

## Measuring The Impact Of Service Quality On Customer Satisfaction In Banking Industry Of Jaipur, Rajasthan

Saziya Iqbal khan<sup>1</sup>, Dr. Monika Khatri<sup>2</sup>

<sup>1</sup>Research Scholar Poonima University, Jaipur, Rajasthan Email ID: Sazaiqbalkhan786@gmail.com

<sup>2</sup>Professor Poonima University, Jaipur, Rajasthan

Received: 12/04/2026

Revised: 20/04/2026

Accepted: 28/04/2026

Published: 07/05/2026

### ABSTRACT

The ever-evolving behaviour of customers has compelled banks and financial institutions to closely examine their service quality. Providing quality service not only ensures competitiveness but also optimizes customer satisfaction levels. This paper investigates the impact of service quality dimensions on customer satisfaction. Specifically, it examines the influence of tangibility, responsiveness, reliability, assurance, and empathy on customer satisfaction in the banks of Jaipur. A sample of 120 account holders was randomly selected from ICICI Bank and SBI Bank, representing the private and public banking sectors, respectively. The data were analyzed using SPSS, employing descriptive statistics, factor analysis, correlation and regression analysis to evaluate the impact of the SERVQUAL model on satisfaction. The findings indicate that empathy and Tangibility has the most significant influence on customer satisfaction.

**Keywords:** pcommercial banks, customer satisfaction, financial institution, service quality dimension

## **INTRODUCTION:**

Today, business dynamics is rapidly changing in terms of competition and quality of services. Due to stiff competition and increasing pressure of globalization, organizations are revisiting the process of their products and services to make it more competitive and better quality driven. Basically, it is the quality of products as well as services defined by the customer which assesses the image of company's brand in real terms (Kenyon & Sen, 2015). The role of customer services is becoming vital in every facet of the industry, as customer is the key to changing the future of any organization. Recent advancement in technology has redefined the relations of customer with its service provider. Due to service intangibility, in most of the services organizations, it is very hard to define the characteristics of good service quality and customer satisfaction; hence, it becomes challenging for service organizations to deliver superior quality (Marić, Marinković & Dimitrovski, 2016). Services are intangible in nature, and that is why it is extremely difficult for organizations to assess how its customer is evaluating and perceiving the end results of service quality. The main concern of today is to understand the impact of service quality on profit and financial results of the organization. The relationship between service quality and profit is still ambiguous. Customer satisfaction and retaining customer loyalty are both challenging. A study by Oliver (1999) identified that service quality and satisfaction both, are two different but interconnected concepts. It is a principle fact for the services business, that profits can be maximized and minimized with the fluctuation in the level of customer satisfaction.

For that reason, service experts always describe customer satisfaction as the key indicator of business performance. The focus of this study is to explore the impact of service quality on customer satisfaction. Considering financial sector as the backbone for the economic soundness of any country, it can be argued that there exists a significant relationship between financial sector of a country and its economic performance. Countries having a strong financial sector have more

tendencies for economic growth. That is, the higher the growth of the banking sector, the higher will be the financial and economic stability in the economy up to the threshold (Law & Singh, 2014). Therefore, the paper seeks to understand comprehensive the key dimensions and factors of service quality in the bank of Jaipur and how does the identified factors impact on customer satisfaction level of banking customers.

