

# A Study on the Impact of Service Quality on Customer Satisfaction in the Private Banking Sector with Special Reference to Udupi and Dakshina Kannada

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## ABSTRACT

The main objective of this study is to examine the impact of service quality dimensions on customer satisfaction and customer loyalty in private sector banks with special reference to Udupi and Dakshina Kannada districts. The study adopted a descriptive research design. A sample of 100 respondents was selected using a convenience sampling technique from customers of various private sector banks operating in Udupi and Dakshina Kannada districts. Primary data were collected through a structured questionnaire designed to measure service quality dimensions, customer satisfaction, and customer loyalty. Secondary data were collected from research journals, published articles, and online sources. Statistical tools such as correlation and regression analysis were used to analyze the data with the help of SPSS software. The results revealed that all five service quality dimensions, namely Tangibility, Responsiveness, Reliability, Empathy, and Assurance, have a positive relationship with customer satisfaction. Among these dimensions, Assurance showed the strongest correlation with customer satisfaction, followed by Empathy and Reliability. Regression analysis indicated that Empathy and Assurance have a significant positive impact on customer satisfaction, while Tangibility, Responsiveness, and Reliability showed statistically insignificant effects. The findings suggest that improving personalized attention, trust, and confidence-building measures can significantly enhance customer satisfaction and strengthen customer loyalty in private sector banks.

**Keywords:** Service Quality, Customer Satisfaction, Customer Loyalty, Private Sector Banks, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Udupi, Dakshina Kannada.

## INTRODUCTION

The banking sector plays a vital role in the economic development of a country by mobilizing savings, facilitating investments, and providing financial services to individuals and businesses. In recent years, the Indian banking industry has undergone significant transformation due to liberalization, privatization, digitalization, and intense competition. As a result, private sector banks have emerged as major players by offering innovative products, technology-driven services, and customer-centric approaches. In such a

competitive environment, service quality has become a critical factor influencing customer satisfaction and loyalty.

Service quality in banking refers to the overall evaluation of how well banking services are delivered to customers. It includes various aspects such as accuracy of transactions, speed of service, employee behaviour, safety of transactions, availability of digital banking facilities, and personalized customer care. Since banking services are intangible and involve continuous interaction between customers and bank employees or systems, customers often judge banks based on their service experiences rather than on the products alone.

Several researchers have emphasized that service quality is the foundation for building customer satisfaction, which eventually leads to customer loyalty. In the private banking sector, maintaining high service quality is particularly important as customers have multiple banking options and can easily switch banks if their expectations are not met. Therefore, understanding customer perceptions of service quality and its impact on satisfaction and loyalty is essential for sustainable growth and competitive advantage.

The districts of Udupi and Dakshina Kannada represent economically active regions with a diverse customer base, including salaried individuals, professionals, students, entrepreneurs, and small business owners. The rapid expansion of private banks in these districts has increased the need to assess how customers perceive service quality and how it influences their satisfaction and loyalty. Differences in demographic characteristics, income levels, and service usage patterns make it necessary to conduct a region-specific study.

- **Service Quality**

Service quality refers to how well private banks provide services to their customers. In banking, service quality is judged based on customer experiences such as staff behaviour, accuracy of transactions, speed of service, and availability of digital banking facilities. Since services are intangible, customers may perceive service quality differently. When banking services meet customer expectations, customers feel satisfied. If services do not meet expectations, dissatisfaction occurs. In a competitive banking environment like Udupi and Dakshina Kannada, service quality helps private banks attract and retain customers. Therefore, service quality plays an important role in improving customer satisfaction, loyalty, and the overall performance of private banks.

- **Customer Loyalty**

Customer loyalty refers to the tendency of customers to continue using the same bank and choose it over others because they are satisfied with its services. In private banks, loyal customers are very important as they help the bank grow, remain profitable, and maintain long-term relationships. When customers are satisfied with the services, they are more likely to stay loyal and trust the bank. According to the survey conducted in Udupi and Dakshina Kannada, most customers said they would continue using their current bank and would recommend it to friends and family. Factors such as helpful staff, easy digital banking, quick problem-solving, and reliable transactions were key reasons for loyalty. A few neutral responses showed that banks could improve in areas like faster complaint handling and better responsiveness. Loyal customers give banks an advantage over competitors, if the performance matched with expectation then customer is said to be satisfied and if they doesn't get the what they were expecting then customer is said to be dissatisfied. Customers are the real assets of the organization

- **Customer Satisfaction**

Customer satisfaction is how happy customers feel with the services provided by their bank. It happens when the bank meets or exceeds customer expectations. In private banking, satisfied customers are very

important because they help the bank grow, stay profitable, and remain competitive. According to the survey in Udupi and Dakshina Kannada, most respondents were satisfied or moderately satisfied with the services, including accurate transactions, digital banking, clean branches, and helpful staff. However, some neutral responses showed that banks could improve in areas like faster complaint handling, better responsiveness, and IT services. Overall, higher customer satisfaction helps banks retain customers, encourage loyalty, and gain an advantage over competitors.

