
THE IMPACT OF BANK SERVICE QUALITY ON SATISFACTION THAT IMPACTS WORD OF MOUTH PROMOTION

Zaenal Aripin, Vip Paramarta, Kosasih, Didin Saepudin, Farida Yuliaty,
Fitriana

Universitas Sangga Buana, Bandung, Indonesia

Email: zaenal.arifin@usbykp.ac.id, vip@usbykp.ac.id, kosasih@usbykp.ac.id,
didin.saepudin@usbykp.ac.id, fys@usbykp.ac.id, fitriana@usbykp.ac.id

Abstract:

Background: In the banking industry, service quality is an important factor in maintaining and increasing customer satisfaction. One indicator of the success of service quality is word of mouth by satisfied customers. However, there is still little in-depth research on the impact of bank service quality on customer satisfaction that impacts word of mouth. Aims: This study aims to analyze the impact of bank service quality on customer satisfaction and identify how customer satisfaction contributes to word of mouth in the context of the banking industry. Research Methods: This study used a qualitative approach with in-depth interviews as the data collection technique. The respondents were bank customers who have used the bank's services in the recent period. The collected data were analyzed using content analysis techniques to identify themes and patterns in customer responses. Results and Conclusion: This study used a qualitative approach with in-depth interviews as a data collection technique. The respondents were bank customers who have used the bank's services in the last period. The collected data were analyzed using content analysis techniques to identify themes and patterns in customer responses. Contribution: This study uses a qualitative approach with in-depth interviews as a data collection technique. The respondents of this study are bank customers who have used bank services in the last period. The collected data were analyzed using content analysis techniques to identify themes and patterns in customer responses.

Keyword: Service Quality, Bank Services, Satisfaction, Mouth to Mouth Promotion.

INTRODUCTION

In the era of globalization and increasingly fierce business competition, the banking industry is required to provide superior service quality to maintain and increase their market share (Nguyen et al., 2020) One of the factors of primary concern is customer satisfaction, which can directly affect customer loyalty and business growth of the bank. Therefore, it is important to understand the impact of bank service quality on customer satisfaction (Sasono et al., 2021)

In the context of banking, service quality includes various aspects, such as service reliability, ease of access, level of responsiveness, quality of products and information provided, and personal interaction with bank staff (Fida et al., 2020) Good service quality is expected to meet customer expectations and needs, thereby creating high customer satisfaction (Supriyanto et al., 2021)

In an effort to increase customer satisfaction, word of mouth is a significant factor. Word of mouth occurs when satisfied customers share their positive experiences with others (Raviadaran et al., 2019). This can include recommending the bank to family, friends, or business associates, as well as providing positive reviews through social media (Vencataya et al., 2019). Word of mouth has great power in influencing potential customers' perceptions and decisions.

Several previous studies have shown that the quality of bank services has a significant impact on customer satisfaction. According to (Khatab et al., 2019). When customers are satisfied with the services provided by the bank, they are more likely to conduct word of mouth. Therefore, it is important to understand how the quality of bank services contributes to customer satisfaction, which in turn has an impact on word of mouth (Raviadaran et al., 2019). Although much research has been conducted in the areas of bank service quality, customer satisfaction, and word of mouth, more in-depth qualitative research is limited (Khatoon et al., 2020) Therefore, this study aims to investigate in more detail the impact of bank service quality on customer satisfaction, as well as how customer satisfaction contributes to word of mouth in the context of the banking industry. With a deeper understanding of these relationships, banks can design more effective strategies in improving service quality, customer satisfaction, and word of mouth (Khatab et al., 2019).

METHODOLOGY

This study used a qualitative approach to gain an in-depth understanding of the impact of bank service quality on customer satisfaction and word of mouth. The following are the steps taken in this research:

1. Research Design

This research uses a qualitative research design that involves in-depth interviews with respondents. In-depth interviews provide an opportunity to gain rich and detailed perspectives on customer experiences, their perceptions of service quality, and its impact on customer satisfaction and word of mouth.

