

Customer Satisfaction Quality in Banking Sector

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Abstract

Service sector generally and the banking sector particularly is facing a high level of challenges, especially with the level of customer expectation. Therefore, banks have started to improve their service quality. Technology progress and growth contributed significantly to changing the way of banking services, so customer satisfaction. Due to immense competition, banking is a customer-focused service industry, and customer happiness has become the most vital pillar of any banking business. The study aims to determine the main factors are enhancing customer satisfaction quality in the banking sector. To address the study's questions and evaluate hypotheses, a quantitative technique was adopted to answer questions and test hypotheses. About (8) interviews were conducted with managerial levels and (250) questionnaires were distributed to the banking sector customers using the Simple Random Sample technique to achieve the research purposes in Jordan using the banking sector as a case study. (173) questionnaires were valid for analysis, based on the Statistical Package for Social Sciences (SPSS. V.26). The findings of the research revealed that there is a significantly positive impact of reliability, technology aspects, assurance, responsiveness, employee competence, security and privacy on customer satisfaction quality in the banking sector. The research results confirmed the importance of providing the services error-free to enhance customer satisfaction and increase loyalty. The website should contain information that serves customers and employees should be able to provide appropriate assistance to customers and maintain the confidentiality of customer information and data. Finally, use electronic protection software and constantly update the electronic applications banking sector.

Keywords: reliability, technology aspects; assurance, responsiveness, employee competence, security and privacy, customer satisfaction quality, the banking sector

1. Introduction

Today, the banking sector is one of the most important pillars of the financial sector. The business environment in the banking sector has changed rapidly and dramatically during the current period. Banks try to satisfy customers by increasing the quality of service and products provided to customers (Jadon, 2022). If banks do not provide quality products and services appropriately and satisfactorily to customers, they will lose them to other competitors. Therefore, banks should focus on providing high-quality and appropriate services and products. It would be useful to advise banks to create the right approach to satisfy existing customers and target new customers (Pakurár et al., 2019).

The increasing financial competitive environment has led banks to engage in searching for new ways to identify customer requirements, through which they can improve their products and services with high levels of quality and thus achieve competitive advantage (Tiwari, 2022). The banking sector is a source of financing, playing an important role in the development of the country's economy, through bank loan services to clients, which play an important role in financing industrial and investment projects (Karimov & Jasurovich, 2022).

Banks try to achieve and earn customer contentment by providing high-quality financial services that match their expectations and requirements. Awoke (2015) mentioned the benefits of customer satisfaction and quality of service together: supporting ongoing care and following customers even after the purchase, enhancing loyalty, attracting, acquiring, and attracting new customers, keeping customers out of a competitive external environment, and reducing the costs of failure.

Banks are required to hire several qualified employees to complete service delivery processes and respond to inquiries effectively and successfully taking into account the time of request for service (Carlson & O'Cass,

2010), in addition to holding training courses for employees to contribute to increasing the awareness and expertise of employees to provide banking services and products appropriately to gain customer satisfaction. Banks must develop the quality of service standards provided to achieve customer satisfaction, resulting in customer commitment to the bank and retaining them in the long term, thereby achieving bank profits and maintaining the continuity and survival of their business. Consequently, banks must develop strategic plans that enable them to know and understand the requirements and needs of customers and earn their satisfaction to ensure their survival and continuity (Ribaj, 2022).

Customer satisfaction became a common theme in marketing during the 1980s, The key to sustainable competitive advantage is to provide a high quality service that in turn leads to customer satisfaction (Shemwell et al., 1998), customer satisfaction is a key factor because it results in loyalty to the bank, resulting in the client continuing to deal with a particular bank and the bank retaining its customers in the long run, so that when banks meet the needs and requirements of their customers by providing financial services saturating and meeting their needs and requirements achieves customer satisfaction, which leads to increasing the bank's earnings and maintaining its continuity and attracting new customers and quality is an important focal point for banks, due to this, it has great positive effects and results in increasing achieving profits so that banks are interested in providing high quality services to keep up with the competitive environment surrounding them (Klimontowicz & Majewska, 2022).