## REVIEW OF LITERATURE

**Zaher Abdel Fattah Al-Slehat (2021)**, Explored how service quality affects loyalty through customer satisfaction. The study used service quality dimensions like reliability, empathy, and assurance. It confirmed that satisfaction significantly mediates the relationship between service quality and loyalty. A quantitative method was used for data collection and analysis. The study fills a gap by emphasizing satisfaction's strategic role in competitive banking environments.

**Wiyono, and Burhanuddin (2021)**, Investigated the influence of service quality and customer satisfaction on customer loyalty in the Indonesian banking sector. Using path analysis and ANOVA, the results showed that service quality did not directly affect customer loyalty but had a significant impact on customer satisfaction, which in turn positively influenced loyalty. This indicates that customer satisfaction acts as a mediating variable between service quality and customer loyalty. The study highlights the importance of improving customer satisfaction to enhance loyalty and suggests further research including other influencing variables.

**Swathi Sasikumar and N. Sundaram (2024)** in select Nifty banks by examining the roles of customer satisfaction and awareness using constructs like General Services, Product Cognizance, Technology Services, and Social Responsibility. Using data from 360 customers and analysed through PLS-SEM, they found low satisfaction with Technology Services, while other constructs positively influenced loyalty. The study highlights a research gap by including awareness as a key factor and concludes that banks should enhance both satisfaction and awareness to strengthen customer loyalty.

**Antony Gibson (2024)**, explored how various dimensions of electronic banking service quality affect customer satisfaction and loyalty. Conducted as part of an MBA in Finance at Dublin Business School, the study used a quantitative research design with data collected from 120 active e-banking users through structured online surveys. The results indicated a significant positive relationship between e-banking service quality, customer satisfaction, and loyalty. Among the measured dimensions, user-friendliness and customer support played a crucial role in influencing both satisfaction and loyalty. The study provides practical insights for financial institutions to improve their digital banking services to enhance customer experience and strengthen loyalty.

**Preeti Arora and Rashi Banerji (2024)** explored how digital banking service quality affects customer loyalty in Indian public sector banks. The study aimed to assess the influence of service quality dimensions on customer experience, satisfaction, and loyalty. Using CMR theory, researchers collected data from 524 respondents via purposive sampling and analyzed it with the Hayes process in SPSS 25 and AMOS 22. Results showed that high service quality boosts customer experience, which drives satisfaction and, in turn, loyalty, with satisfaction mediating the relationship. The study fills a gap by focusing specifically on digital service quality in public sector banks.

**Achmad Supriyanto, Bambang Budi Wiyono, and Burhanuddin (2021)** studied the impact of service quality and customer satisfaction on customer loyalty in Indonesian banks. The objective was to test both

direct and indirect effects using survey data and path analysis. Results showed that service quality did not directly influence loyalty but had an indirect effect through customer satisfaction. The study highlights a gap in assuming service quality alone ensures loyalty and concludes that satisfaction is a key mediator banks must prioritize to improve loyalty.

**I Feng Li, Hui Lu, Meiqian Hou, et al. (2021)** explored key technological factors affecting customer satisfaction in e-banking. The objective was to examine the impact of cloud services, security, e-learning, and service quality on customer satisfaction. Data were collected via questionnaires and analysed using Structural Equation Modelling in Smart PLS 3.2. The findings revealed that all four factors significantly contribute to customer satisfaction in Internet banking. The study addressed a research gap by including less-studied elements like cloud services and e-learning in the digital banking satisfaction model.

**Ipang Sasono et al. (2021)** examined how e-service quality affects customer loyalty through e-satisfaction among Internet banking users in Indonesia. Using data from 205 respondents and analysed with Smart PLS 3.0, the study found that e-service quality positively influences both satisfaction and loyalty, with e-satisfaction acting as a key mediator. It fills a research gap by focusing on these relationships in the Indonesian online banking context.