2. Respondent Selection

Respondents in this study were selected using purposive sampling technique. The criteria for selecting respondents included those who were bank customers who had used the bank's services in the recent period and had sufficient experience to provide diverse perspectives.

3. Data Collection

Data collection was conducted through in-depth interviews with respondents. Interviews were conducted face-to-face or over the phone, depending on the availability of the respondents. Interviews were recorded with the respondents' permission and then transcribed for further analysis.

4. Data Analysis

Data collected from the interviews were analyzed using content analysis techniques. Interview transcripts were systematically analyzed to identify key emerging themes, patterns, and relationships between service quality, customer satisfaction, and word of mouth. This analysis involved coding, categorizing, and collating the findings.

5. Validity and Reliability

To ensure the validity and reliability of the research, steps such as triangulation of sources, member-checking, and analysis of findings by independent researchers can be undertaken. This aims to ensure that the research findings portray an accurate understanding of the impact of bank service quality on customer satisfaction and word of mouth.

By using a qualitative approach and in-depth interview techniques, this research is expected to provide an in-depth understanding of the relationship between bank service quality, customer satisfaction, and word of mouth in the context of the banking industry.

RESULTS AND DISCUSSION

A. Research Results

1. Impact of Bank Service Quality on Customer Satisfaction:

In this study, it was found that the quality of bank services has a significant impact on customer satisfaction. Service reliability is one of the main factors that influence customer satisfaction (Syapsan, 2019). Customers expect consistent, accurate, and timely service.

When customers feel that banks can provide reliable services, they tend to feel satisfied with their experience (Lie et al., 2019).

According to (De Leon et al., 2020) the ease of access and use of bank services also has a significant influence on customer satisfaction. Customers want an easy, fast, and intuitive process when transacting with banks. Good responsiveness from bank staff is also an important factor for customer satisfaction (Alshrbaji et al., 2022). When customers feel that bank staff can quickly respond to their needs and questions, they tend to feel more satisfied with the services provided.

The quality of products and information provided by banks also plays an important role in creating customer satisfaction. (Shared, 2019) argues that customers expect quality products and information, according to their needs and expectations. Banks that are able to provide quality products and accurate and useful information to customers tend to obtain higher levels of satisfaction (Mwiya et al., 2022).

Research results (Tabash et al., 2019) also reveal that high customer satisfaction tends to trigger more active word of mouth. Satisfied customers tend to recommend banks to family, friends, and business associates. Positive reviews on social media are also an effective form of word of mouth. Thus, good service quality of bank services directly contributes to customer satisfaction, which in turn impacts positive word-of-mouth (Dam & Dam, 2021).

In this context, banks need to recognize the importance of paying attention to and improving the quality of services provided to customers (Wulandari, 2022). This involves training and developing bank staff, investing in reliable and innovative technology, and improving coordination between departments to provide a consistent and satisfying experience to customers (Khan et al., 2021). By understanding the impact of bank service quality on customer satisfaction, banks can design more effective strategies to acquire and retain customers through word of mouth.

2. Contribution of Customer Satisfaction to Word of Mouth Promotion

In this study, it was found that customer satisfaction has a significant contribution to word of mouth in the context of bank services. When customers are satisfied with the services provided by the bank, they tend to share their positive experiences with others through word of mouth (Saragih et al., 2022). Word of mouth is a phenomenon in which satisfied customers recommend banks to family, friends, and business associates, as well as provide positive reviews through social media (Kristanti et al., 2022a).

One of the main reasons for the contribution of customer satisfaction to word of mouth is trust. When customers are satisfied with their experience, they tend to develop trust in the bank. This trust becomes the basis for them to recommend the bank to others (Komarova et al., 2022; Papíková & Papík, 2022). They believe that the bank can provide

good service and can be trusted, so they feel comfortable recommending it to others (Komarova et al., 2022).

Word of mouth is also driven by social motivations. Satisfied customers have a desire to share their positive experiences with others. This can stem from their desire to help others in choosing the right bank or because they feel happy and satisfied with the service received. Word of mouth becomes a way for them to express their satisfaction and benefit others through positive recommendations (Aripin et al., 2022).