A service can be defined as an act provided by a bank to a particular customer and is linked to a tangible physical product or intangible service for or without. It is also defined as any beneficial activity that banks provide to customers and is essentially intangible for or without (Sugiarto & Octaviana, 2021).

2. Literature Review

This section reviews the variables of the study through what is stated in the specialized literature, to formulate the theoretical framework of this study, and this section contains: Reliability, technology aspects, assurance, responsiveness, employee competence, security and privacy, and customer satisfaction quality in the banking sector.

2.1 Reliability

According to Khashman (2021), reliability is the ability of the banking sector to complete the process of providing financial services that meet the wishes and needs of customers by responding to their inquiries on time without any problems or errors and making customer complaints taking care of and resolved satisfactorily while maintaining the confidentiality of customer information. As a result, the bank will be highly creditworthy. It means providing accurate and reputable services by delivery and respect for commitments and promises to customers. Reliability can perform services as committed to customers, and keep the information confidential (Vy & Tam, 2021).

2.2 Technology Aspects

Banking is one of the sectors considered to be the most strongly influenced by the technological revolution. Still, this new wave of technology is creating remarkable changes in banking sectors, significantly changing traditional banking services (Vy & Tam, 2021).

The concept of electronic satisfaction is the degree to which the customer understands the effectiveness of banking sector services so that they meet their needs and requirements through electronic devices and technologies. There is also a positive impact of the quality of electronic services on customer satisfaction by allowing customers to share their opinions, needs, and financial requirements, which contributes to a positive impact on customer satisfaction (Khashman, 2021).

2.3 Assurance

Quality assurance is always measured in terms of financial services offered by the banking sector promptly. Competition is currently higher in the financial market hence banks need to market financial services in a distinctive way to gain customer satisfaction (Alzoubi & Yanamandra, 2020).

The financial services provided by banks are very intangible in nature, and therefore provide an advantage to compete to ensure high-quality standards for better financial services and meet the needs and desires of customers (Hamilton-Ibama & Elvis, 2022).

2.4 Responsiveness

According to Khashman (2021), Time is a key factor in customer satisfaction, so the customer makes the decision to buy at a certain time due to the desire or needs to purchase a service, taking into account the timing of the response has a positive impact on the customer. In contrast, not taking into account the timing of the

response negatively affects the customer, leading to a complaint or not repeating the purchase of the service and searching for another bank that takes into account the timing of the response.

The response level standard measures the ability to solve problems quickly and to deal effectively with customer complaints and requests. It is also measured by the willingness of staff to provide timely assistance. Banks provide customers with complete, convenient, and accurate information, and when there is a change or modification of the information and maintenance of ATMs, customers are notified (Bungatang & Reynel, 2021).

2.5 Employee Competence

This factor creates customer confidence through professional service, sound professional knowledge of all banking financial services, polite behavior, good reception, and good communication. Customers feel safe and comfortable every time they use a particular bank's services when interacting with efficient employees (Payne et al., 2018).

The ability to serve is expressed by the fact that the employee has the professional qualifications to perform the service appropriately and satisfactorily to customers, so banks must hire qualified staff and train them appropriately to perform the service satisfactorily to gain customer satisfaction (Parcha, 2022).

2.6 Security and Privacy

According to Khashman (2021), Privacy and security mean keeping customers' personal and financial information and data confidential and feeling safe when using electronic devices and technologies to obtain certain financial services.

Confidentiality covers the protection of financial data in rest, and technology and methods for the encryption of financial statements during rest and in transit have evolved over the years (Siddiqi & Khader, 2022).

Privacy is the right of financial data subjects to have control over how their financial data is processed, Protection of personal data becomes more challenging in this time with big data, Privacy-enhancing technologies available today, whether hardware-based, cryptography-based, or data-based (Van Loo, 2022).

