged, then the consumer behavior would be changed (Bettín-Díaz, Rojas, & Mejía-Moncayo, 2018).

H5. *In the online business model, e-traceability enhances the consumers' behavior.*

H6. *In the bricks and clicks business model, e-traceability helps in customer Satisfaction.*

2.4 Consumer Behavior as Mediator between Web design, E-traceability, E-payment, and Customer Satisfaction

Consumer behavior moderates the relationship between consumer satisfaction, and the features of the business that are important for business performance (Gkikas & Theodoridis, 2022). It refers to the growth of sustainable business in an affordable atmosphere. If the bricks and clicks business model work to provide quality service to the consumers, as result, the behavior of consumers would affect customer satisfaction. On the one hand, the study of Tan and Gao (2017) highlights that it is a fact that positive consumer behavior helps to develop positive consumer satisfaction, as this behavior is developed by multiple factors. Furthermore, consumer behavior mediates the relationship between the website design, electronic payment system, and e-traceability, and customer satisfaction as the satisfaction of customers is directly dependent on consumer behavior (Jeong & Chung, 2022). The perception of the consumer develops his behavior and if this behavior is positive then it helps in increasing customer satisfaction (Gkikas & Theodoridis, 2022). In short, consumer behavior is developed by the independent variables' website design, e-traceability, and e-payment, and it mediates relationship between these functions and consumer satisfaction. Oppositely, if consumers face a challenge in these independent variables, then consumer behavior would be negative (Mouelhi & Ghazali, 2021), and consumer satisfaction would be decreased (Gupta & Chitrao, 2022). The theoretical framework is available in Figure 1.

H7. *Positive consumer behavior enhances customer Satisfaction.*

H8. *Consumer behavior mediates the relationship between web-design and customer satisfaction.*

H9. *Consumer behavior mediates the relationship between e-payment and customer satisfaction.*

H10. *Consumer behavior mediates the relationship between e-traceability and customer satisfaction.*