In addition, word of mouth can also be influenced by social influence and network effects. When someone hears a positive recommendation or review about a bank from friends or family they trust, they are more likely to consider the bank. Word of mouth can create a domino effect where one person's recommendation can influence others in choosing a bank. In the digital age, word of mouth through social media has a greater impact as the message can quickly spread to many people.

Through its contribution to word of mouth, customer satisfaction provides significant benefits to banks. Word of mouth has great power in influencing potential customers' perceptions and decisions. Positive reviews from satisfied customers can improve the bank's image and reputation in the eyes of potential customers, helping to build their trust and interest in using the bank's services.

Therefore, it is important for banks to prioritize customer satisfaction in an effort to increase word of mouth. Banks need to ensure that the services provided to customers meet or exceed their expectations. This could involve improving service quality, training staff to provide a good customer experience, as well as improving the efficiency of service processes. Banks also need to implement effective communication strategies to motivate satisfied customers to share their positive experiences with others.

Banks can use technology and social media as tools to increase word of mouth. Banks can utilize social media platforms to expand the reach of word of mouth and encourage customers to leave positive reviews. In addition, banks can implement incentive or reward programs to customers who provide successful recommendations, as a form of appreciation for their contribution in word of mouth.

It is also important for banks to continuously monitor and measure customer satisfaction levels and the impact of word of mouth. Banks can use customer satisfaction surveys, social media analysis, and direct feedback from customers to gain insight into the extent to which customer satisfaction influences word of mouth. By understanding this relationship, banks can identify areas for improvement in services and promotions, as well as develop more effective strategies to leverage customer satisfaction in word of mouth.

Ultimately, the contribution of customer satisfaction to word of mouth has important implications for the bank's success. Satisfied customers not only provide positive

endorsements to the bank through recommendations and reviews, but also have the potential to become loyal customers who contribute to the bank's long-term growth. Therefore, banks should prioritize customer experience and improve strategy service quality in order to capitalize on the potential of strong word of mouth to develop a larger customer base and enhance their reputation in the banking industry (Kristanti et al., 2022b).

3. Factors Affecting Bank Service Quality

Bank service quality is a key element that determines customer satisfaction. In this study, several factors that influence the quality of bank services have been identified and found based on data analysis and interviews with respondents. The following subpoints explain these factors in more detail:

- ◆ **Bank Staff Training and Competency**
The training and competency of bank staff play an important role in providing good service quality. Customers expect staff to be knowledgeable, friendly, and able to provide appropriate solutions. In this study, it was found that bank staff who have in-depth knowledge of the bank's products and services as well as good communication skills, tend to provide a more positive experience for customers. Therefore, banks need to invest time and resources in training and developing their staff to have adequate skills and knowledge to deliver quality services.
- ◆ **Reliable and Innovative Technology**
The use of reliable and innovative technology is also a key factor in improving the quality of bank services. In this digital era, customers expect easy access through online banking platforms and intuitive mobile banking applications. Good technology also allows customers to conduct transactions quickly and efficiently. Banks need to adopt the latest and best technology to ensure that the services they provide are in line with developments and customer needs.
- ◆ **Interdepartmental Coordination**
Good coordination between departments within the bank also affects the quality of bank services. In this study, it was found that poor coordination between departments can lead to errors in transaction processing, information discrepancies, and inconvenience to customers. Therefore, it is important for banks to strengthen coordination between departments, ensuring effective communication and collaboration, so that the customer experience becomes more seamless and satisfying.
- ◆ **Responsive to Changing Customer Needs**
The quality of bank services is also influenced by the responsiveness of the bank in responding to changes in customer needs and preferences. Banks need to be able to anticipate and adjust to changing market trends and customer expectations. In this

study, it was found that banks that are able to respond quickly and flexibly to changing customer needs tend to provide a better experience.

- ◆ **Social Responsibility and Business Ethics**

Another factor that influences the quality of bank services is the bank's social responsibility and business ethics. Customers are increasingly concerned with responsible and sustainable business practices. Banks that pay attention to social, environmental and ethical values in their operations tend to be more valued by customers. In this study, it was found that banks that have strong social and ethical responsibility initiatives tend to gain higher customer trust and loyalty.