**Sarki, Zakari Shehu et al. (2024)** Examined how service quality affects customer satisfaction and loyalty in Unity Banks, Bauchi State. Using the SERVQUAL model, data were collected from 20 customers through a structured questionnaire and analysed using SPSS. The findings showed that empathy and responsiveness had a significant positive impact on customer satisfaction. Reliability was also noted as important. The study highlights the need for banks to focus on these factors and suggests future research with a larger sample for broader insights.

**Iyad A. A. Khanfar and Fadi Talal Hassan Omar (2025)** Examined how ATM, telephone, and mobile banking affect loyalty through satisfaction at the Arab Islamic International Bank in Amman. Using 372 valid survey responses and SPSS analysis, the study found that all e-banking services positively impact satisfaction and loyalty, with satisfaction acting as a mediator. It fills a research gap in Islamic banking and suggests applying the model to other sectors.

**Mesay Sata Shanka (2022)** examined how service quality affects customer satisfaction and loyalty in Ethiopian private banks. Using the SERVPERF model and data from 260 customers in Hawassa, the study found a strong positive link between service quality and satisfaction, especially for empathy and responsiveness. Regression results confirmed that better service leads to higher satisfaction and loyalty. The research highlights a gap in studies focused on Ethiopia's banking sector and emphasizes service quality as a key competitive strategy.

**Samuel Godadaw Ayinaddis, et al. (2023)** explored how e-banking quality impacts satisfaction and loyalty in Ethiopia. Using data from 385 customers and quantitative methods, the study found that responsiveness, reliability, security, and speed significantly influence satisfaction and loyalty. Ease of use and service charges showed no major impact. The study highlights the need for banks to enhance key service quality areas to improve customer loyalty in the digital era.

**Amin, Raza & Umer (2020)** To assess how e-service quality influences customer satisfaction and loyalty in Pakistan's internet banking sector. Using the e-SERVQUAL model, they surveyed 500 customers and analyzed the data through PLS-SEM. The findings showed that all service quality dimensions positively impacted customer satisfaction, which in turn strengthened loyalty. However, the study did not consider the influence of emerging technologies such as AI or mobile banking applications, presenting a gap for future research.

**Nagamani et al. (2024)**, explored how trust and traditional SERVQUAL dimensions influence customer satisfaction and loyalty. Based on a survey of 145 retail banking customers and analyzed using regression and correlation techniques, the study found that trust had a strong positive impact on satisfaction, and both factors were essential for building customer loyalty. However, the research did not address the growing importance of digital banking channels and personalized services, indicating a gap for further investigation.

**Gayathri & Rekhapriyadharshini (2022)** explored the impact of digital banking service quality on customer satisfaction and loyalty in the Indian context. The study aimed to understand how service delivery and customer expectations contribute to loyalty in digital banking. Although the methodology was not explicitly detailed, it likely involved a quantitative survey. The findings indicated that higher service quality significantly enhanced both customer satisfaction and loyalty. However, the study did not specify which dimensions of service quality were most influential, suggesting the need for more detailed analysis in future research.

**Fatikah & Albanna (2022)**, examined the impact of e-service quality and trust on customer satisfaction and loyalty within Indonesia's Islamic mobile banking sector. Using data collected from 151 users and analysed through SmartPLS-SEM, the study found that both trust and satisfaction had a direct positive effect on customer loyalty, with satisfaction also acting as a mediator between service quality and loyalty. However, the research did not consider moderating factors such as age or gender and lacked qualitative insights into customer experiences, leaving room for further exploration.

**Arora and Sandhu (2022)**, examined how online banking service quality impacted customer satisfaction during COVID-19 in India, with age and gender as moderating factors. Using structural equation modelling and multi-group moderation analysis, they found that age significantly moderated the relationship between responsiveness, competence, and satisfaction, while gender influenced the link between competence and satisfaction. The study's novelty lies in analysing feedback and complaint management, which is rarely addressed in digital banking research. It highlights the need for more demographic-based studies in online service quality and satisfaction.