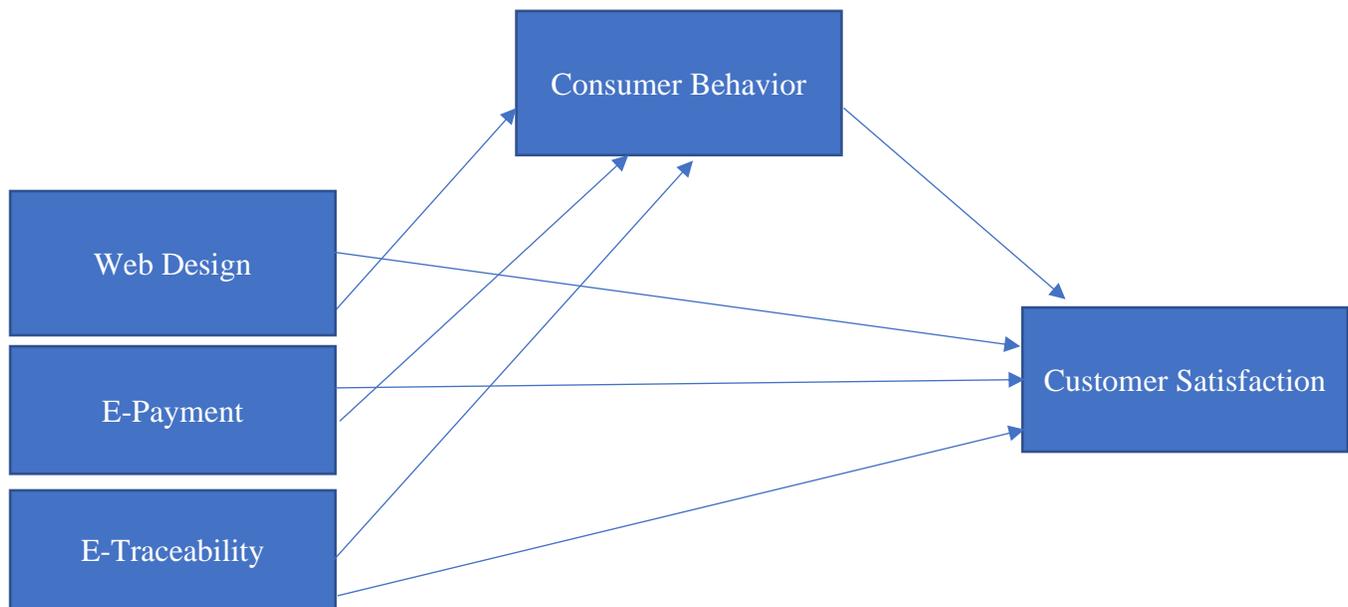


Figure 1: Research Model

3. Prepare Questionnaire

To conduct this research and develop the questionnaire, the items were taken from early studies with the consent of the concerned authors. In this regard, four items for the role of web design in consumer behavior were taken from the study of Cyr and Bonanni (2005). Also, six items to determine the effective role of e-payment as an independent variable in consumer satisfaction, and five items of e-traceability were taken from the study of Hameed, Nadeem, Azeem, Aljumah, and Adeyemi (2018). Furthermore, four items to judge consumer behavior were taken from the study of Nwatu and Ezeh (2017). Finally, the consumer satisfaction's five items were taken from the study of Roozbahani, Hojjati, and Azad (2015). The questionnaire was prepared in the English language because the target sample subjects were expected to be educated people. In this regard, a pilot study was conducted to ensure the reliability of the questionnaire. Importantly, the data of pilot study is not considered in this main study. However, with the consultation of the experienced instructor and the researchers, it was ensured that the scales are rightly taken for the research and all the information carried by these scales was appropriate to conduct the final questionnaire to get the feedback of the selected sample.

4. Data Collection Method

The target population for this study was the students of 'The Islamia University of Bahawalpur' because this university is representing the people of south Punjab, so it was assumed that the students who are getting education in university, belong to South Punjab, and it was ensured that they are from South Punjab before presenting questionnaire to them. To conduct this questionnaire, the target was to get feedback from more than 300 individuals, and in this regard, the print was taken and all the sections of the questionnaire were appropriately cleared and explained neatly to the target sample. Furthermore, the researchers visited the individuals and a detailed introduction about the topic was presented to the target respondents and after their acceptance to give feedback the questionnaire was provided to them with proper consultation, if they find any kind of difficulty while responding to the questionnaire. Also, they were informed about the scale items on the Likert scale, and at the same time, in the first section, they were required to provide information about their demographics.

5 Findings

In this study, Smart PLS 3 was used for the analysis of data, and its further tools such as PLS Algorithm, and Bootstrapping recommended by Ringle, Da Silva, and Bido (2015) were used to determine the paths, loadings, mean, Cronbach’s alpha (α) including discriminant validity. Smart PLS is considered the modern estimation tool for analyzing data in marketing and understanding consumer behavior.

5.1 Convergent Validity

To begin with, the measurement model was tested using composite reliability (CV), Loading, and average variance extracted (AVE). Also, factors loading for all scale items were exceeded the recommended value of 0.60 for all items (see Figure 2. Measurement Assessment Model). Moreover, values for CR were not less than 0.80. On the other hand, all the values of AVE were greater than the recommended value of 0.50 by the study of Ramayah, Cheah, Chuah, Ting, and Memon (2018). By using, Cronbach’s alpha (α), the reliability of instruments was also measured. The reliability over 0.60 is poor, over 0.70 is accepted and over 0.80 is great. Hence, all the variables have, Cronbach’s alpha (α) greater than 0.70 (see Table 1. Scale Items and Standardized Factor Loadings).

