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# Investigating the Impact of Customer Response Capability on Infusion of Information Systems: A Cross-Sectoral Study of Banking and Higher Education Sector Institutions from Pakistan

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**Abstract:**

Effective infusion of information systems by employees has emerged as a critical enabler of organizational performance in this age of digital transformation, particularly in service-oriented sectors. This study investigates the role of firm-level Customer Response Capability (CRC) in shaping Employees' Infusion Use of Information Systems (EIUIS) across two distinct service domains—higher education institutions and the banking sector in Pakistan. Drawing on data collected from 95 customer relationship managers and 283 frontline employees from 95 organizations from both sectors, separate regression analyses were conducted to assess the strength of the CRC-EIUIS relationship within each sector. The findings reveal a significant and positive association between CRC and EIUIS in both sectors, with a notably stronger effect observed in the banking industry compared to higher education institutions. These results highlight the critical role of responsive organizational capabilities in enhancing employee engagement with IS tools. The comparatively weaker relationship in higher education suggests the presence of institutional barriers such as siloed structures and limited system integration, which may hinder the translation of response capability into system use. The study contributes to the growing body of knowledge on digital adoption and service performance by emphasizing the sectoral contingencies that shape IS infusion behaviours. Practical implications are offered for managers seeking to leverage technology-driven responsiveness to foster deeper IS use among employees and improve service quality.

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## Introduction:

Ability to respond to customer needs with speed and accuracy, known *as Customer Response Capability (CRC),* play a crucial role in service sector organizations specifically in banking and higher education institutions. This organizational agility, allows a firm to sense and respond to customer needs promptly and accurately (Jayachandran et al., 2005). Previous studies suggest that organizations in the service sector need to be flexible and capable to offer customized services to meet unique customers demands (Silva-Atencio, 2025). The technology-based service responsiveness has gained increasing importance which making it imperative

to understand how CRC translates into the effective use of information systems (IS) by employees for sustaining competitive advantage. Recent literature report that organizations invest in technology with a goal to enhance employee efficiency at work (Sun et al., 2024). The swift growth of digital technologies has changed the way services are delivered and interactions are made with stakeholders. The rapid advancement of technology requires organizations to adapt and leverage digital tools to meet customer expectations for seamless and efficient service experiences (Wünderlich et al., 2025).

In the same manner when the complexity of digital service environments is increasing, the concept of Employee Infusion Use of Information Systems (EIUIS) has become more popular. Infusion use refers to the degree to which an Information System is integrated in to the routine tasks of employees in a comprehensive and innovative manner (Saga & Zmud, 1994). Infusion represents a more profound and creative use with technology as compared to mere adoption or initial use (Jasperson et al., 2005). Studies have encompassed role of technical infrastructure and individual competence as key antecedents of EIUIS, recent literature has called for greater attention to firm-level factors, particularly organizational responsiveness and agility (Boerma et al., 2024; Motwani & Katatria, 2024). Despite this theoretical recognition, empirical investigation of the impact of CRC on EIUIS remains limited. Scholars also reported that a key challenge in the digitalized environment for the managers is to improve employee performance using IT tools while limited empirical insight to address this issue is available in the existing literature (Zhang et al., 2025). Additionally, research revealed that although user IS infusion is important for achieving the benefits of IS implementations, the mechanism influencing infusion use has not received enough attention (Hassandoust et al., 2024). Aim of this is to fill this gap by empirically investigating how employee engagement with the system, referred to as EIUIS, can be enhanced through CRC .

Earlier research proposed that organizational capabilities and context significantly contribute to IS success (Lepore et al., 2018). This study extends context specific body of knowledge by investigating the influence of CRC on EIUIS and the strength of this relationship across both sectors. Service sectors such as banking and higher education differ significantly in terms of their digital maturity, regulatory constraints, and service delivery models. Banks operate in dynamic, tech-driven environments, while higher education institutions face bureaucratic hurdles and slower digital adoption. This study investigates how CRC influences EIUIS across these sectors in Pakistan. Using separate regressions, the findings show CRC significantly predicts EIUIS in both contexts, with a notably stronger effect in banks. This suggests that organizational context moderates the CRC–EIUIS relationship, offering insight into how sectoral differences shape technology use by employees.