## **1.1. Definition of Key Terms**

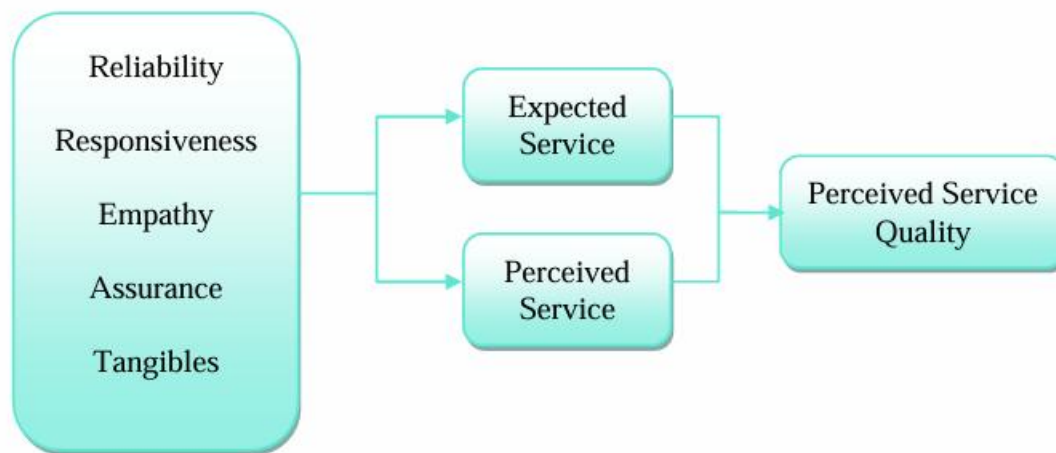
### **• Customer Satisfaction**

Customer satisfaction is a mental state, which compares the results of customer expectations, prior to purchase with performance perceptions and after a purchase. Customers are satisfied when they are happy with their purchase outcome, achieve their goals and experience no hassle. It is believed that satisfied customers maintain contact with the company and purchase more products or services more frequently than dissatisfied customers (Paul, Mittal & Srivastav 2016). Customer satisfaction is an evaluation by the customer after he/she buys goods and services. It is one of the most significant factors for the profitability of banking sector in India. It requires the retention of customers for the long term which is more cost saving than attracting new customers.

### **• Service Quality**

Service quality is an abstract and elusive contract. It is a tangible, variable and inseparable characteristic and is unique to services (Zeithaml, Berry, & Parasuraman, 1996). Service quality is a recent, decisive issue in the marketing thought. In today's world of global competition, rendering quality service is a key for success. Therefore, it is important for commercial banks to ensure maximum satisfaction. The products and services offered by the banks are more or less similar in the industry, but the only thing that differentiates it is the level of service quality and the perception of the customers. Perceived service quality is the customers overall impression of the relative inferiority or superiority of the organization and its services (Alshurideh, Al-Hawary, Mohammad, Mohammad, & Kurdi, 2017).

## **Dimensions of Service Quality - SERVQUAL Dimensions**



Source: Zeithmal, V.A. & Bitner, M.J. (2001)

1. **Reliability:** Reliability means the service is delivered based on the promises made by the company, it may be about delivery, service competence, problem resolution, and pricing. It is also defined as the ability to accomplish the promised service consistently and precisely. Customers want to increase the business of companies that meet their needs and fulfill their promises.

2. **Tangibles:** Tangibles are defined in such a way that they can be felt without purchasing the service. Tangibles are the 'visible' aspects (physical facilities, updated equipments, layout and ambiance) of the service that are make use of by businesses to get better external customer satisfaction.

3. **Responsiveness:** Responsiveness is to facilitate their customers willingly and delivery them prompt or quick service. This dimension highlights special treatment with their customers, attention on customers" complaints, requests and problems.

4. **Assurance:** To ensure credibility and security in their customers assurance is obligatory which is described as knowledgeable and friendly employees. Security measurement is an integral relation that exists between humans and the service which holds high risk and is just perceived as open ended, people are not really sure with what impact; this will have in terms of capability the same case applies to the service which is seen to be doubtful.

5. **Empathy:** It is a way to treating customers as individuals. Empathy includes how to be kind with customers and how to give individual attention to them, provided by company. The real meaning of empathy is transmission through personalized or customized service, for a service firm customers are special and their requirements are understood. Small service firms know the customers with their names, it is important because it build strong business relationships.

## 2.Review of Literature

In the Indian banking landscape, customer satisfaction holds a pivotal role, symbolizing a fundamental aspect of contemporary business. Contented customers evolve into devoted advocates, pivotal in upholding continual expansion and endorsement. Conversely, dissatisfied clients possess the potential to disrupt and sully reputations. The interconnected nature of service quality and customer contentment establishes a backdrop for strategic metamorphoses within the banking sphere. A concentration on dependability assures clients of reliable and unvarying services, thus nurturing a sense of trust. The confidence stemming from knowledgeable personnel has the ability to transform mere transactions into lasting affiliations. Physical elements and technological advancements bridge the gap between tangible and digital encounters, while empathy remains a foundational element in a culturally diverse society.

Alzaydi, Z. (2023) "study underscores the significance of service quality, customer satisfaction, and loyalty in the banking sector". Banks are encouraged to engage customers across various channels like social media and mobile apps. The research, based on data from Saudi Arabian banks, examines these relationships and finds strong connections between service quality, customer satisfaction, and loyalty. Additionally, the study highlights the pivotal role of branding in fostering customer loyalty, mediated by the quality of multi-channel integration.