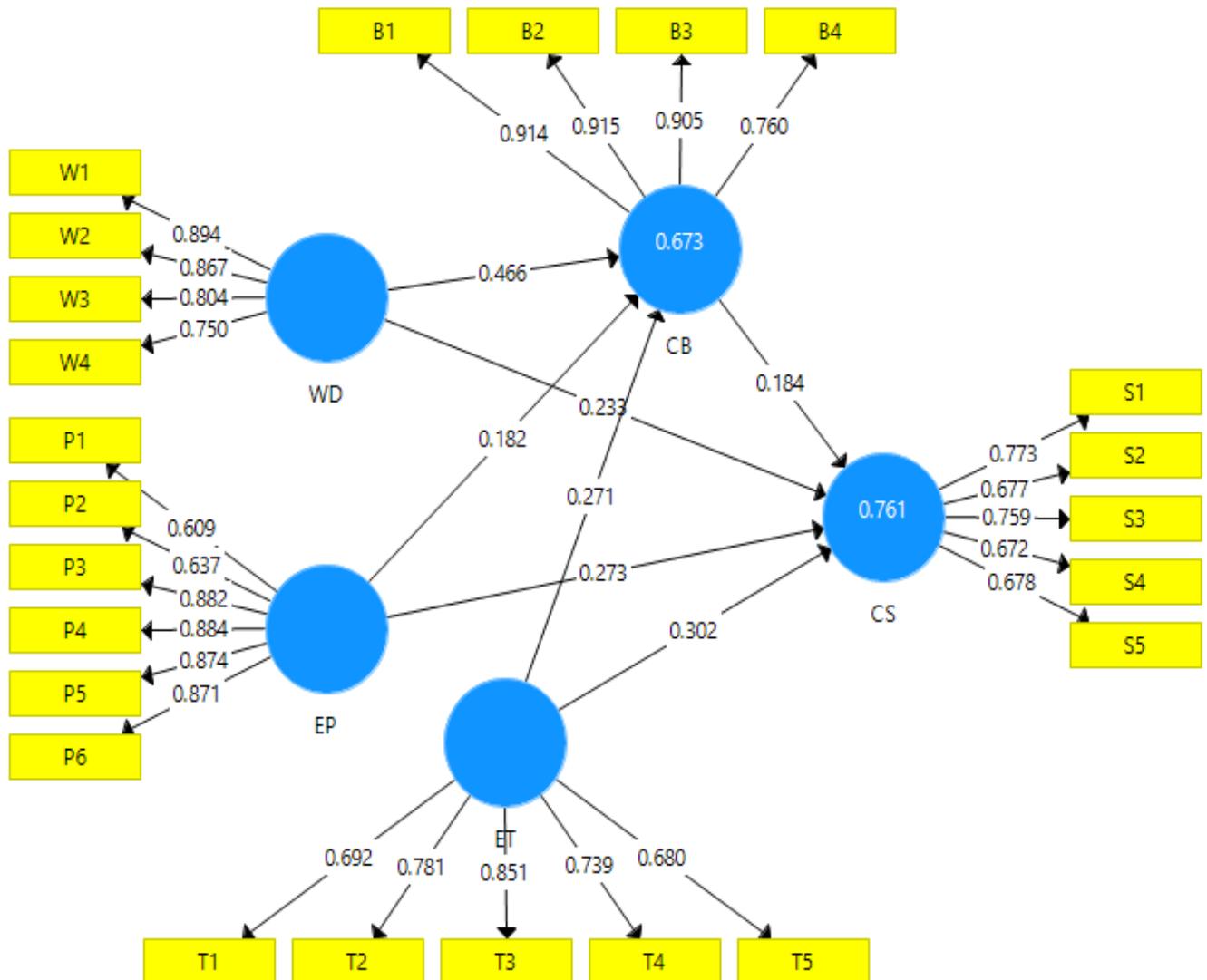


Figure 2: Measurement Assessment Model

WD= Web-Design, CB = Consumer Behavior, EP = E-Payment, ET = E-Traceability, CB = Consumer Behavior and CS = Customer Satisfaction

Table 1. Scale Items and Standardized Factor Loadings

Factor (Cronbach's α)	Items	Loadings	CR	AVE
Web Design ($\alpha = 0.84$)	All the essential information is available on company's website.	0.894	0.89	0.69
	All the information provided on website are correct.	0.867		
E-Payment ($\alpha = 0.88$)	All the information related to product are clearly provided.	0.804		
	Prices of products and delivery charges are mentioned accurately.	0.750		
	I perceive e-payment as a secure online transaction.	0.609	0.91	0.64
	I do not fear hacker invasions into e-payment system.	0.637		
	The information I provided in the previous e-payment is helpful for secure e-payment transactions.	0.882		
	I perceive the information relating to user and e-payment transactions as secure.	0.884		
	I trust each participant, such as seller and buyer, involved in e-payment.	0.874		
	I trust the security mechanisms of e-payment.	0.871		
E-Traceability ($\alpha = 0.81$)	The LSPs provide real-time tracking information about Goods.	0.692	0.86	0.56
	The LSPs provide accurate logistics transportation Information.	0.781		
	The LSPs provide fast respond on any distribution in regard to goods.	0.851		
	The buyer is provided to track the location of his/her products at any time.	0.739		
	The LSPs can provide the worldwide location information include domestic and oversea China.	0.680		
Consumer Behavior ($\alpha = 0.89$)	In general, information on the shopping site is reliable for making your purchase decision.	0.914	0.92	0.76
	In general, the shopping site is easy to navigate.	0.915		
	I believe the online store is responsive to my needs.	0.905		
	I feel safe in my transactions with the online store.	0.760		
Customer Satisfaction ($\alpha = 0.75$)	In general, the shopping site is user-friendly.	0.773	0.83	0.50
	I trust the online store to deliver the product on time.	0.667		
	I was satisfied with the e-payment options at the store I shopped.	0.759		
	I am very dissatisfied with my online shopping Experiences.	0.672		
	I am very dissatisfied with my online shopping experiences.	0.678		

