ACADEMIA International Journal for Social Sciences
Volume 4, Issue 4, 2025 ISSN-L (Online): 3006-6638

Determinants of Service Quality of Commercial Banks in Pakistan: A Case Study of Multan

Umm-e-Hani
haniume353@gmail.com
Research Scholar, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Shehzad Yousaf
rajagbzu@gmail.com
Research Scholar, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Muhammad Muzammil Asghar
muzammilasghar42@gmail.com
Research Scholar, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Shan-e-Zehra
Shanezehra717@gmail.com
Ph.D. Scholar, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Laraib Saeed
laraibxaeedkhan@gmail.com
Research Scholar, The University of Northampton, London

Corresponding Author: * Shehzad Yousaf rajagbzu@gmail.com

Received: 09-08-2025 **Revised:** 12-09-2025 **Accepted:** 25-09-2025 **Published:** 11-10-2025

ABSTRACT

In a global landscape where consumers have become increasingly discerning about service quality, meeting and exceeding customer demands have become pivotal for businesses, particularly in the banking sector. The primary objective of this study was to evaluate the level of service quality provided by commercial banks in Multan while identifying key dimensions and demographic factors influencing service quality. A descriptive research design was adopted, encompassing a population of 418 respondents. To gather primary data, a self-administered questionnaire based on the 8 dimensions of the SERVQUAL scale was employed. The analysis involved the utilization of descriptive statistics, including mean and percentage distribution, with data presented through tables and figures to offer a comprehensive representation of research findings. The study employed a random sampling technique, and data analysis was conducted using the Statistical Package for Social Scientist (SPSS). The findings of the study revealed that customers were not highly satisfied with the overall service delivery of the commercial banks under examination. The results emphasized the necessity for banks to prioritize all dimensions of service quality to achieve customer satisfaction. This research endeavors to aid banks in comprehending the significance of various service quality dimensions, thus providing them with valuable insights to enhance customer satisfaction levels effectively.

Keywords: *Commercials Banks, Determinants, Customers, Service Quality, Multan, Pakistan*

INTRODUCTION

In recent decades, the service sector has emerged as the most innovative and dynamic part of a functioning market economy, playing a crucial role in driving the economic growth of many developing countries. One such sector is banking, which is considered a key service industry. In response to increasing global competition, every sector of the economy strives for self-sufficiency. While meeting the basic needs of their clients, sectors are now focusing on securing competitive positions to survive in the market, especially given the presence of numerous banking sectors offering a variety of services and products. Service quality is a complex concept that has garnered substantial interest and debate in research literature, primarily due to challenges associated with defining and measuring it. Asubonteng, McLeary, and Swan (1996) define service quality as,"the extent to which a service meets customers' needs and expectations". According to Parasuraman, Zeithaml, Berry, (1985) service quality can be perceived as:"the gap between customer expectations and the actual service received. When expectations exceed performance, perceived quality is unsatisfactory, resulting in customer dissatisfaction". Exceptional service quality can provide organizations with a competitive advantage, leading to increased sales and profitability (Canning, 1999). Within the banking industry, service quality evaluation poses a challenge due to the intangible nature of services. However, it has become an essential tool for market players to position themselves effectively. Moreover, satisfied customers are more likely to remain loyal and reuse banking services. Retaining existing customers through improved products and services is more cost-effective than acquiring new customers. Thus, service quality, customer satisfaction, and loyalty are crucial profit-driven factors in the banking sector. Delivering high service quality is imperative for achieving customer satisfaction, loyalty, and other desirable behavioral outcomes.

Satisfied customers not only remain with the bank but also act as advocates, attracting new customers. Conversely, dissatisfied customers not only sever ties with the bank but also discourage potential customers through negative word-of-mouth. Therefore, the banking sector must strive to understand the determinants of customer satisfaction to rectify shortcomings and improve customer service. In an environment where banking products offered by private banks show minimal differentiation, the delivery of quality services becomes a key strategy for success and survival (Parasuraman et al., 1990).

This study aims to assess the level of service quality being provided by the commercial banks in Multan city. Private commercial banks operating in the retail banking industry face significant competitive pressures due to economic liberalization, globalization, changing customer needs, and technological advancements. To enhance customer satisfaction and loyalty, these banks are increasingly prioritizing service quality. Their strategies often revolve around customer retention and improving various aspects of service provision, including physical facilities, building, spaces, employees and managers, machinery and equipment, and overall capabilities. Consequently, financial institutions are compelled to adopt strategies that prioritize customer service quality to attract new customers and retain existing ones.