Alkhaibari, M., et al. (2023) "evaluates the impact of e-banking service quality on customer satisfaction in Saudi Arabian commercial banks. Utilizing both quantitative and qualitative methods, the study gathers data from 308 banking customers".

## *Advances in Consumer Research*

<https://acr-journal.com/>

Findings reveal that various service quality dimensions significantly influence user satisfaction with e-banking, including reliability, transactional efficiency, customer support, service security, ease of use, performance, satisfaction with service quality, and service content.

Khan, N., et al. (2023), with a focus on the significance of service quality, customer happiness, customer engagement, and religiosity. The research uses structural equation modeling for data analysis and selective sampling to survey 335 Islamic bank clients in Pakistan. The results show a strong correlation between loyalty, great customer happiness, engagement, and service excellence. Furthermore, these correlations are moderated by religion. Although the study provides insightful information, further cross-sectional and longitudinal research may be necessary to determine how applicable the findings are to other countries.

Ananda, S, et al. (2022) proved impact of customer service quality, customer satisfaction, and customer participation. From the specific perspective of the customer's pleasure being the candidating element between customer engagement and perceived service quality. Respondents were sampled using hierarchical multiple representational analysis implementing the formula instead of structured questionnaire so that they 250 can get an equal chance to participate. The aim is to attain this. Through the research the study outlined that the strongest link exists between the level of customer engagement and the customer satisfaction plus the system quality of service. This example clearly walks us through several important steps that from now on everybody should dominate to make sure that the consumers are highly involved in the communication process.

Teeroovengadum, V. (2022), the effect of service quality on customer satisfaction in banking is examined in relation to gender. They used sophisticated statistical techniques and gathered information from 282 bank clients. The findings indicate that, in one of the three categories of service quality—environment quality and its impact on customer satisfaction, in particular—gender has a considerable moderating effect.

The study by Mohamed, S. M., et al. (2022) examines the connections between "E-CRM, service quality, customer satisfaction, trust, and loyalty in the banking industry" with a particular emphasis on E-CRM (Electronic Customer Relationship

Management). The research highlights AI's several uses in enhancing banking services, such as credit score monitoring, fraud detection, and customer loyalty assessment, by drawing upon a survey of the literature and a theoretical model. In Jordan's banking industry, information is gathered from 270 customers and examined using SPSS exploratory factor analysis. The results highlight the statistical significance of AI in improving customer happiness and service quality, with important implications for practitioners.

Rajasulochana, D. M. K. (2022) focuses on the State Bank of India and gathers data from 150 respondents to examine the correlations between e-banking use, customer demographics, and overall satisfaction. ANOVA, weighted average tests, correlation, and structured questionnaires are used in the analysis of the data. The research provides insights into variables influencing consumer happiness in the context of e-banking by highlighting strong correlations between e-banking use, customer demographics, and overall satisfaction.

Rahmatika, D. A., & Soesanto, H. (2022) discuss the difficulty of preserving customer happiness and loyalty during the Covid-19 epidemic. The AMOS tool is used to analyze data from 220 customers using SEM analysis. Customer happiness and loyalty are positively impacted by service quality and customer trust, as seen by the findings. This research emphasizes how important it is to keep customers happy and trustworthy in order to draw in new business and keep existing ones amid hard times.

According to Al-Slehat, Z. A. F. (2021), the success of banks depends on the quality of their services in the cutthroat banking industry, which is defined by rivalry and technical improvements. This research looks at how customer happiness influences the relationship between customer loyalty and the quality of banking services. The research uses SmartPLS software to analyze data and test hypotheses using a convenience sample. The findings indicate that customer loyalty is favorably impacted by the quality of banking services in all of its aspects. Additionally, in this connection, consumer satisfaction serves as a mediator. It is recommended that the Jordanian commercial banking industry prioritize the tangibility factor as a means of augmenting client pleasure and cultivating loyalty.

Liu, P., et al. (2021), the banking sector seems to be

keenly applying e-banking as a way of meeting clients' demands. Providing contentment to customers with these services is a very difficult process. This researching examines a diverse range of variables such as cloud services, security, e-learning and quality of services that impact the satisfaction of customers with internet banking. To this effect, the variables identified through surveys and structural equation modeling are revealed to be quite instrumental in how the customers are influenced to adopt the online banking services.