This paper contributes to the growing discourse on organizational agility, technology use, and service performance in several ways. First, it extends the understanding of infusion use by incorporating a firm-level capability perspective. Second, it provides empirical evidence on sectoral differences in the CRC-EIUIS relationship, offering practical implications for managers seeking to improve digital service delivery. Finally, it responds to the broader call for context-specific research in digital adoption by highlighting the structural and cultural contingencies that shape IS use in the workplace.

The objective of the study is to investigate the impact of firm-level CRC on EIUIS and to explore whether this relationship differs across sectoral contexts, specifically between the banking and higher education institutions in Pakistan.

**Literature Review**:

**Employee Infusion Use of Information Systems (EIUIS)**

In today's dynamic service environments, the strategic focus of organizations has shifted from merely adopting technology to embedding it deeply within employee workflows to generate sustainable value. The deep usage of IS, termed as Employee Infusion Use of Information Systems (EIUIS), refers to the extent to which employees go beyond basic usage of information systems and fully integrate them into their work routines for advanced, innovative, and task-enhancing purposes. In contrast to the simple system use, infused use indicates a more profound level of dedication where users explore the system's full capabilities, modify it to suit their responsibilities, and utilize it for troubleshooting and strategic choices.

Within the service sector, the deployment of Information Systems (IS) is crucial for supporting personnel in delivering efficient, personalized, and data-driven services. Effective integration of these systems enhances operational performance, service quality, and customer satisfaction. Recent research emphasizes embedding IS into routine workflows where staff progressively adopt more sophisticated and task-specific applications.

EIUIS is distinguished from routine system usage in that it involves the exploratory, exploitative, and integrative engagement with IS functionalities. According to Saga and Zmud (1994), infusion reflects a mature stage of IS use where users not only perform standard tasks but also experiment with advanced features, customize system outputs, and leverage the technology for innovation and decision-making. Jasperson et al. (2005) further argue that infusion use is crucial for realizing the strategic value of IS investments, particularly in knowledge-intensive and service-centric organizations. Previous research has also reported that among other reasons for Information System failure to meet the expectations of the user, a recurring theme is that these systems are not fully integrated (infused) into individuals' work practices (Hassandoust et al., 2024).

In sum, Employee Infusion Use of Information Systems is a vital post-adoption behavior that transforms technology from a passive tool to a strategic enabler. Understanding and promoting infusion use is essential for organizations seeking to extract maximum value from their IS investments and foster a responsive, knowledge-driven service environment.

**Firm Customer Response Capability**

Responding to customer needs /queries with speed and accuracy is referred to as customer response capability of a firm (Jayachandran et al., 2004). Recent studies also highlighted that this capability is developed through serving customers accurately and efficiently (Zvirgzdiņa et al., 2015). Robust CRC enable organizations to manage customer queries, resolve problems efficiently and effectively to deliver high-quality service. Support from information systems (IS) is highly required in order to maintain and improve this capability and to streamline workflows. Scholars argue that it is no longer a matter of choice to meet and exceed customer expectations but a necessity for achieving sustainable growth and building competitive advantage (Minhaj & Khan, 2025). Organizations with improved CRC are better able to retain customers and financial outcomes. There is a rising stress by scholars on customer-centric strategies across sectors, especially in higher educationA and financial services, which further raised the significance of CRC in driving sustainable service performance (Chen et al., 2021; Khashab et al., 2022). In short, the vital role of Customer Response Capability in driving service excellence is strongly emphasized in the literature.

**Firm Customer Response Capability and Infusion use of Information System**

Infusion use is considered essential for realizing the performance benefits of CRM investments, yet the organizational-level factors that influence such use remain underexplored. One such critical factor is Firm Customer Response Capability

(CRC)—an organization's ability to sense, prioritize, and swiftly respond to customer needs. A firm with high CRC typically fosters a responsive, customer-centric culture that encourages employees to utilize available technologies to meet service demands efficiently. In such environments, employees are more motivated and empowered to use CRMS not only for storing or retrieving customer data but also for creating customized solutions, predicting customer behaviors, and ensuring consistent service delivery across touchpoints.