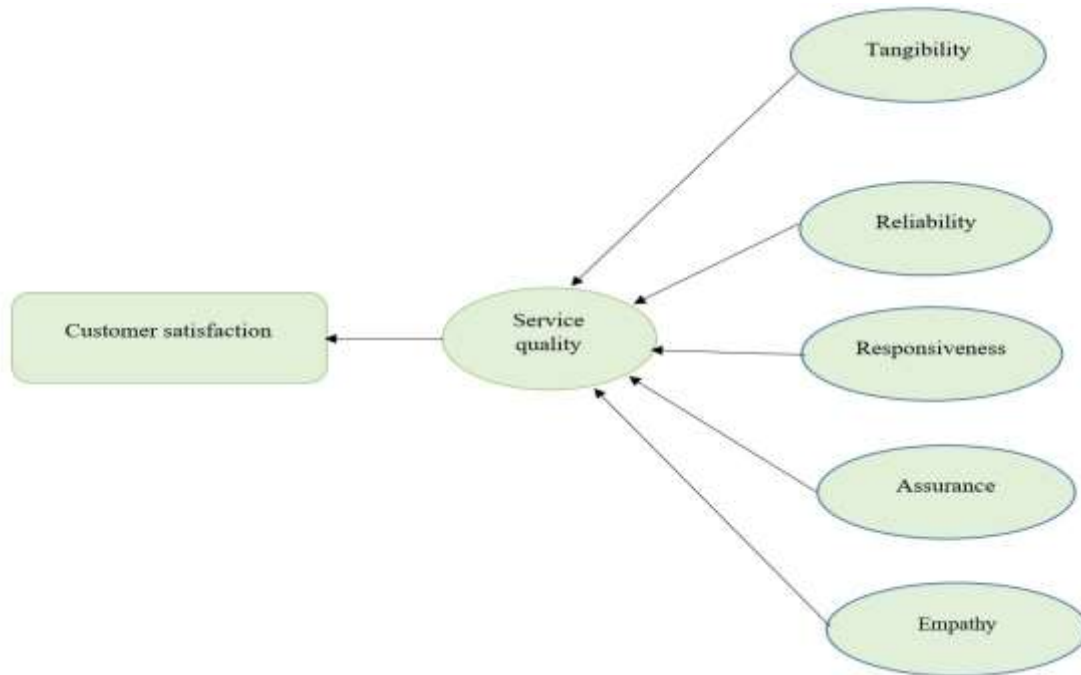
**Riya Sharma's (2022)** compares how public and private banks in Bhopal leverage IT and marketing innovations to boost satisfaction. Surveying 300 customers and using t-tests and regressions, she finds that private banks' faster services and user-friendly apps drive significantly higher satisfaction than public banks, and recommends future longitudinal and qualitative work to link specific innovations to long-term loyalty.

**Joshi, Dabas, and Al-Slehat (2021)**, found that all dimensions of banking service quality positively impact loyalty, especially tangibility. Using PLS and convenience sampling in the Indian commercial banking sector, they also confirmed that customer satisfaction plays a key mediating role, highlighting the need for banks to improve tangible services and for further research on service components.

**Dasharathraj K. Shetty (2022)** Aimed to examine the impact of service quality on customer loyalty in Indian public sector banks. The objective was to assess key service quality dimensions Reliability, Assurance, Tangibles, Empathy, Responsiveness, Charges, and Convenience using a modified SERVQUAL model. Structural Equation Modelling (SEM) was used for data analysis. The results showed that Assurance, Empathy, Responsiveness, and Tangibles significantly influenced overall service quality and customer loyalty. The study highlights a research gap in applying an extended SERVQUAL model and suggests that banks should innovate in these areas to enhance service quality, satisfaction, and long-term loyalty,

## Objective of the Study:

1. To identify various dimensions of service quality
2. To assess the impact of service quality dimensions on customer satisfaction of private banking customers at Udupi and Dakshina Kannada.
3. To evaluate the impact of service quality dimensions at Udupi and Dakshina Kannada



## Conceptual framework of the study

**HYPOTHESIS:** Based on the above objective, the following hypothesis is created.

H1: There is a significant relationship between service quality and customer satisfaction in private sector banks.

H2: Service quality has a significant impact on customer loyalty in private sector banks.

H3: Tangibility has a significant influence on customer satisfaction.

H4: Reliability has a significant influence on customer satisfaction.

H5: Responsiveness has a significant influence on customer satisfaction.

H6: Assurance has a significant influence on customer satisfaction.