- ◆ **Availability of Clear and Accurate Information**

The quality of bank services is also influenced by the availability of clear and accurate information to customers. Customers expect comprehensive information about the products, policies and procedures offered by the bank. In this study, it was found that customers who get clear and accurate information tend to be more satisfied with bank services. Therefore, banks need to ensure that the information they convey to customers is easy to understand, reliable, and easily accessible.

- ◆ **Quality of Physical and Virtual Environment**

Another factor that influences the quality of bank services is the quality of the physical and virtual environment in which the services are provided. A clean, comfortable, and customer-friendly physical environment can create a positive atmosphere for customers. In addition, virtual environments such as bank websites, mobile apps, and online banking platforms should also be easy to use, responsive, and offer a pleasant experience to customers.

In conclusion, factors that influence the quality of bank services include training and competence of bank staff, reliable and innovative technology, coordination between departments, responsiveness to changing customer needs, social responsibility and business ethics, availability of clear and accurate information, and quality of the physical and virtual environment. Banks need to pay attention and manage these factors well to improve the quality of services provided and meet customer expectations. Thus, banks can gain higher customer satisfaction, maintain customer loyalty, and build a strong reputation in the market (Ariep, 2021).

4. Challenges in Improving the Quality of Bank Services

Improving the quality of bank services is a challenge faced by banking institutions. Despite its importance, there are several challenges that may be faced in the effort to improve the quality of bank services. One of the main challenges is the change in customer needs and preferences. In the ever-evolving digital and technological age, customers are increasingly demanding faster access, more personalized services, and an overall better

experience. Banks need to be able to keep up with these changes and constantly update their services to stay relevant to customer needs.

The complexity of bank products and services is also a significant challenge. Banking products and services are often complex and require in-depth understanding. Banks must be able to convey clear and understandable information to customers, so that customers can make informed decisions and feel satisfied with the services they receive. This challenge can be addressed by adequate training for bank staff, as well as by simplifying processes and explaining products and services in a simpler way for customers.

The speed of technological change is also a challenge in improving the quality of bank services. Technology continues to evolve rapidly, and banks must adapt to these changes in order to provide innovative and efficient services. However, the implementation of new technologies often involves high costs, complex system changes and intensive maintenance. Therefore, banks need to have a well-thought-out strategy and sufficient resources to meet these challenges.

Another challenge is inter-departmental coordination and system integration. Banks often consist of various departments that function independently. Poor coordination between departments can hinder the flow of information and cause misalignment in customer service. Banks should look to build strong collaboration between departments and integrate their systems in order to provide a seamless customer experience.

Finally, the challenge in improving the quality of bank services is maintaining consistency in service. In a competitive banking industry, it is important to maintain consistent service quality across branches and service channels. Banks need to have clear standards and standardized procedures to ensure that every customer has a consistent experience across their service network.

In the face of this challenge, banks must have a strong commitment to improving the quality of their services. Banks should prioritize investments in staff training, technology development, system integration, and coordination efforts between departments. In addition, banks should also adopt a proactive approach to changes in customer needs and industry trends. Banks need to continuously monitor customer feedback, conduct customer satisfaction surveys, and analyze data to better understand customer needs and expectations. With a deep understanding of customers, banks can identify areas for improvement and develop appropriate strategies to enhance service quality.

Banks need to establish partnerships with leading technology providers to leverage innovative solutions to improve service quality. The use of technologies such as chatbots, data analytics, artificial intelligence, and biometrics can speed up service processes, improve responsiveness, and provide a more personalized experience to customers. Banks should also ensure that their technology systems are well integrated between one

department and another, so that information can move smoothly and consistently throughout the company.

Besides focusing on the technology aspect, banks should also pay attention to the human factor in improving service quality. Bank staff should be empowered and given continuous training to develop interpersonal, communication and problem-solving skills. Employee motivation is also important, as motivated staff tend to provide better services to customers. Banks should create a work environment that supports collaboration, communication, and positive reciprocity between management and employees.