When employees are required to respond quickly and accurately to customer needs, they are more likely to explore and leverage advanced IS features such as automated service requests, customer analytics, and AI-driven recommendations (Jayachandran et al., 2005). Employees in firms with strong CRC needs enhanced system adaptation to frequently adjust IS features (e.g., dashboards, automated workflows) to optimize customer interactions, leading to a more infused and tailored use of the system (Trainor et al., 2014). Employees that frequently depend on IS for customer-related tasks inevitably gain more knowledge and confidence about system use leading to greater infusion of the system into daily operations (Jasperson et al., 2005).

When employees are required to respond quickly and accurately to customer needs, they are more likely to explore and leverage advanced IS features such as automated service requests, customer analytics, and AI-driven recommendations (Jayachandran et al., 2005). Employees in firms with strong CRC needs enhanced system adaptation to frequently adjust IS features (e.g., dashboards, automated workflows) to optimize customer interactions, leading to a more infused and tailored use of the system (Trainor et al., 2014). As a result, CRC fosters Infusion Use of Information Systems (EIUIS)—where employees go beyond basic system usage to fully integrate IS functionalities into their daily tasks.

Prior research has emphasized that organizational capabilities and context significantly shape employee behavior toward technology use (DeLone & McLean, 2003). When employees perceive that the organization values responsiveness and provides structural support for customer engagement, they are more likely to explore and apply CRMS features to enhance their own performance. This indicates that CRC may not only directly influence external service outcomes but also act as a catalyst for deepening employees' engagement with CRMS internally.

Therefore, it is hypothesized that in firms with higher levels of customer response capability, employees will exhibit a higher degree of infusion use of CRMS, thereby maximizing the strategic value of technology investments.

**H1: Firm Customer Response Capability is positively associated with Employee Infusion Use of CRMS.**

**Moderating role of sectoral context**

While the positive relationship between CRC and EIUCRM has been discussed earlier, the strength and nature of this relationship can vary significantly across organizational contexts. One such critical context is the sectoral environment in which an organization operates. This study posits that the level of infusion can vary significantly between the banking and higher education sectors.

In highly digitalized sectors such as banking, employees often face greater pressure and incentives to fully utilize CRMS and other IS platforms. In contrast, sectors like higher education may experience constraints due to limited technological training, decentralized systems, and cultural resistance to change. The banking sector is characterized by fast-paced operations, real-time decision-making, and high competition. In such environments, responsiveness is not only a strategic priority but a regulatory necessity. Banks invest heavily in digital tools and often operate under performance-driven cultures, where front-line staff are encouraged and incentivized to use

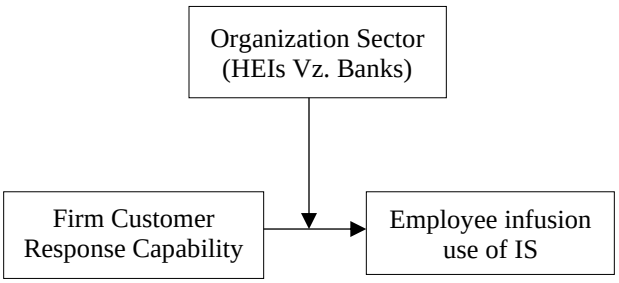
CRMS features proactively to address customer needs, track transactions, and offer tailored services (Chuang & Lin, 2013). As such, in the banking context, a high level of CRC is likely to strongly influence EIUIS because the organizational environment supports and rewards technology-enabled responsiveness. For example, in sectors like banking, employees often face higher performance expectations and operate in environments that encourage full use of CRMS.