2.7 Customer Satisfaction Quality in the Banking Sector

The banking sector seeks to provide the best services, so customers' needs and requirements must be determined (Kadir et al., 2011). Banks have imperative needs in the competitive market to find methods to improve financial services quality, Banking has devoted increased attention to financial services quality and greater efforts have been made to reach a high level of quality to satisfy customers (Huparikar & Shinde, 2022). Banks should be advised to create the right approach to satisfy customers and target new customers, the rapid growth of the banking sector has created a competitive environment and that's why banks are trying to provide traditional and non-traditional services to customers to gain their satisfaction and loyalty (Koundal, 2022), including: ATMs, smart cards, mobile applications, financial Services, among others.

- **ATMs:** The service is always available 24 hours a day and text messages are sent in case of any suspension of services through it and the downtime is specified and late in the day for maintenance work.
- **Smart cards:** There are two types: Debt and credit and there are several types and each according to the desire of the customer that meets needs and requirements, taking into account the possibility of granting the card according to its type to the customer. Provide installments through it with discounts for many places with the possibility of using them online and while traveling abroad. Customers are also exempted from issuance commissions to encourage customers to issue and there are many advantages, depending on the type of cards.
- **Mobile applications:** Provides many services, including: Internal transfers between accounts (same customer) or between customers, external transfers, or internal transfers between customers of different banks. It also provides detailed statement services for transactions of a certain period, payment of credit cards through the application instead of reviewing the branch and to avoid fines of late payment due, a map that reveals ATM sites, applications such as loans and checkbooks, and suggestions, review the bank's available offers, and identify the number of points and choose a specific prize according to the number of points monitored from the use of the cards.
- **Financial services:** Withdrawal and deposit through the branch, you must enjoy speed, effectiveness, and efficiency, avoid any mistakes from employees to not cause problems or harassment to the customer, take into account the role system, respect the time of customers, inquiry services and complaints understanding the customer and his wishes and study the requests submitted by them taking into account the time, services of external and internal remittances, applying for loans and cards, signing contracts and receiving full papers while maintaining transparency with customers and clarity of the services provided for them to avoid customer

complaints after providing the service, which leads to customers abandoning the bank and going to other competing banks, maintaining loyalty and belonging by the services and offers provided leads to an increase in the number of customers and their satisfaction.

3. Theoretical framework

To achieve the objectives of the study to reach the determination of the effect of independent variables on the dependent variable, the researcher has developed the study model by reviewing specialized literature, with a particular emphasis on the following:

1. The extent to which quality elements in the banking sector contributed to customer satisfaction.
2. Determining the degree of customer satisfaction quality in the banking sector. The independent variables are reliability, technology aspects, assurance, responsiveness, employee competence, security, and privacy. The dependent variable is customer satisfaction quality in the banking sector.

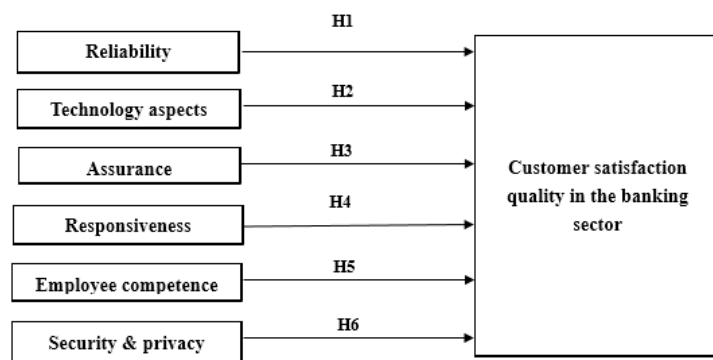


Figure 1. Proposed model

The proposed model as shown in figure 1 provides a hypothesized relationship. Specifically, the model proposes that the quality elements in the banking sector will have a positive effect on customer satisfaction, which will, in turn, lead to improved customer satisfaction quality in the banking sector.