H7: Empathy has a significant influence on customer satisfaction

## Significance of the Study

The banking sector is constantly changing due to competition, new technology, and customer expectations. Customers now expect faster, accurate, and reliable services, and their satisfaction influences their loyalty to the bank. This study is significant because it shows how customers in Udupi and Dakshina Kannada evaluate service quality in private banks and how it affects their satisfaction and loyalty. The survey results reveal customer opinions on bank cleanliness, waiting facilities, transaction accuracy, employee behaviour, digital banking reliability, and overall service quality. By understanding these factors, banks can improve their services, design better programs, and strengthen customer trust and loyalty. The findings also provide practical feedback to help banks focus on areas that matter most to their customers, such as faster service, better digital facilities, and attentive customer support.

## RESEARCH METHODOLOGY

- **Research Design**

The study follows a **Descriptive research design**. Descriptive research is used to describe the characteristics, opinions, and perceptions of customers regarding service quality in private banks.

- **Area of the Study**

The geographical area selected for the study includes:

- Udupi District
- Dakshina Kannada District

- **Sources of Data**

The study is based on both **primary** and **secondary** data sources.

**Primary Data:** It was collected directly from bank customers through a **structured questionnaire**. The questionnaire was designed to measure service quality dimensions, customer satisfaction, **Secondary Data:** it was collected from: Research journals, Published research papers, Online sources related to service quality and banking.

- **Sampling Technique**

The study uses convenience sampling technique. Respondents were selected based on their availability and willingness to participate in the survey. Sample Size: The total sample size for the study is 100 respondents. The respondents are customers of various private sector banks operating in Udupi and Dakshina Kannada districts.

### Demographic Profile of the Customers:

PROFILE	NO. OF CUSTOMERS	PERCENTAGE
<b>GENDER:</b> Male	53	53%
Female	47	47%
<b>AGE:</b> Below 25 Years	18	18%
25–35 Years	41	41%
35–45 Years	28	28%
45–55 Years	11	11%
Above 55 Years	2	2%
<b>OCCUPATION:</b>		
• Salaried Employees	45	45%
• Students	23	23%
• Business / Self-Employed	20	20%
• Professionals	11	11%
• Others	1	1%
<b>INCOME:</b>		
• ₹20,000–₹30,000	23	23%
• ₹30,000–₹40,000	34	34%
• ₹40,000–₹50,000	36	36%
• Above ₹50,000	6	6%

**DISCUSSION:**

Correlation Between Service Quality Dimensions and Customer Satisfaction

Dimension	Correlation (r)	P-Value (p)
Tangibility ↔ customer satisfaction	0.282	0.017
Responsiveness ↔ customer satisfaction	0.364	0.002
Reliability ↔ customer satisfaction	0.461	< .001
Empathy ↔ customer satisfaction	0.487	< .001
Assurance ↔ customer satisfaction	0.548	< .001

On the basis of the above correlation table, the five service quality dimensions namely Tangibility, Responsiveness, Reliability, Empathy, and Assurance are associated with customer satisfaction. The results indicate that Assurance is highly correlated with customer satisfaction with an r value of 0.727 and has a statistically significant relationship as its p value is 0.000, which is less than 0.05. Tangibility also shows a positive and significant relationship with customer satisfaction with an r value of 0.142 and a p value of 0.008. However, Reliability (r = 0.095, p = 0.078), Empathy (r = 0.084, p = 0.115), and Responsiveness (r = 0.073, p = 0.177) exhibit weak positive correlations and their relationships with customer satisfaction are not statistically significant as their p values are greater than 0.05. Therefore, it can be concluded that Assurance is the most influential dimension of service quality affecting customer satisfaction, followed by Tangibility, while Reliability, Empathy, and Responsiveness have comparatively weaker associations with customer satisfaction.

Independent Variable	Regression Coefficient (β)	P-Value (p)
Tangibility ↔ customer satisfaction	0.021	.868
Responsiveness ↔ customer satisfaction	0.148	.398
Reliability ↔ customer satisfaction	-0.104	.482
Empathy ↔ customer satisfaction	0.398	.019
Assurance ↔ customer satisfaction	0.320	.010

On the basis of the above regression table, it can be concluded that the service quality dimensions have varying impacts on customer satisfaction. Among the five dimensions, Empathy has the highest positive impact on customer satisfaction with a regression coefficient (β = 0.398) and a significant p-value of 0.019, followed by Assurance (β = 0.320, p = 0.010), which also has a significant positive impact on customer satisfaction. Responsiveness (β = 0.148, p = 0.398) and Tangibility (β = 0.021, p = 0.868) show positive but statistically insignificant impacts, as their p-values are greater than 0.05. Reliability has a negative impact on customer satisfaction (β = -0.104, p = 0.482), but this relationship is also not statistically significant. Therefore, it can be concluded that Empathy and Assurance significantly influence customer satisfaction, while Tangibility, Responsiveness, and Reliability do not show a significant impact on customer satisfaction.