In contrast, in higher education institutions, technological fragmentation, cultural inertia, or lack of training may hinder infusion use. Therefore, promoting IUIS requires not only providing advanced technologies but also creating an environment that encourages and supports continuous digital engagement by employees. In HEIs, it is very common that different departments, units, or individuals within an organization use multiple, disconnected, or incompatible technology systems that are not integrated with each other. This lack of integration results in data silos and inefficiencies in workflows. For example, the admissions office might use one software system to manage student applications, while the academic department uses another system for course registration, and the finance office uses yet another for fee payments. If these systems are not integrated, a single student's record may be stored in different formats across systems, making it difficult to access or update complete and accurate information in real-time. It leads to a range of operational challenges, including poor data flow, where employees are unable to access a unified view of customer or student information across departments. This often results in increased workload, as staff are forced to manually transfer data between disconnected systems, raising the risk of errors. Hence, employees may resist using complex or redundant systems, which ultimately reduces their engagement and infusion use of available technologies.

In addition, higher education institutions (HEIs) are typically more bureaucratic, hierarchical, and fragmented in their processes (Kezar & Maxey, 2014. Even when CRC is present, the ability of employees to leverage CRMS may be hindered by departmental silos, limited training, outdated legacy systems, or a lack of incentive structures for proactive technology use. Moreover, service expectations in HEIs are often diffuse, and customer definitions (i.e., students, faculty, or administrative users) may vary, making system utilization less consistent. Consequently, while CRC may exist in HEIs, its effect on EIUIS is likely to be weaker compared to the banking sector due to contextual and structural constraints.
Based on this rationale, the following hypothesis is proposed:

**H2: The relationship between Customer Response Capability (CRC) and Employee Infusion Use of Information System (EIUIS) is moderated by sectoral context, such that the relationship is stronger in the banking sector than in higher education institutions.**

**Figure 1: Hypothesized Model**




**Research Design:**

The present study focuses on Higher Education Institutions (HEIs) and financial sector (banks and insurance companies) in Pakistan for the data collection. The target population of this study comprises of the front-end employees dealing with customers/ students' queries/complaints through an IS/ CRM application at selected service sector organizations, specifically HEIs and

financial institutions in Pakistan. The Operations Manager (OM) working at the customer services centre or any office dealing with customers were either visited physically or approached via email/ WhatsApp to describe the purpose and background of the study to get the questionnaires filled in a systematic manner. They were requested to respond on survey form I, containing items from construct CRC. Customer services officers were requested to respond on survey form II to respond on Employee Infusion Use of IS. The final dataset comprised 95 customer relationship managers from 95 organizations, 283 frontline employees.

A well-structured sampling frame was incorporated for this study to ensure representativeness and minimize the risk of potential sampling bias. Stratified sampling strategy was used to collect data through a survey to select participants working in institutions where any type of IT Technology is being used to support customer services in an IT based environment.

A two-stage sampling method was implemented to guarantee representativeness and efficiency using stratified random sampling which is specifically effective when the population exhibits heterogeneity and can be logically divided into non-overlapping distinct subgroups /strata.

The survey instruments were developed using validated measures from previous studies, ensuring reliability and robustness. Customer Response Capability was adopted from (Jayachandran et al., 2004) consisting of two dimensions: customer response expertise and customer response speed. Customer response speed was measured using a six-item scale adopted from (Jayachandran et al., 2004) While Customer response expertise was measured using a three-item scale adopted from (Jayachandran et al., 2004). Employee infusion use of CRMS was measured using three items from Chen et al. (2021).

**Demographics**

The study sample comprised **95 customer relationship managers** and **283 employees** from the participating organizations. In terms of gender distribution, the majority of customer relationship managers were male (87.1%), with females representing 12.9%. Similarly, among employees, males accounted for 78.7% and females for 21.3%.

Regarding age, more than half (55.0%) of the customer relationship managers were above 35 years of age, followed by those aged 31–35 years (33.3%) and 26–30 years (11.6%), with no respondents in the 18–25 age bracket. In contrast, employees were more evenly distributed, with 36.0% aged 26–30 years, 32.4% above 35 years, 17.2% aged 18–25 years, and 14.3% aged 31–35 years.

Educational qualifications revealed that most customer relationship managers held a Master's degree (73.5%), followed by Ph.D. holders (18.1%) and Bachelor's degree holders (8.4%), with none having intermediate-level qualifications. Among employees, 59.5% possessed a Master's degree, 38.0% a Bachelor's degree, 2.2% a Ph.D., and 0.4% an intermediate qualification.