5.2 Discriminant Validity

Discriminant validity demonstrates the results related to the degree that distinct different variables of the study from each other. For this study, the HTMT method was adopted because it is an advanced and reliable method for modern researches recommended by the study of Ramayah et al. (2018). However, the value for the discriminant validity weren't greater than 0.90. In HTMT, the value for appropriate discriminant validity must be less than 0.90 (Ramayah et al., 2018). Therefore, this validity is found in all constructs (see Table 2. Discriminant Validity).

Table 2. Discriminant Validity

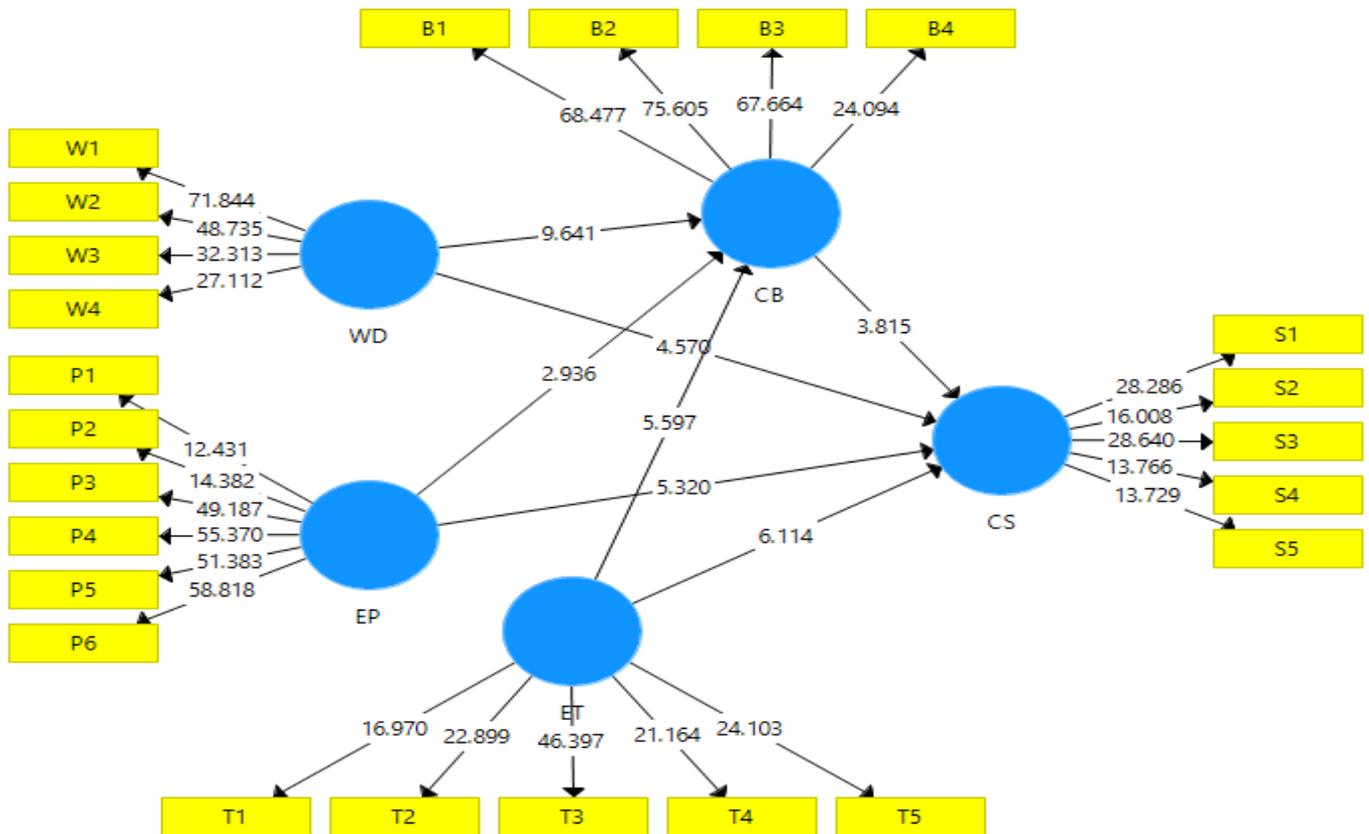
	CB	CS	EP	ET	WD
CB	0.697				
CS	0.701	0.606			
EP	0.632	0.680	0.718		
ET	0.715	0.682	0.784	0.718	
WD	0.482	0.533	0.687	0.662	0.687