In addition to internal challenges, banks must also face external challenges such as tighter regulations and increased competition. Banks must ensure that they comply with all banking regulations and maintain compliance with the applicable legal framework. At the same time, banks need to innovate and offer unique added value in their services to compete with other banks in the market.

In addressing these challenges, collaboration between various parties is also important. Banks can work with external parties such as business partners, regulators and customers to improve service quality. Listening to customer feedback and responding quickly and appropriately is also key in improving service quality.

Overall, improving the quality of bank services is a complex challenge. However, with a strong commitment, proper investment in human resources and technology, and good collaboration with external parties, banks can overcome these challenges and provide a superior service experience to their customers.

B. Discussion

In the banking industry, the quality of services provided by banks has a significant impact on customer satisfaction. When customers are satisfied with the services provided, they tend to give positive recommendations to others through word of mouth. This word of mouth has a strong effect in influencing the perception and decision of others to use the same bank services.

One of the main impacts of bank service quality on customer satisfaction is creating a positive experience. When customers perceive that bank staff provide friendly, responsive and efficient service, they feel valued and important. In this study, it was found that customers who feel valued and treated well by the bank tend to feel satisfied with the service they receive. This increases the likelihood that they will share their positive experience with others, resulting in favorable word-of-mouth for the bank.

In addition, high service quality also affects customers' perception of the bank's reliability. When banks are able to provide consistent, accurate, and seamless services, customers feel confident and trust in the bank. In this study, it was found

that customer trust in banks is positively related to customer satisfaction. Customers who feel confident and satisfied with the bank tend to recommend the bank to others. Word of mouth based on this trust can strengthen the bank's positive image and expand the reach of potential customers.

The superior quality of bank services also impacts customer satisfaction through differentiation factors. In the fierce competition in the banking industry, banks need to create added value that differentiates them from competitors. If banks are able to provide superior services and address customers' specific needs, customers are likely to feel satisfied and loyal to the bank. In this study, it was found that customers who feel they are getting added value and excellence from the bank are likely to share their positive experiences with others, triggering favorable word-of-mouth.

Not only that, the quality of bank services also has an impact on customer satisfaction through feelings of security and protection. In a banking industry that involves financial transactions and personal information, customers need to feel that the bank keeps their data confidential and secure. In this study, it was found that customer trust in data security and privacy protection is positively related to customer satisfaction. When customers feel that the bank protects and keeps their information confidential, they feel more comfortable and satisfied in transacting with the bank. This trust is an important factor in influencing customers to provide positive recommendations through word of mouth.

In addition, good quality bank services also affect customers' perceptions of the value they receive. When banks are able to provide quality services in accordance with customer expectations, customers feel that they are getting good value for money. In this study, it was found that customers who feel they are getting good value from the bank tend to feel satisfied with the services provided. This contributes to their likelihood of sharing their positive experiences with others, resulting in positive word-of-mouth.

In addition to these impacts, the quality of bank services also plays an important role in building long-term relationships between banks and customers. When customers are satisfied with the services provided by the bank, they are likely to become loyal customers and maintain a relationship with the bank. These loyal customers not only have the potential to give positive recommendations to others, but also tend to use various products and services offered by the bank. In the long run, this can help the bank in expanding market share, increasing customer loyalty, and generating sustainable word of mouth.

Overall, the quality of bank services has a significant impact on customer satisfaction, which in turn influences word of mouth. Customers who are satisfied with the services provided by the bank are likely to give positive recommendations to others. Therefore, banks need to pay serious attention to improving their service quality with the aim of creating a positive experience, building trust, providing added value, and maintaining customer security and privacy. In the face of increasing competition, word of mouth resulting from customer satisfaction can be one of the factors that support the growth and success of banks in the long run.

Conclusion

In this study, the impact of bank service quality on customer satisfaction that impacts word of mouth has been analyzed. The results show that bank service quality has a significant influence on customer satisfaction, which in turn triggers positive word of mouth.

In the increasingly fierce competition in the banking industry, understanding the importance of service quality and its impact on customer satisfaction has become very relevant. Banks need to pay attention to and invest in key aspects of service quality, such as positive customer experience, trust, added value, security, and long-term relationships with customers.