In terms of job experience, 42.8% of customer relationship managers had more than 10 years of experience, followed by 30.3% with 6–10 years, 24.7% with 1–5 years, and 2.2% with less than one year. Conversely, employees were more concentrated in the early career stages, with 35.5% having 1–5 years of experience, 27.6% less than one year, 19.5% with 6–10 years, and 17.4% with over 10 years of experience.

**Results and Discussion:**

This study investigated the relationship between firm-level Customer Response Capability (CRC) and employees' Infusion Use of Information Systems (EIUIS) across two service sectors: higher education institutions (HEIs) and the banking industry. Separate regression analyses were conducted to examine the extent to which CRC predicts IUIS behavior in each context. Although, **Structural Equation Modeling (SEM)** is

considered a more advanced analytical technique, it does not align with the current study due to the simple and direct relationships between CRC and EIUIS as well as measurement of the moderation of sectoral context. As there are no requires multi-group modeling, complex latent constructs or mediation chains requiring SEM, regression was deemed the most parsimonious and appropriate tool.

**Reliability and Validity Assessment**

To ensure the reliability and validity of the measurement instruments used in this study, a series of confirmatory tests were conducted. These include factor loadings, Average Variance Extracted (AVE), and Cronbach's alpha coefficients, which are commonly accepted criteria for evaluating convergent validity and internal consistency (Fornell & Larcker, 1981; Hair et al., 2019).

**Factor Loadings, Internal Consistency Reliability and Convergent Validity**

The results revealed that all the factor loadings for the items measuring the constructs Firm-level Customer response capability (loadings ranged from 0.69 to 0.84), and Employee infusion information (loadings ranged from 0.77 to 0.78) surpassed the recommended threshold of 0.60 (Hair et al., 2019). It shows that the measurement items are valid indicators of their respective construct and validates the convergence of each indicator on its respective latent construct.

Cronbach's alpha values for both constructs (CRC=0.93 & EIUIS=0.82) were above the recommended threshold of 0.70, indicating strong internal consistency among the scale items (Nunnally, 1978). These results confirm that the scale items for each construct are reliable and exhibit internal coherence. Furthermore, the Average Variance Extracted (AVE) values for CRC (0.60) and EIUIS (0.61) were all above the 0.50 benchmark, demonstrating that a substantial amount of variance was captured by the constructs relative to measurement error (Fornell & Larcker, 1981). Hence, it establishes the convergent validity of all latent variables.

**Table 1: Factor Loadings and Validity**

| First Order | Item Labelling | Loading | CR | AVE |
|---|---|---|---|---|
| Firm-Level Customer response capability | CRC1 | 0.80 | 0.93 | 0.60 |
| | CRC2 | 0.80 | | |
| | CRC3 | 0.84 | | |
| | CRC4 | 0.77 | | |
| | CRC5 | 0.82 | | |
| | CRC6 | 0.69 | | |
| | CRC7 | 0.81 | | |
| | CRC8 | 0.76 | | |
| | CRC9 | 0.75 | | |
| Employee infusion information | IUIS1 | 0.78 | 0.82 | 0.61 |
| | IUIS2 | 0.77 | | |
| | IUIS3 | 0.78 | | |

Empirical results from this study validate the theoretical propositions. Regression analysis indicates that CRC significantly predicts EIUIS in both sectors; however, the strength of this relationship is notably higher in the banking sector ($\beta = 0.564$, $R^2 = 0.318$) than in HEIs ($\beta = 0.378$, $R^2 = 0.143$). This divergence supports the argument that sectoral dynamics shape the degree to which CRC translates into infusion use of CRMS among employees.

