

THE EFFECT OF BANK QUALITY MANAGEMENT ON CUSTOMER SATISFACTION: A CASE OF EXIM BANK (T) LIMITED – ARUSHA REGION

By
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Abstract

The commercial banking sector is very important for the economic development of the country. Financial services rendered to the community stimulate economic opportunities. This study sought to determine the effect of bank quality management on customer satisfaction at Exim Bank (T) Limited in the Arusha region. A descriptive design was used in this research. The study employed a quantitative research approach. Under this research, the target population was officials from Exim Bank—Arusha Region. For collecting respondents, a simple random sampling approach was used. For the purpose of this study, the sample size was 68 employees. The study relied on primary data gathered through structured questionnaires. The quantitative data from questionnaires was collected, processed, and analyzed using descriptive statistics and inferential statistics through the Social Sciences Statistical Package (SPSS) version 25. The study revealed that bank quality management had a positive and significant relationship with customer satisfaction. The study recommends that more research be conducted in the area of internal banking operations challenges that negatively impact customer satisfaction. Also, since only one data collection instrument was used, future research could triangulate using focus group discussions and observation.

Keywords: Internal Process, Quality Management, Customer Satisfaction, Banking, Performance

1.0 Introduction

Technology is having a tremendous impact on service companies in general, and the financial services sector is no exception. The application of information and communication technology concepts, techniques, policies, and implementation strategies to banking services has become a subject of fundamental importance and concern to all banks and indeed a prerequisite for local and global competitiveness in the banking industry. As a result of this technological improvement, the business environment in the financial sector is extremely dynamic, experiences rapid changes, and demands that banks serve their customers electronically.

Globally, the international economy has put further strain on company competitiveness and sustainability. To be relevant and viable, the banking sector must constantly reinvent its business operations, methods, regulations, and market niche (Sitorus et al. 2016). The banking business is the largest in the service sector, catering to the requirements of many groups of people. The commercial banking industry is critical to the country's economic prosperity. Economic prospects are stimulated by financial services provided to the community. Bank customer happiness has a significant impact on community development. Indeed, offering the highest level of service quality is seen as a prerequisite for the success of service businesses such as banks (Skvarciany and Jureviciene 2018).

According to Koksai (2016), customer satisfaction refers to the valence state of mind induced by the customer's interactions with and utilization of banking services. In this sense, there are three types of client satisfaction in the banking business. First, the client's use of a bank's goods and services over time leads to an accumulation of experiences and contacts with the bank, which leads to customer satisfaction. According to Munoz-Leiv et al. (2022), the second type of customer satisfaction is demonstrated by the client's sentiments toward the bank. For example, one can determine whether a bank is performing well or not by using observation and cognition. The third type of customer satisfaction measurement in the banking industry implies that contentment and dissatisfaction are one-dimensional, ranging from highly unhappy to very satisfied.

Banks all around the world have been experiencing stagnation and a decline in their capacity to improve client satisfaction. In 2015, the global consumer satisfaction index fell from 72.9 in 2014 to 72.7 in 2015. (Salihu et al. 2019). The reduction in worldwide customer satisfaction indicates that more nimble competition, together with other banking satisfaction indicators, continues to fall short of customers' expectations. For example, in the Middle East, the United Arab Emirates had the highest decline of 8.3 points, followed by Latin America, which had a reduction of 4.6 points, and Africa, which had a drop of 4.0 points (Khatoun, Zhengliang, and Hussain 2020).

In Africa, to convey this customer's desire, the banking industry had to change toward modern banking. Information and communication technology (ICT) has changed the means of doing business and the methods of operations in various businesses. Virtual banking includes all non-traditional and electronic means of banking such as ATMs, phone banking, Internet banking (IB), credit cards, and debit cards (Ozatac, Saner, and Sen 2016). A distinguishing feature of virtual banking is the physical absence of the person seeking banking services on the premises and outside of the premises, even abroad. E-banking services that are sophisticated and developed were introduced to improve service delivery, customer satisfaction, and customer loyalty to the organization. Automated teller machines (ATMs), cards, telephone banking, personal computer banking, and internet banking are now widely available in the banking system, according to Pakuráret al. (2019) (Romnova and Kudinska, 2016).