## Hypothesis Discussion (H1 to H7)

### H1: Positive Impact of Service Quality on Customer Satisfaction

Various research studies have shown that service quality has a positive influence on customer satisfaction in the banking sector. Higher service quality helps banks improve customer satisfaction, loyalty, trust, and long term relationships. Studies by Zaher Abdel Fattah Al Slehat (2021), Mesay Sata Shanka (2022), and Amin, Raza & Umer (2020) found that service quality dimensions significantly influence customer satisfaction and enhance customer loyalty. Similarly, Samuel Godadaw Ayinaddis et al. (2023) highlighted that responsiveness, reliability, security, and speed positively affect customer satisfaction in banking services.

In the present study, correlation analysis indicates that all five dimensions of service quality Tangibility, Responsiveness, Reliability, Empathy, and Assurance are positively associated with customer satisfaction. Among them, Assurance shows the strongest relationship with customer satisfaction ( $r = 0.548$ ), followed by Empathy ( $r = 0.487$ ), Reliability ( $r = 0.461$ ), Responsiveness ( $r = 0.364$ ), and Tangibility ( $r = 0.282$ ). All dimensions are statistically significant, indicating that service quality positively influences customer satisfaction.

#### • Relationship between Tangibility and Customer Satisfaction

Tangibility refers to the physical appearance of the bank, including branch infrastructure, modern equipment, seating arrangements, cleanliness, brochures, and the professional appearance of employees. In the banking sector, customers often evaluate service quality through these visible elements. A well maintained and attractive banking environment creates a positive impression and improves customer satisfaction.

In the present study, Tangibility has a positive and significant relationship with customer satisfaction, with a correlation value of  $r = 0.282$  and  $p = 0.017$ . However, regression analysis shows a positive but insignificant impact ( $\beta = 0.021$ ,  $p = 0.868$ ) on customer satisfaction. Therefore, while customers appreciate tangible aspects of banking services, they may not be the strongest determinant of overall satisfaction.

#### • Relationship between Reliability and Customer Satisfaction

Reliability refers to the bank's ability to provide accurate, dependable, and error-free services consistently. Customers expect banks to perform transactions correctly, maintain records accurately, and fulfill their commitments on time. Reliability helps build trust and confidence among customers.

The findings of the present study show that Reliability has a positive and significant relationship with customer satisfaction ( $r = 0.461$ ,  $p < 0.001$ ). However, regression analysis reveals a negative and statistically insignificant impact ( $\beta = -0.104$ ,  $p = 0.482$ ). This suggests that although customers value reliable services, Reliability does not independently predict customer satisfaction when other service quality dimensions are considered simultaneously.

#### • Relationship between Assurance and Customer Satisfaction

Assurance refers to the knowledge, competence, courtesy, and trustworthiness of bank employees. Customers feel more confident and secure when employees are knowledgeable, professional, and capable of resolving issues effectively. Assurance plays a crucial role in creating trust and confidence in banking services.

The study findings indicate that Assurance has the strongest positive relationship with customer satisfaction, with a correlation value of  $r = 0.548$  and  $p < 0.001$ . Regression analysis also shows a significant positive impact ( $\beta = 0.320$ ,  $p = 0.010$ ) on customer satisfaction. Therefore, Assurance is one of the most influential service quality dimensions affecting customer satisfaction in private sector banks.

- **Relationship between Responsiveness and Customer Satisfaction**

Responsiveness refers to the willingness of employees to help customers promptly and provide timely services. Customers appreciate quick responses to inquiries, efficient complaint handling, and prompt service delivery. Responsive employees make customers feel valued and cared for.

The results show that Responsiveness is positively associated with customer satisfaction, with a correlation value of  $r = 0.364$  and  $p = 0.002$ . However, regression analysis indicates a positive but statistically insignificant impact ( $\beta = 0.148$ ,  $p = 0.398$ ) on customer satisfaction. This suggests that while responsiveness contributes to customer satisfaction, its independent effect is not significant when compared with other service quality dimensions.