4. Methodology

The study was based in its conduct on the analytical approach, which is concerned with the methods that infer the existence of results in the statistical community using withdrawn samples representing this community and then generating data in the quantitative form, the purpose of this approach is to form a database through which characteristics or relationships of the sample can be inferred, and then it is inferred that the original community has the same characteristics, as the task of interpretation is mainly done on inferential analysis (Wu et al.,2022).

4.1 Data Sample

This study employed a mixed method approach combining quantitative and qualitative research elements to answer the research questions. The study community consisted of the banking sector of customers, employees, and managers, so (8) interviews were conducted with managerial levels (see Table 1. For sample characteristics interview), and (250) questionnaires were distributed using the Simple random sample technique to achieve the research purposes, and in this technique, each member of the community has the equivalent opportunity for each other individual to be selected for the sample without any bias or interference by the researcher. (186) questionnaires were retrieved, and after the questionnaires were audited and reviewed, (13) questionnaires were excluded for inadequacy, thus reaching the number of valid questionnaires (173) (see Table 2. for sample characteristics questionnaire), which is representative of the study community according to the indicative sample table developed by Saunders, Lewis, and Thornhill (2003).

Table 1. Sample characteristics interview

Variable	Category	Percentage	Iteration
Gender	Male	62.5%	5
	Female	37.5%	3
Total			8
Age	Less than 30 years	12.5%	1
	Less than 40 years	37.5%	3
	40 years and above	50%	4
Total			8
Scientific qualification	Bachelor	25%	2
	Graduate studies	75%	6
Total			8
Managerial levels	Team leaders	37.5%	3
	Managers	50%	4
	Directors	12.5%	1
Total			8

Table 2. Sample characteristics questionnaire

Variable	Category	Percentage	Iteration
Gender	Male	67.0%	116
	Female	33.0%	57
Total			173
Age	Less than 20 years	24.8%	43
	Less than 30 years	47.3%	82
	Less than 40 years	17.3%	30
	40 years and above	10.6%	18
Total			173
Scientific qualification	High schools	5.2%	9
	Diploma	20.2%	35
	Bachelor	62.4%	108
	Graduate studies	12.2%	21
Total			173
Type of dealing with the banking sector	Clients - Bank customers	79.1%	137
	Bank employees	20.9%	36
Total			173

5. Analysis and Results

The study used a variety of techniques to address its research questions and evaluate its hypotheses, all of which were based on the statistical package for social sciences (SPSS. V.26).

The amount of variation between individual grades if reapplied to the same individuals and under similar circumstances is called the stabilization factor. It indicates the stability of responses over time and is measured by Cronbach alpha and the result is statistically acceptable if it is greater than 0.70 so that the testing tool ranges from 0.7378-0.9283 it is greater than 0.70 (Sekaran & Bougie, 2019).

The natural distribution test of participants' answers was conducted to ascertain whether the data falls under normal distribution, where the Kolmogorov–Smirnov test value, the result shown in Table 3. the Kolmogorov–Smirnov test is a statistical test that compares the distribution of the statistical community through two independent samples taken from that community. It can be used to compare any theoretical distribution with parallelism (Shah et al.,2022). If the null hypotheses are true, then this deviation ratio is likely to be very small. That is, a small deviation has a high probability value or a high probability value. Conversely, the large deviation ratio is highly unbearable and indicates do not follow the normal distribution in the entire population. So, the large deviation has a low p-value. As a rule, we reject the null hypothesis if it is $p < 0.05$.