Recognizing the importance of customer happiness for economic stability, Gazi, M. A. I., et al. (2021) seek to discover variables influencing customer satisfaction in the banking industry of Bangladesh. The study examines the relationship between customer happiness and service quality, taking into account factors including tangibility, dependability, and empathy. A combination of descriptive statistics and OLS regression are used to evaluate data from 382 respondents. The findings underscore the significance of guaranteeing optimal customer happiness in the banking sector by exhibiting a noteworthy positive correlation between service quality characteristics and customer satisfaction.

### 3.Objective of Study

The research objectives outlined below define the specific aims and goals of the study, providing a clear roadmap for investigating the relationship between service quality and customer satisfaction in the banking industry:

1. To identify the factors that affect customer satisfaction of Public and Private banks.
2. To compare the level of customer satisfaction of Public and Private bank of Jaipur
3. To evaluate the impact of services quality on customer satisfaction.

### 4.Hypotheses of Study

**H1:** The dimensions of service quality (tangibility,

responsiveness, reliability, assurance, and empathy) do not significantly affect customer satisfaction in both public and private banks.

**H2:** There is no significant difference in the level of customer satisfaction between public and private banks in Jaipur

### 5.Methods and Materials

This study is quantitative in nature. The quantitative nature of the study is accommodated through questionnaire and online survey. All the account holders in Jaipur are the population of this study. A total of 120 questionnaire were distributed at a random basis to the ICICI and SBI bank account holders in Jaipur That data were than analyzed using SPSS. Descriptive analysis, Factor analysis, Correlation and Regression analysis were the performed in the data. To investigate the SERVQUAL model, a total 25 items were generated. Of the 25 items, four items measure Tangibility, four items measure Reliability, four items measure Responsiveness, four items measure Assurance, four items measure Empathy and 5 items measure customer satisfaction. Items measure are taken from Parasuraman et al., (1994).A five-point Likert scale was used, where 1= strongly disagree and 5= strongly agree, to identify the response of each items and some demographic items were included with different measurement scales.

### 6.Data Analysis and Interpretation

The interpretation and presentation of the data that is collected during the study through the questionnaire are analysed and presented in this chapter. The outcomes derived from the analysis of the data are expected to address the objective of this research study. The analysis has been framed in single sections that deals with demographic features of the respondent's, interpretation of descriptive analysis using SPSS and finally the discussion of the results obtained through the analysis.

### 6.1. Descriptive statistics

This section includes the demographic characteristics of the respondents, its analysis and interpretation of the data collected through questionnaires. The demographic characteristic under this study comprises gender, age, marital status, Types of Banks and Customer Tenure.

**Table 1: Demographic Characteristics of Respondents**

Demography	Type of Bank	Characteristics	Frequency	Percentage
Age	Private Bank	18-25	10	16.70%
		26-35	20	33.30%
		36-45	15	25.00%
		46-55	10	16.70%
		56 and above	5	8.30%

	Public Bank	18-25	12	20.00%
		26-35	18	30.00%
		36-45	14	23.30%
		46-55	8	13.30%
		56 and above	8	13.30%
<b>Gender</b>	Private Bank	Male	35	58.30%
		Female	25	41.70%
	Public Bank	Male	40	66.70%
		Female	20	33.30%
<b>Marital Status</b>	Private Bank	Married	40	66.70%
		Unmarried	20	33.30%
	Public Bank	Married	45	75.00%
		Unmarried	15	25.00%
<b>Bank Account</b>	Private Bank	ICICI Bank	60	50.00%
	Public Bank	SBI Bank	60	50.00%
<b>Customer Tenure</b>	Private Bank	Less than 1 year	5	8.30%
		1-3 years	15	25.00%
		4-6 years	20	33.30%
		7-10 years	10	16.70%
		More than 10 years	10	16.70%
	Public Bank	Less than 1 year	10	16.70%
		1-3 years	20	33.30%
		4-6 years	15	25.00%
		7-10 years	10	16.70%
		More than 10 years	5	8.3%

**Source: Self-Compiled, Primary Resources by SPSS**

The demographic data shows that for both ICICI Bank and SBI Bank, the 26-35 age group is the largest, comprising 33.3% and 30.0% of respondents, respectively. Gender distribution indicates more males (58.3% in ICICI and 66.7% in SBI) than females. In terms of marital status, 66.7% of ICICI respondents and 75.0% of SBI respondents are married. The sample is evenly split between the two banks. Customer tenure reveals that the majority of ICICI Bank respondents have been customers for 4-6 years (33.3%), while in SBI Bank, most have been customers for 1-3 years (33.3%).