CB= Consumer Behavior, CS= Consumer Satisfaction, EP= E-Payment, ET= E-Traceability and WD= Web Design

5.3 The PLS-SEMs Results

In this section, the hypotheses were tested according to check their significance or insignificance (see Table 3. Direct Effects). In H1, the results demonstrate the significant relationship of WD CB ($\beta = 0.466$, $t = 9.641$, $p = 0.000$). Similarly, in H2 the results highlight the significant relationship between WD and CS ($\beta = 0.233$, $t = 4.570$, $p = 0.000$). Furthermore, in H3 the results reveal the significant relationship between EP and CB ($\beta = 0.182$, $t = 2.936$, $p = 0.003$). On the other hand, in H4 the results point out the significant relationship between EP and CS ($\beta = 0.273$, $t = 5.320$, $p = 0.000$). In the same way, in H5 the results unfold the significant relationship between ET and CB ($\beta = 0.271$, $t = 5.597$, $p = 0.000$). In the same manner, in H6 the results demonstrate the significant relationship between ET and CS ($\beta = 0.302$, $t = 6.114$, $p = 0.000$). Lastly, in H7 the results reveal the significant relationship between CB and CS ($\beta = 0.184$, $t = 3.815$, $p = 0.000$). The structural model is also available in Figure 3. Structural Model.

Figure 3. Structural Model



WD= Web-Design, CB = Consumer Behavior, EP = E-Payment, ET = E-Traceability, CB = Consumer Behavior and CS = Customer Satisfaction

Table 3. Direct Effects

Hypotheses	Beta Value	STDEV	T Statics	P Values	Results
H1. WD -> CB	0.466	0.048	9.641	0.000	Significant
H2. WD -> CS	0.233	0.051	4.570	0.000	Significant
H3. EP -> CB	0.182	0.062	2.936	0.003	Significant
H4. EP -> CS	0.273	0.051	5.320	0.000	Significant
H5. ET -> CB	0.271	0.048	5.597	0.000	Significant
H6. ET -> CS	0.302	0.049	6.114	0.000	Significant
H7. CB -> CS	0.184	0.048	3.815	0.000	Significant

CB= Consumer Behavior, CS= Consumer Satisfaction, EP= E-Payment, ET= E-Traceability and WD= Web Design

5.4 Mediating Effect

This section has a mediating analysis that was done to check the mediating effect of CB in the relationship of independent and dependent variables (see Table 4. Indirect Effects). However, H8 was tested, and the results show that there is a significant mediating role of CB, between the relationship of WD and CS ($\beta = 0.086$, $t = 3.345$, $p = 0.001$). Furthermore, H9 was tested, and according to results there is also a significant mediating role of CB between the relationship on EP and CS ($\beta = 0.034$, $t = 2.378$, $p = 0.018$). Importantly, H10 was tested, and according to results there is a significant mediating role of CB between the relationship of ET and CS ($\beta = 0.050$, $t = 3.191$, $p = 0.002$).

Table 4. Indirect Effects

Hypotheses	β	(STDEV)	T Values	P Values	Decision
H8. WD -> CB -> CS	0.086	0.026	3.345	0.001	Supported
H9. EP -> CB -> CS	0.034	0.014	2.378	0.018	Supported
H10. ET -> CB -> CS	0.050	0.016	3.191	0.002	Supported

CB= Consumer Behavior, CS= Consumer Satisfaction, EP= E-Payment, ET= E-Traceability and WD= Web Design

6. Discussion and Conclusions

Firstly, the findings H1 and H2 in this study show that web design plays a significant role while shaping the consumer behavior, and developing the level of satisfaction in the consumer that is opposed to the findings discussed in. Moreover, this study also explains that the role of web design is crucial to maintain a good relationship with the consumer because the consumers of South Punjab are always motivated and demotivated with the changing dynamics of web design because their purchasing behavior is dependent on the website interface and other factors. Indeed, sometimes a normal website interface is convenient for the consumers or users (Rehman, 2018). This significant impact is important to understand by the business of South Punjab or the entities that are targeting the market of South Punjab that they should go with the approach to design their web uniquely and attractively while considering the other factors at the same time, to attract the consumer to the store. At the same time, this study shows that there is a significant mediating relationship of consumer behavior between web design and consumer satisfaction. Therefore, H1 and H2 revealed that the role of website design is important when it comes behavior and satisfaction of the consumers of South Punjab.