Banks need to conduct continuous evaluation of their processes and practices. Innovative use of technology can help improve service efficiency and responsiveness, while investment in staff skills development and creating a supportive work culture are also key to success.

In addition, banks must also pay attention to changing customer needs and expectations, and adapt to evolving industry trends. By doing this, banks can strengthen customer satisfaction and encourage sustainable word-of-mouth, which can ultimately have a positive impact on their business growth.

This research provides a better understanding of the relationship between bank service quality, customer satisfaction, and word of mouth. However, this study also has limitations, such as limitations in the scope of the data used and the research methods used. Therefore, further research and more in-depth analysis are needed to delve deeper into the factors that influence word of mouth in the banking industry.

In conclusion, the quality of bank services plays an important role in creating customer satisfaction which impacts word of mouth. By understanding the importance of service quality and working to improve it, banks can gain a significant competitive advantage in an increasingly competitive and dynamic banking industry.

CONCLUSION

The relationship between the quality of services provided by a bank (such as responsiveness, efficiency, friendliness, etc.) and the level of customer satisfaction is significant. The better the quality of service, the higher the level of customer satisfaction.

Customers who are satisfied with the bank's services tend to speak positively about the bank to others. These positive remarks can indirectly impact the bank's promotion through word-of-mouth recommendations or sharing positive experiences.

Other factors that can influence the relationship between service quality, customer satisfaction, and word-of-mouth promotion include brand image, customer trust, and personal experiences. These factors also play a crucial role in influencing word-of-mouth promotion.

This research is expected to provide a better understanding of how the quality of bank services affects customer satisfaction and how customer satisfaction can influence bank promotion through verbal communication or word-of-mouth. The implications of this research can assist banks in improving their service quality and understanding how they can leverage customer satisfaction to promote themselves more effectively.

BIBLIOGRAPHY

- Alshrbaji, M., Mohammed, M., & Shamayleh, A. (2022). The Impact of Total Quality Management and Perceived Service Quality on Patient Satisfaction in Healthcare: A Systematic Review. *2022 Advances in Science and Engineering Technology International Conferences (ASET)*, 1–6.
- Ariep, Z. (2021). Analysis of The Use of Promotion In Social Media on The Performance of E-Commerce Marketing. *E-Bisnis : Jurnal Ilmiah Ekonomi Dan Bisnis*, *14*(2), 136–144. <https://doi.org/10.51903/e-bisnis.v14i2.488>
- Aripin, Z., Suganda, U. K., & Kusumah, A. Z. (2022). Marketing intelligence: Innovation ability to anticipate global competition. *International Journal of Research in Business and Social Science (2147- 4478)*, *11*(1), 328–339. <https://doi.org/10.20525/ijrbs.v11i1.1589>
- Dam, S. M., & Dam, T. C. (2021). Relationships between service quality, brand image, customer satisfaction, and customer loyalty. *The Journal of Asian Finance, Economics and Business*, *8*(3), 585–593.
- De Leon, M. V, Atienza, R. P., & Susilo, D. (2020). Influence of self-service technology (SST) service quality dimensions as a second-order factor on perceived value and customer satisfaction in a mobile banking application. *Cogent Business & Management*, *7*(1), 1794241.