## 6.2. Factor Analysis

**Table 2: Factor Analysis of Dimensions of Service Quality and Customer Satisfaction Statements**

<b>(A) TANGIBILITY</b>		<b>Extraction</b>
1	Visually appealing materials (Pamphlets stationary)	0.973
2	Technological and up to date equipment	0.772
3	Parking facility	0.754
4	Accurate and Error free records	0.703
<b>(B) RELIABILITY</b>		
1	Bank provides services as promised	0.652
2	Speed of problem solving	0.650
3	Accurate and Error free records	0.760
4	Right service first time itself	0.715
<b>(C) ASSURANCE</b>		
1	Knowledge of employees (Rules, policies, Products and services)	0.708

2	Trustworthiness of employees	0.800
3	Safe and secure transactions	0.836
4	Bank staffs' problem solving attitude (Grievance)	0.700
<b>(D) RESPONSIVENESS</b>		
1	Quick and prompt service	0.842
2	Employee's willingness to help customers	0.757
3	Staffs' readiness to customers request	0.827
4	New schemes conveyed to customers	0.794
<b>(E) EMPATHY</b>		
1	Awareness driven by bankers	0.749
3	Individual attention to customers	0.806
4	Banks' staff understands specific needs of customers	0.822
5	Convenient Working or operating hours	0.791
<b>(F) Customer Satisfaction</b>		
1	I am satisfied with the overall service quality of my bank.	0.780
2	The bank's services consistently meet my expectations.	0.807
3	I am satisfied with the bank's handling of my queries and issues.	0.751
4	The bank's services provide good value for my money.	0.744
5	I am likely to recommend this bank to friends and family.	0.718

**Source: Self-Compiled, Primary Resources by SPSS**

The factor analysis conducted on service quality dimensions and customer satisfaction in the banking sector highlights significant findings across various critical aspects.

**Tangibility** dimensions, including "Visually appealing materials" (0.973), "Technological and up-to-date equipment" (0.772), "Parking facility" (0.754), and "Accurate and error-free records" (0.703), emphasize the importance of physical elements and operational efficiency in shaping customer perceptions.

**Reliability** factors, such as "Accurate and error-free records" (0.760), "Right service first time itself" (0.715), "Bank provides services as promised" (0.652), and "Speed of problem solving" (0.650), highlight the critical role of consistency and trustworthiness in service delivery.

**Assurance** dimensions, with strong loadings in "Safe and secure transactions" (0.836), "Trustworthiness of employees" (0.800), "Knowledge of employees" (0.708), and "Bank staff's problem-solving attitude" (0.700), underscore the importance of customer trust and confidence in the banking relationship.

**Responsiveness** aspects, featuring "Quick and prompt service" (0.842), "Staffs' readiness to customers' requests" (0.827), "New schemes conveyed to customers" (0.794), and "Employee's willingness to help customers" (0.757), highlight the significance of proactive and efficient customer

service.

**Empathy** factors, including "Banks' staff understands specific needs of customers" (0.822), "Individual attention to customers" (0.806), "Convenient working or operating hours" (0.791), and "Awareness driven by bankers" (0.749), emphasize personalized interactions and customer-centric approaches.

**Customer Satisfaction** is strongly represented by "The bank's services consistently meet my expectations" (0.807), "I am satisfied with the overall service quality of my bank" (0.780), "I am satisfied with the bank's handling of my queries and issues" (0.751), "The bank's services provide good value for my money" (0.744), and "I am likely to recommend this bank to friends and family" (0.718). These dimensions collectively gauge overall satisfaction and likelihood of recommending the bank, reflecting the culmination of positive experiences across other service quality dimensions. These findings underscore the critical factors that banks should focus on to enhance service quality and improve customer satisfaction. By prioritizing Tangibility, Reliability, Assurance, Responsiveness, Empathy, and ultimately, Customer Satisfaction, banks can strengthen customer relationships, foster loyalty, and differentiate themselves in the

competitive banking industry. These insights provide actionable strategies for banks aiming to deliver exceptional service experiences and sustain long-term growth and profitability.