Secondly, the findings of H3 and H4 reveal that e-payment systems have a significant role while developing consumer behavior, and at the same time the satisfaction of the consumer that is the ultimate target of the business, this result is similar to the study. In this way, the most notable and understandable factor is that if the e-payment system is convenient and flexible to use, and the consumer is provided with multiple channels to conduct the transactions with business activities, then definitely their behavior would be positive because the consumers are living in a diverse world. If they are getting services from a different bank and another channel of transaction and if they are provided with multiple options to pay to a business then it would be convenient for them to go with the proper approach, and their behavior to the business would be increased and positive.

Thirdly, the findings of H5 and H6 demonstrate that electronic traceability has a significant impact to influence consumer behavior and changed consumer satisfaction levels because consumers in the modern time, are requiring all the information about their shipped packages including the location, and time of delivery. This traceability requirement is enhancing the consumer level of satisfaction because when they believe that their shipment has been successfully shipped by the supplier, and it is on the way, they get a sense of satisfaction that their product would be reached to them on appropriate time (Lee & Yeon, 2021). At the same time, e-traceability the consumers to understand that the business entity that is providing them the information of traceability is preferable to the other business models that are not providing the information about shipment and electronic traceability.

Lastly, the findings of H7 demonstrate that consumer behavior has a significant impact on consumer satisfaction because until and unless the behavior of the consumers is not changed or positive then their satisfaction level would be lower. Also, according to the results of H8, H9 and H10, the mediating analysis shows that consumer behavior is a significant mediator in the relationship between web design, e-payment, e-traceability, and customer satisfaction. On the other hand, it is identified by the early studies that when the consumer behavior is positive then the satisfaction level of customer in increased. Therefore, it is the need of the hour that the business entities should consider consumer behavior as a mediator in the relationship between the level of satisfaction of the customers and the factors of website design, electronic traceability and electronic payment system to increase the business performance and the reliability of the bricks and clicks business. Consumer behavior must be considered for maintaining long-term relationships with customers (Corallo et al., 2019).

7. Implications

7.1 Academic Implications

Although different researchers have identified different perspectives of consumer satisfaction and the factors behind human behavior development, no research has been done on the consumer of South Punjab Pakistan. In this regard, this study is quite helpful and it will provide academic implications for future researchers to provide information that different variables such as web design, e-traceability and e-payment system have an important role in developing the consumer behavior, while it comes to bricks and clicks business model that is also called the online business e-business. This study has developed a theoretical framework and questionnaire, and it would help future researchers to understand the variables and the dynamics of changes in consumer behavior concerning e-payment systems including web design. These kinds of challenges for the web stores of different bricks and clicks business then it would help them to get the information and provide appropriate data related to the literature of research. Importantly, it would help the researcher who would go to understand the consumer behavior of the consumer of South Punjab because their satisfaction is dependent on this variable that was not identified earlier. However, on the other hand, it is also a fact that these variables are playing a key role in developing consumer behavior, and customer satisfaction in the rest of the world.

7.2 Practical Implications

This study would help the business entities particularly the bricks and clicks businesses or e-businesses of South Punjab to get information about the satisfaction level of consumers and their changing behavior that is important in business performance. Website design e-traceability and e-payment systems are affecting business performance because the behavior of consumers is dependent on these factors. The businesses which are providing high-quality web design, and the secure e-payment system that businesses are like by the consumers. However, on the other hand, the business with low-quality content on their website and an insecure payment system is failing to attract a large market of consumers while performing business activities. Similarly, e-traceability is also providing satisfaction to the consumer when they purchase the product and get all the information about the real-time tracking of the product and its delivery. Therefore, this study is important for the bricks and clicks businesses that are targeting the consumers of South Punjab, because to understand the consumer behavior, and the factors that are affecting the consumer behavior are important to understand by the marketing and management department of the business is to develop a better strategy for achieving success in the competitive era.

8. Limitations and Future Directions

This study has rationally considered web-design, e-payment and e-traceability as influencing consumer behavior and changing the level of consumer satisfaction. Therefore, the future researchers should focus on the role of information communication technology, purchasing power and digital marketing in improving the customer satisfaction of South Punjab. Furthermore, the future researchers should also focus on collecting the data from different remote areas of South Punjab because human perception varies from person to person. However, if the appropriate information is gathered over time, then consumer satisfaction would be increased while making all changes to the business according to the recommendation.

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