Table 3. The Kolmogorov–Smirnov test value

One-Sample Kolmogorov-Smirnov Test									
		Reliability	Technology aspects	Assurance	Responsiveness	Employee Competences	Security & Privacy	IND	Customer Satisfaction Quality in Banking Sector
N		173	173	173	173	173	173	173	173
Normal Parameters	Mean	3.42	3.94	3.23	2.71	3.48	4.05	3.47	3.60
	Std. Deviation	.700	.754	.591	.568	.774	.769	.457	.622
Most Extreme Differences	Absolute	.107	.111	.102	.105	.092	.122	.099	.101
	Positive	.069	.093	.085	.105	.068	.085	.064	.063
	Negative	-.107	-.111	-.102	-.091	-.092	-.122	-.099	-.101
Kolmogorov-Smirnov Z		1.273	1.326	1.299	1.313	1.141	1.305	1.147	1.122
Asymp. Sig. (2-tailed)		.078	.059	.068	.064	.148	.066	.144	.162

a. Test distribution is Normal.

b. Calculated from data.

The first hypothesis posits a moderate relationship between reliability and customer satisfaction quality in the banking sector, the result is shown in Table 4. The link factor (R) value of (48.4%) was found to mean an average relationship between reliability and customer satisfaction. The value of the selection factor ($0.235=R^2$) indicates that reliability has explained 23.5% of the difference in customer satisfaction. A statistically significant effect of the reliability in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (7.241) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (H_a): “There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the reliability in customer satisfaction quality”.

Table 4. Results of the effect of reliability in improving customer satisfaction quality in the banking sector

Variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	0.484	0.235	52.436	0.00	172	RY	.059	.484	7.241	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; RY= Reliability; FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

The second hypothesis posits a moderate relationship between technology aspects and customer satisfaction quality in the banking sector, the result is shown in Table 5. The link factor (R) value of (39.7%) was found to mean an average relationship between technology aspects and customer satisfaction. The value of the selection factor ($0.158=R^2$) indicates that technology aspects have explained 15.8% of the difference in customer satisfaction. A statistically significant effect of the technology aspects in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (5.657) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (H_a): “There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the technology aspects in customer satisfaction quality”.

Table 5. Results of the effect of technology aspects in improving customer satisfaction quality in the banking sector

variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	.397	0.158	31.998	0.00	172	TA	.058	.397	5.657	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; TA= Technology aspects; FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

The third hypothesis posits a moderate relationship between assurance and customer satisfaction quality in the banking sector, the result is shown in Table 6. The link factor (R) value of (35.5%) was found to mean an average relationship between assurance and customer satisfaction. The value of the selection factor ($0.126=R^2$) indicates that assurance has explained 12.6% of the difference in customer satisfaction. A statistically significant

effect of the assurance in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (4.960) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (*Ha*): “*There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the assurance in customer satisfaction quality*”.

Table 6. Results of the effect of assurance in improving customer satisfaction quality in the banking sector

variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	.355	0.126	24.605	0.00	172	A	.075	.355	4.960	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; A= assurance; FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

The fourth hypothesis posits a moderate relationship between responsiveness and customer satisfaction quality in the banking sector, the result is shown in Table 7. The link factor (R) value of (31.3%) was found to mean an average relationship between responsiveness and customer satisfaction. The value of the selection factor (0.098=R²) indicates that responsiveness has explained 9.8% of the difference in customer satisfaction. A statistically significant effect of the responsiveness in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (4.304) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (*Ha*): “*There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the responsiveness in customer satisfaction quality*”.

Table 7. Results of the effect of responsiveness in improving customer satisfaction quality in the banking sector

variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	.313	0.098	18.526	0.00	172	RP	.080	.313	4.304	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; RP= responsiveness; FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

The fifth hypothesis posits a moderate relationship between employee competence and customer satisfaction quality in the banking sector, the result is shown in Table 8. The link factor (R) value of (64.1%) was found to mean an average relationship between employee competence and customer satisfaction. The value of the selection factor (0.411=R²) indicates that employee competence has explained 41.1% of the difference in customer satisfaction. A statistically significant effect of the employee competence in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (10.923) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (*Ha*): “*There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the employee competence in customer satisfaction quality*”.