**6.3. Hypothesis Testing**

**H1:** The dimensions of service quality (tangibility, responsiveness, reliability, assurance, and empathy) do not significantly affect customer satisfaction in both public and private banks.

**Table 3: Regression Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.990 <sup>a</sup>	0.980	0.979	0.114

a. Predictors: (Constant), Empathy, Assurance, Reliability, Tangibility, Responsiveness

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.807	5	14.361	1096.451	.000 <sup>b</sup>
	Residual	1.493	114	0.013		
	Total	73.300	119			

a. Dependent Variable: Customer Satisfaction  
 b. Predictors: (Constant), Empathy, Assurance, Reliability, Tangibility, Responsiveness

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.015	0.060		-0.244	0.808
	Tangibility	0.268	0.067	0.269	3.995	0.000
	Reliability	0.233	0.061	0.218	3.786	0.000
	Responsiveness	-0.219	0.091	-0.202	-2.391	0.018
	Assurance	-0.097	0.040	-0.092	-2.404	0.018
	Empathy	0.820	0.079	0.798	10.389	0.000

a. Dependent Variable: Customer Satisfaction

**Source: Self-Compiled, Primary Resources by SPSS**

The hypothesis (H1) posits that the dimensions of service quality (tangibility, responsiveness, reliability, assurance, and empathy) do not significantly affect customer satisfaction in both public and private banks. However, the statistical analysis contradicts this hypothesis. The model summary shows an R Square value of 0.980, indicating that 98% of the variance in customer satisfaction is explained by these dimensions, signifying a very strong relationship. The ANOVA results further support this, with a highly significant F-value of 1096.451 (p = 0.000), demonstrating that the model is statistically significant. Additionally, the coefficients for tangibility, reliability, and empathy are positive and significant, while responsiveness and assurance, though negative, are also significant. Thus, all five dimensions of service quality significantly affect customer satisfaction, rejecting the hypothesis.

**H2:** There is no significant difference in the level of customer satisfaction between public and private banks in Jaipur

**Table 4: Independent Sample T-test**

Group Statistics					
Type of Bank		N	Mean	Std. Deviation	Std. Error Mean
Customer Satisfaction	Private Bank	60	4.80	0.403	0.052
	Public Bank	60	3.33	0.475	0.061

Independent Samples Test										
		Levene's Test for		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Differen	Std. Error	95% Confidence	
Customer Satisfaction	Equal variances assumed	11.103	0.001	18.222	118	0.000	1.467	0.080	1.307	1.626
	Equal variances not assumed			18.222	114.954	0.000	1.467	0.080	1.307	1.626

**Source: Self-Compiled, Primary Resources by SPSS**

The hypothesis (H2) posits that there is no significant difference in the level of customer satisfaction between public and private banks in Jaipur. However, the analysis shows a significant difference between the two groups. The mean customer satisfaction score for private banks is 4.80, while for public banks it is 3.33, indicating that customers of private banks report higher satisfaction. The independent samples t-test further supports this, with a t-value of 18.222 and a p-value of 0.000, which is well below the 0.05 threshold for significance. Therefore, we reject the hypothesis and conclude that there is a significant difference in customer satisfaction levels, with private banks having higher customer satisfaction compared to public banks in Jaipur.

**7. Conclusion and Suggestion**

The central idea of this study was to identify the service quality in main two banks of Jaipur that were ICIC Bank and SBI bank. This study highlighted the customer perception in the light of five dimensions of service quality and customer satisfaction. The core purpose of the study was to identify the significant parameters of the service quality and measure the relationship of these with customer satisfaction, while finally developing an empirical model.

- The analysis reveals that among the studied dimensions—tangibility, reliability, responsiveness, assurance, and empathy—**Empathy** emerges as the dimension with the highest level of customer satisfaction, supported by a substantial standardized coefficient (Beta = 0.798) in the regression model. This underscores the significant impact of personalized interactions and understanding of customer needs on enhancing satisfaction in banking services. Following **Empathy**, **Tangibility** also shows a positive influence on customer satisfaction (Beta = 0.269), highlighting the importance of physical elements and operational efficiency.
- There is a significant difference in customer

satisfaction levels between public and private banks in Jaipur. Private banks exhibit higher satisfaction levels (mean = 4.80) compared to public banks (mean = 3.33). This difference underscores the superior customer satisfaction experienced with private banks, affirming their effectiveness in meeting customer expectations and needs.