In Tanzania, banks have exponentially embraced the use of information and communication technologies in their service provision. They have spent a lot of money implementing information and communication technologies in their service delivery. They have invested huge amounts of money in implementing self-service and virtual banking services with the objective of improving the quality of customer service (Msamba, 2021). To be viable, Exim Bank (T) must invest in customer-centric procedures and tactics, such as boosting staff growth and development, digitizing financial services, and maintaining quality management. To be profitable, the bank must seek and obtain significant market dominance in terms of the goods and services supplied, which are designed to meet the ever-changing and dynamic demands of consumers (Liet al. 2021). Failure to improve customer-friendly services and develop elements that impact customer satisfaction raises the chance that a bank may face competitive challenges from existing and new entrants in the near future (Moraru and Duhnea 2018).

Customers are growing more aware of their rights and expecting more than ever before (Quayson et al. 2019). Customers' shifting demands influence their expectations of value-added services for their fundamental banking needs. This is only conceivable in the post-liberalization age due to "customer-centric" services (Ozatac, Saner, and Sen 2016). Furthermore, keeping dissatisfied clients is difficult since they may quickly transfer from one service provider to the next at a cheap cost. Consumer awareness, fierce competition, and rising living standards are compelling many organizations to prioritize customer satisfaction strategies (Pooya et al., 2020). Commercial banks are focusing more on retaining existing clients than on acquiring new ones. This is due to the fact that the cost of obtaining a single new client is higher than the cost of maintaining existing consumers (Pakuráret al., 2019). Customers' satisfaction and service quality are inextricably intertwined, creating value for the customer. Customers will have a favorable opinion of a company if they receive services that meet or surpass their expectations. If, on the other hand, customers believe they received less value than expected, their attitude toward a particular business will be unfavorable, and they may transmit this attitude on to new customers (Romnova and Kudinska, 2016). Customers will become loyal if they are satisfied, but if they are disappointed, their loyalty is not assured. As a result, management should place a premium on customer pleasure, which begins with providing high-quality service (Rehman 2019). However, many Exim Bank clients complain about the bank's functioning due to dissatisfaction and excessive delays.

Some clients that want rapid and efficient service delivery abandon Exim Bank in favor of other banks that they define as delivering fast-track banking services. It appears that operational issues in the form of service delivery delays rendered the bank unappealing to the public. Therefore, this study was designed to examine the effectiveness of internal banking operations on customer satisfaction, particularly at Exim Bank (T) Limited in the Arusha region.

2.0 Literature Review

2.1 The Theory of Quality Management

Quality leaders contributed to the development of quality management theory (Deming, 1986). (Ishikawa, 1985). This quality management theory has recognized several quality management system practices, including quality management system practices that have been published and experimentally examined in evaluation and research work that has studied the link between quality management systems. On the systems for quality management, Benson (1993) proposed 78 items that were combined into eight essential quality control system activities: top management and quality management, process management, production of goods and facilities, recruitment, monitoring, and quality knowledge, quality management of suppliers, quality ensuring the position of the organization, and ties with employees. (Rategan, 1992) used nine quality management system practices to measure quality management: top management engagement, strategic quality management, quality management of processes, quality design management, training and education, information and analyses, banning, resource management, and statistical processes. Flynn (1991) recommended seven quality management system techniques in the same vein: strong management support, product design, process management, quality information, supplier engagement, management, and customer participation. This theory was applicable in this study because it shed some light on how Exim Bank can enhance customer satisfaction by improving its internal banking operations through employee growth and development, banking service digitalization, and bank quality management.

2.2 Empirical Literature Review

Adeel (2020) investigated the effects of employee training and development on customer satisfaction. Furthermore, the following five variables have been discussed on both the customer and employee sides: good care, IT facilities, email response, manager relationship, and welcome in need of help. Employee training and development were discovered to have an impact on customer satisfaction. Odhiambo (2015) investigated the impact of service quality on KCB customer satisfaction. A cross-sectional descriptive research approach was adopted in the study. According to the findings of the study, there is a positive association between quality management and customer satisfaction. The quality management variable accounted for 55.6 percent of the difference in customer satisfaction. It was also shown that there was a substantial positive association between bank response to clients and customer satisfaction. The study shows that banks' quality management in providing services to their clients is a significant driver of consumer satisfaction. The study also suggests that there is a substantial association between bank responsiveness and customer happiness, implying that bank responsiveness is a crucial contributor to consumer satisfaction in Kenya's banking market.

Mkoma (2014) investigated consumer satisfaction with banking services in Tanzania, with a special focus on Standard Chartered Bank. Results show that the majority of customers were satisfied with Standard Chartered Bank. Nonparametric results suggest that quality and service time influence customer satisfaction; that customers are loyal and hence unlikely to transfer banks even though doing so would save them roughly 10%; and that they are unlikely to move banks in the near future despite the ease of switching. Customers' satisfaction with the bank was not much influenced by the accuracy of service or the friendly attitude of employees ($p > 0.1$).

Msamba (2021) assessed the effect of total quality management practices on the organizational performance of commercial banks in the case of Tanzania Commercial Bank. Findings indicated that continuous improvement has a significant effect on operational performance. Also, the study findings showed that employee training has a significant effect on operational performance. Hence, findings revealed that process management had a significant effect on the operational performance of the Tanzania Commercial Bank. The study concludes that continuous improvement, employee training, and process management improve the operational performance of the bank in terms of profitability, market share, and customer satisfaction. Simon and Thomas (2016) investigate the impact of electronic banking services on customer satisfaction in Nairobi's first-tier banks. Based on the data, the study found that electronic banking services have a significant impact on consumer satisfaction. Furthermore, many consumers utilize online banking because it is simple to use, and tailored internet banking has a significant impact on customer happiness. The study shows that the utility and friendliness of online banking have a relatively minor impact on consumer satisfaction. The survey also shows that the ease of mobile banking has a significant impact on consumer happiness. Furthermore, the survey revealed that user-friendly ATMs, convenience of access to ATMs, and ATM privacy all had a significant impact on consumer happiness. Furthermore, the use of ATM cards in supermarkets and the affordability of ATM fees have a minor influence on consumer satisfaction. In terms of point-of-sale systems, the study indicates that the efficacy of point-of-sale systems has a significant impact on customer satisfaction.

Lyimo and Nyambili (2021) intended to assess the impact of internal processes on customer service quality in Tanzania's banking industry: a case study of TCB Bank Arusha. The findings demonstrated a favorable relationship between the IS infrastructure and the quality of customer service. There was a clear positive association between worker attitude and great customer service, according to the findings. The study's findings revealed a strong relationship between IS practices and great customer service. Naftal (2018) investigated the impact of employee training and development on customer satisfaction in the Tanzanian banking industry, using the People's Bank of Zanzibar (PBZ) in Dar es Salaam as a case study. The findings revealed that on-the-job training is the primary mode of PBZ's employee training program. Off-the-job training is only given to a few employees in rare cases. Furthermore, the study found that in PBZ, employee training and development are significantly and positively related to customer satisfaction. According to the findings of this study, employee training and development have an impact on customer service delivery in PBZ.

3.0 Methodology

This study employed a descriptive design. The researcher selected this design because it allows for the examination of facts and aids in the development of a thorough grasp of the research topic. The research was carried out at Exim Bank (T) Limited in the Arusha area, with a focus on Arusha city branches. This bank is located in the Arusha City area. The rationale for selecting Exim Bank (T) Limited's Arusha region as a case study is because of the researcher's accessibility and convenience, which were especially essential because the researcher studies and resides in Arusha; hence, it was a favorable site for this study.

The target population for this study was Exim Bank-Arusha Region officials. To obtain respondents, the simple random sampling method was used. The sample size of 68 officials was considered appropriate and economical for the purposes of this investigation. The sample size was determined using the formula below:

$$n = \frac{N}{1 + N \cdot e^2}$$

$$n = \frac{82}{1 + 82 \cdot 0.05^2} = 68$$

The study relied on primary data gathered through structured questionnaires. In this study, questionnaires were used because they are less expensive and time-consuming, and they are also

excellent for gathering unbiased data. The questionnaires were delivered by hand to the respondents. Quantitative data from surveys was processed and analyzed using the Social Sciences Statistical Package to provide tangible results and recommendations (SPSS version 25). The quantitative research method was used, which included descriptive and inferential statistics.

4.0 Findings

The case under study received 68 questionnaires, but only 65 were returned and used for analysis, resulting in a 96% response rate. The major findings of the study were presented in tables and figures. According to Corbin (2018), a response rate of more than 50% is sufficient to provide useful information.

4.1 Effect of Bank Quality Management on Customer Satisfaction

The researcher determined the effect of bank quality management on customer satisfaction. The statement provided to respondents and the findings are presented in the table 1 below;

Table 1: Bank Quality Management

| | | SD | D | N | A | SA |
|---|---|------|------|------|------|-----|
| Improvement of the quality of bank services lead to customer satisfaction | F | 17 | 6 | 14 | 28 | 0 |
| | % | 26.2 | 9.2 | 21.5 | 43.1 | 0 |
| Regular departmental and employee training improve customer satisfaction | F | 12 | 9 | 0 | 38 | 6 |
| | % | 18.5 | 13.8 | 0 | 58.5 | 9.2 |
| Process management has created opportunities for the Exim Bank to enhance customer satisfaction while cutting costs of production in the long run | F | 4 | 36 | 18 | 7 | 0 |
| | % | 6.2 | 55.4 | 27.7 | 10.8 | 0.0 |
| Continuous improvement provides sustainability of quality services to customers | F | 9 | 3 | 14 | 33 | 6 |
| | % | 13.8 | 4.6 | 21.5 | 50.8 | 9.2 |
| Effective employee training lead to productive and high-quality bank services offered to customers | F | 17 | 5 | 13 | 30 | 0 |
| | % | 26.2 | 7.7 | 20.0 | 46.2 | 0.0 |
| Process management improve time used to serve customers | F | 5 | 16 | 10 | 34 | 0 |
| | % | 7.7 | 24.6 | 15.4 | 52.3 | 0.0 |

The majority (72.4%) of respondents agreed that improving the quality of bank services leads to increased customer satisfaction, while 67.7% agreed that regular departmental and employee training increases customer satisfaction. Service quality is the main source of customer satisfaction. Service quality is particularly important in banks and related organizations as service providers are relatively undifferentiated, and so it is a key to competitive advantage. In this study, 55.4% of the respondents asserted that process management has created opportunities for the Exim Bank to enhance customer satisfaction while cutting production costs in the long run. The majority of the respondents (60.11%) agreed that continuous improvement ensures the sustainability of quality services for customers. The majority of the respondents (46.2%) agreed that effective employee training leads to productive and high-quality bank services offered to customers. Employee training in customer satisfaction remains a critical organizational initiative for increasing customer retention. It is an essential component of organizational business practices and overall bank goals. Customer satisfaction training programs are typically designed, developed, and managed by the bank's training division, with assistance from external consultants and agencies on occasion. Also, the majority of the respondents claimed that process management improved the time used to serve customers. This was shown by 52.3% of the respondents who agreed to this statement. Exim Bank's quality management lowers costs of production

communication, improves productivity, quality levels, customer satisfaction, operational costs, and the bank's overall competitive advantage.

4.2 Correlation Analysis

Pearson correlation analysis is used to investigate the degree to which two variables move or diverge together from one case to the next, as well as to assess the significance of the connection. The table 2 below portrays that there is significant relationship between bank quality management and customer satisfaction (0.717).

Table 2: Correlations

| | | Bank Quality Management | Customer Satisfaction |
|-------------------------|---------------------|-------------------------|-----------------------|
| Bank Quality Management | Pearson Correlation | 1 | |
| | Sig. (2-tailed) | | |
| | N | 65 | |
| Customer Satisfaction | Pearson Correlation | .717** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 65 | 65 |

4.3 Regression Analysis

In section regression analysis was done on in independent variables and dependent variables.

Table 3: Model Summary

| Model Summary | | | | |
|--|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .717 ^a | .614 | .490 | 3.03382 |
| a. Predictors: (Constant), Bank Quality Management | | | | |

Table 3 displays the model summary results, indicating how much variation in customer satisfaction (dependent variable) was accounted for by bank quality management (independent variable). In the model summary, the R Square explains 61.4% of the independent variables. This means that independent variables explain only 61.4% of the factors influencing customer satisfaction. Because 39.6% of variations are caused by characteristics not captured in the independent variables, the coefficient of determination is significant.

Table 4: ANOVA

| ANOVA ^a | | | | | | |
|--|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 593.012 | 3 | 197.671 | 21.476 | .000 ^b |
| | Residual | 561.450 | 61 | 9.204 | | |
| | Total | 1154.462 | 64 | | | |
| a. Dependent Variable: Customer Satisfaction | | | | | | |

The analysis of ANOVA as shown in Table 4 above showed that significance of F statistics is 0.000, which is less than 0.05 and the value of F (21.476) being significant at 0.000 confidence level. The study conducted a multiple regression analysis so as to determine the association between independent variable and the dependent variable (customers satisfaction).

Table 5: Coefficients

| Model | Unstandardized | Standardized | t | Sig. |
|-------|----------------|--------------|---|------|
|-------|----------------|--------------|---|------|

| | | Coefficients | | Coefficients | | |
|--|-------------------------|--------------|------------|--------------|------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.130 | 4.025 | | .778 | .040 |
| | Bank Quality Management | .592 | .091 | .716 | .501 | .000 |
| a. Dependent Variable: Customer Satisfaction | | | | | | |

Based on the regression results shown in Table 4.8, the regression model becomes;

$$Y = 3.130 + 0.592X_1$$

According to the regression equation established, taking all factors into account with constant at zero, outcomes will be 3.130. Taking all other independent variables at zero, bank quality management increase customer satisfaction by 0.548.

4.4 Discussion of Findings

Findings of this study affirmed that improvement of the quality of bank services leads to customer satisfaction, whereas regular departmental and employee training improves customer satisfaction. These findings concur with Odhiambo's (2015) findings that banks' quality management in providing services to their clients is a significant driver of consumer satisfaction. Exim Bank's customer service representatives improve their ability to resolve issues and reduce the number of return calls through effective training. Often, trained employees can address the issue at the first point of contact, significantly increasing customer satisfaction.

In this study, findings revealed that process management has created opportunities for the bank to enhance customer satisfaction while cutting production costs in the long run, and continuous improvement provides sustainability of quality services to customers. These findings are in agreement with Msamba's (2021) conclusion that continuous improvement, employee training, and process management improve the operational performance of the bank in terms of profitability, market share, and customer satisfaction.

The majority of the respondents agreed that effective employee training leads to productive and high-quality bank services offered to customers. Additionally, Mkoma (2014) established that quality and service time influence customer satisfaction. Exim bank employees benefit from customer service training because they have a better understanding of the impact their role has on the organization. Investing in training demonstrates how Exim Bank values its employees' ongoing development and advancement. As a result, employees are more engaged in the company and thus more motivated. Employees become more efficient and better prepared to deal with customers.

Also, the majority of the respondents claimed that process management improved the time used to serve customers, thereby improving customer satisfaction. The theory of quality management likewise indicated that top management, quality management, process management, production of goods and facilities, recruitment, monitoring, quality knowledge, quality management of suppliers, the quality-assuring position of the organization, and ties with employees all improve customer satisfaction. When a customer is pleased with the quality of service provided, he or she is more likely to purchase the same service again and become a loyal customer. A dissatisfied customer, on the other hand, will not want to continue the relationship and will switch to other service providers within the same bank.

Findings showed that there is a significant relationship between employees' growth and development and customer satisfaction. Naftali (2018) likewise revealed that employee training and development are significantly and positively related to customer satisfaction. Either way, Adeel (2020) found that customer satisfaction is impacted by employee training and development. Findings showed that there is a significant relationship between the digitalization of banking services and customer satisfaction.

These findings corroborate the findings of Simon and Thomas (2016), who found that electronic banking services have a significant impact on consumer satisfaction. Also, findings revealed that there is a significant relationship between bank quality management and customer satisfaction. Odhiambo (2015) similarly found a positive association between quality management and customer satisfaction. Also, Lyimo and Nyambili (2021) revealed a strong relationship between IS practices and great customer service.

5.0 Conclusion and Recommendations

This study concluded that bank quality management had a positive and significant relationship with customer satisfaction. Quality management creates opportunities for banks, ensures the sustainability of quality services to customers, leads to productive and high-quality results, and reduces the time spent serving customers, thereby increasing customer satisfaction. Everyone at Exim Bank Limited should be focused on quality improvement with the common goal of increasing customer loyalty and satisfaction. The study also advises Exim Bank to maintain the high quality of its financial services. This can be accomplished by institutionalizing quality control and assurance methods as well as a stringent monitoring and evaluation system for the bank's service quality. In this study, getting respondents to answer the question deliberately and honestly was difficult. The researcher addressed this constraint by delivering a cover letter in which the respondents are assured that the information they provide is treated with the highest secrecy and used solely for research purposes. The researcher suggests that research be done to establish customers' opinions and attitudes regarding banking operations. It is also suggested that this study be replicated in various commercial banks both within and outside of Tanzania. Furthermore, it would be interesting to know whether the observed findings are applicable to other financial institutions besides banks. More research is required in the area of internal banking operations challenges that negatively impact customer satisfaction. Finally, only one data collection instrument was used, and future research could triangulate using focus group discussions and observation.

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