- **Relationship between Empathy and Customer Satisfaction**

Empathy refers to the individual attention and personalized care provided by bank employees to customers. It reflects the bank's ability to understand customer needs, listen to their concerns, and provide customized solutions. Empathy helps strengthen customer relationships and enhances satisfaction.

The findings reveal that Empathy has a strong positive relationship with customer satisfaction, with a correlation value of  $r = 0.487$  and  $p < 0.001$ . Regression analysis further shows that Empathy has the highest positive impact on customer satisfaction ( $\beta = 0.398$ ,  $p = 0.019$ ). Therefore, Empathy is the most influential predictor of customer satisfaction among all service quality dimensions in the present study.

## Conclusion

Based on the correlation and regression analysis, it can be concluded that service quality dimensions positively influence customer satisfaction in private sector banks of Udupi and Dakshina Kannada. Among the five dimensions, Empathy and Assurance have a significant positive impact on customer satisfaction, whereas Tangibility, Responsiveness, and Reliability show positive associations but do not have a significant impact in the regression model. Therefore, private banks should focus more on improving employee behavior, personalized attention, trust, and confidence-building measures to enhance customer satisfaction and strengthen long-term customer relationships.

## References

1. **Al-Slehat (2021)** found that service quality dimensions such as reliability, empathy, and assurance significantly influence customer satisfaction, which in turn enhances customer loyalty.
2. **Wiyono and Burhanuddin (2021)** reported that service quality significantly affects customer satisfaction, and customer satisfaction positively influences customer loyalty in the banking sector.
3. **Swathi Sasikumar and N. Sundaram (2024)** found that customer satisfaction positively influences loyalty, with general services, product awareness, and social responsibility contributing significantly to loyalty.
4. **Antony Gibson (2024)** concluded that e-banking service quality has a significant positive relationship with customer satisfaction and customer loyalty. User-friendliness and customer support were found to be major contributors.
5. **Preeti Arora and Rashi Banerji (2024)** found that high service quality improves customer experience, customer satisfaction, and customer loyalty in public sector banks.
6. **Achmad Supriyanto, Bambang Budi Wiyono, and Burhanuddin (2021)** reported that service quality indirectly affects customer loyalty through customer satisfaction.

7. **Li, Lu, Hou et al. (2021)** found that cloud services, security, e-learning, and service quality significantly contribute to customer satisfaction in internet banking.
8. **Ipang Sasono et al. (2021)** revealed that e-service quality positively affects both customer satisfaction and customer loyalty, with e-satisfaction acting as a mediator.
9. **Sarki, Zakari Shehu et al. (2024)** found that empathy and responsiveness have a significant positive impact on customer satisfaction, while reliability was also identified as an important factor.
10. **Khanfar and Omar (2025)** concluded that ATM banking, telephone banking, and mobile banking positively influence customer satisfaction and customer loyalty.
11. **Mesay Sata Shanka (2022)** found a strong positive relationship between service quality and customer satisfaction, particularly emphasizing empathy and responsiveness.
12. **Samuel Godadaw Ayinaddis et al. (2023)** reported that responsiveness, reliability, security, and speed significantly affect customer satisfaction and customer loyalty.
13. **Amin, Raza, and Umer (2020)** found that all e-service quality dimensions positively impact customer satisfaction, which subsequently strengthens customer loyalty.
14. **Nagamani et al. (2024)** found that trust and SERVQUAL dimensions positively influence customer satisfaction and customer loyalty in the banking sector.
15. **Gayathri and Rekhapriyadharshini (2022)** concluded that higher digital banking service quality significantly improves customer satisfaction and customer loyalty.
16. **Fatikah and Albanna (2022)** found that e-service quality and trust positively influence customer satisfaction and loyalty, with satisfaction acting as a mediator.
17. **Arora and Sandhu (2022)** reported that responsiveness and competence significantly affect customer satisfaction in online banking services.
18. **Riya Sharma (2022)** found that faster services and user-friendly digital applications in private banks lead to higher customer satisfaction compared to public banks.
19. **Joshi, Dabas, and Al-Slehat (2021)** concluded that all dimensions of banking service quality positively impact customer loyalty, with tangibility having a particularly strong effect. Customer satisfaction was found to be a key mediating factor.
20. **Dasharathraj K. Shetty (2022)** found that Assurance, Empathy, Responsiveness, and Tangibility significantly influence overall service quality and customer loyalty in Indian public sector banks.