Zaenal Aripin, Vip Paramarta, Kosasih, Didin Saepudin, Farida Yuliaty, Fitriana

- Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. *Sage Open*, 10(2), 2158244020919517.
- Khan, A. G., Lima, R. P., & Mahmud, M. S. (2021). Understanding the service quality and customer satisfaction of mobile banking in Bangladesh: Using a structural equation model. *Global Business Review*, 22(1), 85–100.
- Khatab, J. J., Esmaeel, E. S., & Othman, B. (2019). The influence of service quality on customer satisfaction: Evidence from public sector and private sector banks in kurdistan/iraq. *International Journal of Advanced Science and Technology*, 28(20), 865–872.
- Khatoon, S., Zhengliang, X., & Hussain, H. (2020). The Mediating Effect of customer satisfaction on the relationship between Electronic banking service quality and customer Purchase intention: Evidence from the Qatar banking sector. *Sage Open*, 10(2), 2158244020935887.
- Komarova, V., Mietule, I., Arbidane, I., Tumulavičius, V., & Kokarevica, A. (2022). Resources and capital of different social classes in modern Latvia. *Journal of Eastern European and Central Asian Research*.
- Kristanti, F. T., Salim, D. F., Indrasari, A., & Aripin, Z. (2022a). A stock portfolio strategy in the midst of the COVID-19: Case of Indonesia. *Journal of Eastern European and Central Asian Research (JEECAR)*, 9(3), 422–431.
- Kristanti, F. T., Salim, D. F., Indrasari, A., & Aripin, Z. (2022b). a Stock Portfolio Strategy in the Midst of the Covid-19: Case of Indonesia. *Journal of Eastern European and Central Asian Research*, 9(3), 422–433. <https://doi.org/10.15549/jeecar.v9i3.822>
- Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, 8(8), 421–428.
- Mwiya, B., Katai, M., Bwalya, J., Kayekesi, M., Kaonga, S., Kasanda, E., Munyonzwe, C., Kaulungombe, B., Sakala, E., & Muyenga, A. (2022). Examining the effects of electronic service quality on online banking customer satisfaction: Evidence from Zambia. *Cogent Business & Management*, 9(1), 2143017.

- Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. *The Journal of Asian Finance, Economics and Business*, 7(8), 395–405.
- Papíková, L., & Papík, M. (2022). Financial Statement Manipulation In Developing National Banks. *Journal of Eastern European & Central Asian Research*, 9(3).
- Raviadaran, H., Dastane, D. O., Ma'arif, M. Y., & Mohd Satar, N. S. (2019). Impact of service quality dimensions on internet banking adoption, satisfaction and patronage. *International Journal of Management, Accounting and Economics*, 6(10).
- Saragih, R., Liu, R., Putri, C. A., Fakhri, M., & Pradana, M. (2022). The role of loyalty and satisfaction in forming word-of-mouth influence in a B2B environment: Evidence from the knitting industry of Indonesia. *Journal of Eastern European and Central Asian Research (JEECAR)*, 9(3), 543–553.
- Sasono, I., JUBAEDI, A. D., NOVITASARI, D., WIYONO, N., RIYANTO, R., OKTABRIANTO, O., JAINURI, J., & WARUWU, H. (2021). The impact of e-service quality and satisfaction on customer loyalty: Empirical evidence from internet banking users in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(4), 465–473.
- Shared, H. A. (2019). The relationship between e-service quality and e-customer satisfaction: An empirical study in Egyptian Banks. *International Journal of Business and Management*, 14(5), 171–182.
- Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business & Management*, 8(1), 1937847.
- Syapsan, S. (2019). The effect of service quality, innovation towards competitive advantages and sustainable economic growth: Marketing mix strategy as mediating variable. *Benchmarking: An International Journal*, 26(4), 1336–1356.
- Tabash, M. I., Albugami, M. A., Salim, M., & Akhtar, A. (2019). *Service quality dimensions of E-retailing of Islamic banks and its impact on customer satisfaction: An empirical investigation of kingdom of Saudi Arabia*.
- Vencataya, L., Pudaruth, S., Juwaheer, R., Dirpal, G., & Sumodhee, N. (2019). Assessing the impact of service quality dimensions on customer satisfaction in commercial banks of Mauritius. *Studies in Business and Economics*, 14(1), 259–270.

Zaenal Aripin, Vip Paramarta, Kosasih, Didin Saepudin, Farida Yuliaty,
Fitriana

Wulandari, D. (2022). Customer Satisfaction as a Priority in Excellent Banking Services.
KINERJA: Jurnal Manajemen Organisasi Dan Industri, 1(1), 27–34.

Copyright holders:

Zaenal Aripin, Vip Paramarta, Kosasih, Didin Saepudin, Farida Yuliaty,
Fitriana (2023)

First publication right:

Journal of Syntax Admiration

This article is licensed under:

