

ABSTRACT

This study sought to assess the effect of the electronic services quality on customer satisfaction in banking sector particularly Tanzania Commercial Bank Arusha City. Specifically, the study determined the effect of reliability of electronic services quality on the customer satisfaction, examined the effect of assurance of electronic services quality on the customer satisfaction and examined the effect of responsiveness of electronic services quality on the customer satisfaction. Service quality (SERVQUAL) model and attribution theory were used in this study. This research utilized a descriptive research design hence mixed research approach was used, targeting all 203 respondents. Sampling techniques included simple random and purposive sampling, with data collected through questionnaires, interviews, and documentary review. Descriptive and inferential statistics, facilitated by SPSS version 26, were employed for quantitative data analysis, while content analysis was utilized to analyze the qualitative data obtained from interviews. Findings revealed that the dimension of Reliability displayed a substantial positive correlation with Customer Satisfaction, reflecting customers' high confidence in the bank's electronic service security measures. Furthermore, the dimension of Assurance exhibited the highest correlation with Customer Satisfaction, signifying the strong belief in the privacy of personal information, Additionally, the dimension of Responsiveness also displayed a strong positive correlation with Customer Satisfaction, underscoring the importance of effective customer support in enhancing satisfaction levels. The study recommends Tanzania Commercial Bank places a stronger emphasis on clarity in safety information communication, prompt issue resolution, and comprehensive education on secure usage of electronic services, especially for users with varying technological proficiency, Future studies exploring the impact of social media and online reviews on electronic service quality and customer satisfaction offer an intriguing delve into the digital realm, where the customer's voice can hold immense sway.