Table 8. Results of the effect of employee competence in improving customer satisfaction quality in the banking sector

variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	.641	0.411	119.315	0.00	172	EC	.047	.641	10.923	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; EC= employee competence; FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

The sixth hypothesis posits a moderate relationship between security and privacy and customer satisfaction quality in the banking sector, the result is shown in Table 9. The link factor (R) value of (58.2%) was found to

mean an average relationship between security and privacy and customer satisfaction. The value of the selection factor ($0.339 = R^2$) indicates that security and privacy have explained 33.9% of the difference in customer satisfaction. A statistically significant effect of the security and privacy in the child variable is observed to improve customer satisfaction, through the value (T. Sig) and the equal (0.00) which is less than (0.05), and also through the calculated and equal value (T) (9.364) which is greater than its scheduled value (1.96), which represents the morale of the study model at one degree of freedom. The alternative hypothesis (H_a): “There is a statistically significant effect on the level of significance ($\alpha \leq 0.05$) for the security and privacy in customer satisfaction quality”.

Table 9. Results of the effect of security and privacy in improving customer satisfaction quality in the banking sector

variable	Form summary		Contrast analysis			Transaction schedule				
	R	R ²	FC	FS	Df	Statement	SE	B	TC	TS
CSQ	.582	0.339	87.686	0.00	172	SP	.050	.582	9.364	0.00

Notes. CSQ= Customer Satisfaction Quality in the Banking Sector; SP= security and privacy FC= F Calculated; FS= F SIG.; SE= Standard error; TC= T Calculated, TS=T SIG.

5.1 Interview

The interview is one of the most important study tools that are relied on by researchers to obtain the data they need in writing scientific research and can be defined as conducting a dialogue with the researcher sample to obtain data through their answers to the interview questions (Myers & Newman, 2007). (8) interviews were conducted at Managerial levels, so that they were asked open questions face to face and the interview is one of the most important study tools that are used by researchers to obtain the facts and beliefs carried by the research sample about the phenomenon they are studying because the participants in the interview express in their way the questions you ask them as a researcher through the interview.

One of the most important benefits of the interview is that it allows you as a researcher to monitor the emotions of the participants in the interview, and that enables you to interview them better and leads to Get more accurate data in the interview, interview questions, and most likely answers Include as follows:

- Is the banking sector providing services promptly with high quality?

“Yes, the service execution time is managed for customers to improve customer satisfaction”.

- Are electronic applications constantly updated and contain information that serves customers?

“Yes, there is a special team to develop and update banking applications, so it has become a prerequisite in light of technological development and the competitive banking environment”.

- Is the banking sector seeking to gain the trust of customers?

“Yes, by providing bank confidentiality and security”.

- How banking sector seeks to solve the problems of customers?

“By paying attention to customer feedback”.

- Are employees able to provide appropriate assistance to customers and have technical and practical experience?

“Yes, employees with banking experience and technical and practical experience are hired and are trained periodically”.

- Is the banking sector maintaining the confidentiality of its customer information and data by using electronic protection software?

“Yes, bank secrecy is important so that protection software is used to achieve this purpose”.

- Is the banking sector providing services commensurate with the needs of customers?

“Yes, the best services are provided for all categories and requirements of customers”.

6. Discussion

Through the results of the study, it can be found that the impact of reliability, technology aspects, assurance, responsiveness, employee competence, security, and privacy on improving customer satisfaction quality in the

banking sector, and the study model was developed for this purpose.