**Table 2: Summary of result**

| Predictor/ (Sector) | β (Stand.) | $R^2$ | $f^2$ | 95% CI (β) | Decision |
|---|---|---|---|---|---|
| CRC → EIUIS / (HEIs) | 0.378 | 0.143 | 0.17 (medium) | [0.22, 0.54] | Supported |
| CRC → EIUIS /(Banks) | 0.564 | 0.318 | 0.47 (large) | [0.46, 0.67] | Supported |

p-value <0.001

The results of the regression analysis revealed a significant and positive association between Customer Response Capability and Employee Infusion Use of IS for both HEIs and Banking sector, indicating that institutions that are more responsive to customer needs tend to have employees who are more engaged in the effective use of information systems. For HEIs, the effect was positive but moderate ($\beta = 0.378$, $p < 0.001$, $f^2 = 0.17$, 95% CI [0.22, 0.54]), However, the model explained only 14.3% of the variance in EIUIS, as indicated by an $R^2$ value of 0.143. This suggests that although CRC contributes meaningfully to technology infusion behavior in HEIs, other factors may also play a considerable role—such as bureaucratic inertia, departmental silos, or limited digital readiness in non-academic units.

In contrast, the effect was considerably stronger in the banking sector, ($\beta = 0.564$, $p < 0.001$, $R^2 = 0.318$, $f^2 = 0.47$, 95% CI [0.46, 0.67]). These results confirm that while CRC positively influences IS infusion across sectors, the magnitude of the effect is substantially larger in banking. This indicates that in banking institutions, customer response capability is a more substantial predictor of technology infusion behavior among employees. The stronger effect observed in the banking sector can be attributed to several contextual factors. First, banks operate in highly competitive and digitally mature environments where customer service responsiveness is closely tied to operational efficiency and market reputation. Second, frontline employees in banks are often held accountable for service speed and accuracy through measurable key performance indicators (KPIs), which necessitate the effective use of IS tools. Additionally, many banking processes are standardized and centralized, allowing faster alignment between systems and service objectives.

The comparative analysis thus suggests that while CRC positively influences IUIS in both sectors, the relationship is significantly stronger in banking than in higher education. This may be due to the strategic positioning of CRM and IS tools in banking as integral components of service delivery, whereas HEIs may still view such systems as supporting rather than central to their service mission. Therefore, service organizations in relatively slower-moving sectors such as education may need to re-evaluate how technology and responsiveness are integrated into organizational culture and workflows to maximize the potential of information systems.

These findings contribute to existing research about contextual factors in digital adoption. As reported in previous research infusion use is influenced not only by system quality but also by the contextual factors in which it is deployed (Kim et al., 2016). Moreover, the comparatively lower effect of CRC on EIUIS in HEIs supports the argument from prior research that contextual background diminish the effectiveness of CRC in fostering technology infusion (Hassandoust et al., 2024). In the same vein, early research reported that employees' deep usage of IS tools depends on organizational and cultural readiness (Cooper & Zmud, 1990). This explains why HEIs, despite showing significant results, lag behind banking institutions, as their service culture and digital readiness are not as tightly coupled with customer responsiveness. Akhtar (2025) also reported that many organizations in Pakistan still rely on spreadsheets or outdated systems. But switching to a CRM can significantly improve how they operate.

Practically, the findings offer valuable insights for managers in both sectors. Banks can leverage the strong CRC–IUIS linkage by further embedding

responsiveness into performance metrics and training programs. HEIs, by contrast, may need to first address structural and cultural barriers—such as silos, limited data integration, and resistance to change—before expecting CRC to lead to greater system use. Encouraging IS adoption through targeted incentives, service-oriented training, and leadership role modeling may help align institutional culture with digital objectives.

Despite its contributions, the study has some limitations. First, the use of self-reported measures may have introduced response bias, especially in assessing infusion behaviors. Second, the cross-sectional design restricts the ability to infer causality. Third, the sample was limited to Pakistani institutions, which may affect generalizability across countries with different digital maturity or institutional frameworks. Future research should consider longitudinal designs, include additional sectors such as healthcare or public administration, and explore mediating factors like employee motivation or technological self-efficacy.

In summary, this study provides evidence that CRC significantly influences IS infusion, but its impact is shaped by the sectoral context. By comparing HEIs and banks, the research highlights the importance of organizational readiness and digital maturity in translating responsive capabilities into sustained technology use. These insights extend theoretical frameworks on IS infusion and provide actionable guidance for institutions pursuing digital transformation.

**Note**: *The first author is a PhD. Scholar at University of Lahore and this paper has been published to fulfill the requirements for the degree of Doctor of Philosophy in Management Sciences*.

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