These findings collectively underscore the critical dimensions influencing customer satisfaction in banking, affirming the importance of empathetic customer interactions and tangible service quality elements in fostering positive customer experiences. Based on the findings of this study, the following Suggestion are presented for consideration.

1. To improve level of satisfaction banks should focus on tangibility, empathy and assurance whereas level of responsiveness and reliability need to be maintained.
2. To enhance the long-term relationship with the customer it is important for the banks to focus on assurance, responsiveness, tangibility and empathy, additionally banks need to sustain the reliability.

**Reference**

1. Alkhaibari, M., Albarq, A., Elrayah, M., Moustafa, M., Ghaleb, M., & Abbas, A. (2023). The impact

- of e-banking service quality on the sustainable customer satisfaction: Evidence from the Saudi Arabia commercial banking sector. *International Journal of Data and Network Science*, 7(3), 1153-1164.
2. Khan, A. G., Lima, R. P., & Mahmud, M. S. (2023). Understanding the service quality and customer satisfaction of mobile banking in Bangladesh: Using a structural equation model. *Global Business Review*, 22(1), 85-100.
  3. Alshurideh, M., Al-Hawary, S., Mohammad, A., Mohammad, A., & Kurdi, B. (2017). The Impact of Islamic banks' service quality perception on Jordanian customers loyalty. *Journal of Management Research*, 9 (2).
  4. Al-Slehat, Z. A. F. (2021). Determining the effect of banking service quality on customer loyalty using customer satisfaction as a mediating variable: An applied study on the Jordanian commercial banking sector. *International Business Research*, 14(4), 1-58.
  5. Alzaydi, Z. (2023). Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking sector. *Management & Sustainability: An Arab Review*
  6. Ananda, S., Kumar, R. P., & Singh, D. (2022). A mediation analysis of perceived service quality, customer satisfaction and customer engagement in the banking sector. *Journal of Financial Services Marketing*, 1-15.
  7. Gazi, M. A. I., Rahaman, M. A., Hossain, G., Ali, M. J., & Mamoon, Z. (2021). An empirical study of determinants of customer satisfaction of banking sector: Evidence from Bangladesh. *The Journal of Asian Finance, Economics and Business*, 8(2), 497-503.
  8. Kenyon G.N., & Sen, K.C. (2015). *Creating a competitive advantage, In The Perception of Quality*, Springer-Verlag London.
  9. Law, S.H., & Singh, N. (2014). Does too much finance harm economic growth? *Journal of Banking & Finance*, 41, 36-44. doi. 10.1016/j.jbankfin.2013.12.020
  10. Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
  11. Marić, D., Marinković, V., Marić, R., & Dimitrovski, D. (2016). Analysis of tangible and intangible hotel service quality components. *Industrija*, 44(1), 7-25. doi. 10.5937/industrija1-8437
  12. Mohamed, S. M., Yehia, E., & Marie, M. (2022). Relationship between E-CRM, Service Quality, Customer Satisfaction, Trust, and Loyalty in banking Industry. *Future Computing & Informatics Journal*, 7(2).
  13. Oliver, R.L. (1999). Whence consumer loyalty? *The Journal of Marketing*, 63, 33-44. doi. 10.2307/1252099
  14. Paul, J., Mittal, A., & Srivastav, G. (2016). Impact of service quality on customer satisfaction in private and public sector. *International Journal of Bank Marketing*, 34 (5), 606 - 622.
  15. Rahmatika, D. A., & Soesanto, H. (2022). The effect of service quality, perceived usefulness of mobile banking, and customer trust during pandemic COVID-19 on customer loyalty through customer satisfaction in the banking sector. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(3), 18556-18573.
  16. Rajasulochana, D. M. K. (2022). Service Quality In SBI: An Assessment Of Customer Satisfaction On E-Banking Services. *Journal of Positive School Psychology*, 4585-4590.
  17. Teeroovengadum, V. (2022). Service quality dimensions as predictors of customer satisfaction and loyalty in the banking industry: moderating effects of gender. *European Business Review*, 34(1), 1-19.
  18. Zeithaml, V., Berry, L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60 (2), 31-46.