The results of the study showed that reliability achieved a high degree of importance in the banking sector (85.75% of respondents), where the percentage of importance reached 93.9%. The researcher explains that the reason is that the services are provided in an error-free manner. Technology aspects achieved a high degree of importance in the banking sector (91.05% of respondents), where the percentage of importance reached 95.6%. The researcher explains that the reason is that the website contains information that serves customers. Assurance achieved a high degree of importance in the banking sector (76.93% of respondents), where the percentage of importance reached 85.1%. The researcher explains that the reason is that the process of providing services is free of errors and didn't waste time. Responsiveness achieved a high degree of importance in the banking sector (75.87% of respondents), where the percentage of importance reached 77.7%. The researcher explains that the reason is that the banking sector takes care of customer inquiries seriously. Employee competence achieved a high degree of importance in the banking sector (93.85% of respondents), where the percentage of importance reached 97.8%. The researcher explains that the reason is that the employees can provide appropriate assistance to customers. Security and privacy achieved a high degree of importance in the banking sector (91.83% of respondents), where the percentage of importance reached 91.5%. The researcher explains that the reason is that the Banking sector maintains the confidentiality of its customer information and data. Employee competence was deemed to be the most popular, followed by security and privacy in the second place and technology aspects in the third place, reliability in the fourth place and assurance in the fifth place, and responsiveness in the last place.

According to the study's results, customer satisfaction quality in the banking sector was given a high priority, with 90.34% percent of the banking sector responders. This, the researcher explains, is because Employees have enough experience to answer customer questions clearly, the banking sector employees provide services when needed satisfactorily, in addition to providing customers with a sense of security when interacting with the banking sector employees and electronic applications are constantly updated. This conclusion agreed with Parcha (2022), Khashman (2021), and Vy and Tam (2021).

6.1 Theoretical Implications

The theoretical framework for the study was established by a title that adds to the enrichment of knowledge libraries by addressing changes in the quality elements in the banking sector, customer Satisfaction. The current study sought to determine the effect of utilizing quality elements in the banking sector to improve customer satisfaction to the researcher's knowledge, which no previous studies have been conducted in this area.

6.2 Managerial Implications

The majority of banks have relied on the Implementing of quality standards of services to increase customer satisfaction, which has led to customer retention and loyalty so that the customer deals with the distinguished bank with its high-quality financial services and this achieves the competitive advantage of the bank (Fauzi & Suryani, 2019).

Banks seek to achieve and gain customer satisfaction by providing high-quality services to match the level of their expectations and requirements in light of the developments of modern technology. Therefore, customer satisfaction is a key factor to increase customer loyalty to the bank. Because when the bank provides services that meet the needs and requirements of the customer of high quality, they succeed in matching the expectations of the customer, the customer who feels satisfied with the direction of a particular service provided by a bank tends to continue and repeat the deals with it (Mosa, 2022).

The study has reached several recommendations, the most important of which are:

1. Focus on and implement quality standards to improve customer satisfaction in the banking sector.
2. Banks should pay attention to the response time, because time is a key factor in customer satisfaction, the timing of the response has a positive impact on customers when they decide to buy at a certain time due to the desire or need to purchase a particular service.
3. Banks must hire qualified staff and train them appropriately to perform the service satisfactorily to gain customer satisfaction.

7. Conclusion

Banks should be advised to create the right approach to satisfy their current customers and target new ones, the rapid growth of the banking sector has created a competitive environment and that's why banks are trying to provide traditional and non-traditional services to customers to gain their satisfaction.

Nowadays, customers are using technology aspects to share their opinions, needs, and financial requirements.

which contributes to a positive impact on customer satisfaction in the banking sector. Therefore, the banking sector must protect customers' financial information through electronic protection software.

The study found a strong significant impact of security and privacy in improving customer satisfaction quality in the banking sector. Also, the study showed that customers feeling safe when dealing with bank employees is very important.

Furthermore, the study was based on findings that suggest banking sector employees work to help and solve the problems faced by customers as quickly as possible and the banking sector is interested in customer feedback the findings of the study confirm the importance of the banking sector seeks to solve the problems of customers in increasing customer satisfaction.

The limitation of this study was that it only included the banking sector in Jordan. It can still be developed again by adding more financial companies and banks from other countries and expanding the number of respondents. In addition to adding several variables related to customer satisfaction.

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