Research Objectives

The objective of this study is to observe the importance customers attach to major service quality factors, including tangibles, reliability, empathy, assurance, responsiveness, security, price, and internet/mobile banking. The main objective of this research is to evaluate the level of service quality delivery in commercial banks operating in Multan city. The specific objectives of the study are as follows:

1. To assess the level of service quality being provided by the Commercial Banks of Multan.
2. To identify the major factors which have an impact on service quality of these banks.

Research Questions

The following inquiries are put out for research in order to provide answers to the research objectives:

1. What is the level of quality of service being provided by 20 listed Commercial Banks of Multan?
2. What are the factors which have an impact on service quality of commercial banks?

Organization of the Study

The study is structured into six chapters. Chapter one consist on introduction including the background, problem statement, objectives, research questions, structure of the paper. Chapter two delves the literature related to service quality of banks. Chapter three presents the theoretical framework, covering banking services, service quality dimensions/models, customer satisfaction, customer perception, customer loyalty, and their relationships with banks' service quality. Various service quality models and the importance of service quality to businesses are also discussed. The chapter discusses the conclusion, policy recommendation and limitation of the study.

LITERATURE REVIEW

Service quality can be described as the measure of "how well the services provided" by the banks to meet the expectation of the customers. This chapter reviews works done on Service Quality (SQ) Management theoretically. The review focuses on the role of service quality in ensuring customer satisfaction and retention among Commercial Banks. The chapter presents different studies that have been conducted for the measurement of perceived service quality in different regions, here we discuss some studies were made in different countries of the world.

Yeo et al. (2015) investigated the Port SQ factors and their effect on CS. The data was obtained from 313 members of Korea Port Logistics Association (KPLA) manage 28 ports. For this, the five-factor Port Service Quality model, hypothesis analysis and Partial Least Squares Structural Equation Modelling analysis were used. The outcomes of the analysis exposed that Perceived PSQ had a significant impact on CS. Moreover, management and responsibility-related factors had also strongest impact on customer satisfaction, while other factors as resources, outcomes and process were not significantly related with customer satisfaction.

Nguyen et al. (2018) studied the factors of CS and CL in life-insurance services in Vietnam commercial banks. A sample of 1476 customers during 2017 was selected. The study employed a Path Analysis Techniques and Statistical Regression methods to examine the perception of customers about image, price, perceived value and quality. Results of the study showed that characteristics including company image, SQ, and perceived value greatly determine how satisfied customers are with life insurance services.

Meesala and Paul (2018) conducted research on the key elements affecting service quality in hospitals in India. On AMOS V20, a path regression analysis was conducted to examine the effects of the service quality aspects of tangibility, empathy, reliability, responsiveness, and assurance. Results found out that reliability and responsiveness impact Patients' satisfaction and loyalty (not empathy, reliability, and assurance).

Zhang et al. (2019) investigated the Loan Securitization determinants of Commercial Banks in China, during 2012-2017. Liquidity demand, regulatory arbitrage, performance promotion, risk transfer, and cost advantage exploitation were the determining factors. The Cost-Benefit-Analysis model was developed. Explanatory Factor Analysis, descriptive statistics and Pearson Correlation matrix were used. The finding showed that all the determinants had a significant effect on Loan Securitization decisions of Chinese Commercial Banks.

Islam et al. (2020) explored the association between service quality determinants and CS in the private Commercial Banks of Bangladesh. Outcomes showed that there is positive association between CS and CL. Moreover, variables as; visibility, responsiveness and employee commitment had significant and positive impact on CS. Meanwhile, reliability and access to service showed insignificant impact on CS.

Al-Slehat (2020) explored the relation between SERVQUAL determinants and customer loyalty in thirteen selected commercial banks of Jordanian. The study indicated that three dimensions as; empathy, reliability and responsiveness had strong and positive impact on CS and CL, while tangibility was the weakest dimension as determinant of service quality.

Truong et al. (2020) identified the factors of CS in using debt cards issued by Vietnamese Commercial Banks. Study picked out these two determinants like Service Features and Price, by the application of Effective Factor Analysis. The findings indicated that Service Features and Price have an impact on the loyalty of customers using Vietnamese banks' debit cards.

Banda (2021) investigated the macroeconomics factors, and other financial structure factors as determinants of service quality of Malawi's commercial banks. Results showed that factors such as; inflation, cost-to-income ratio, concentration ratio and total bank deposits had a positive long run influence on Commercial Banks quality, on the other hand, inflation also had a negative short run impact on Commercial Banks quality.

Anh and Thanh (2022) studied the effect of these five SERVQUAL dimensions tangibility, empathy, reliability, responsiveness, and assurance on customer satisfaction in Vietnamese banking sector. The results of this study conducted that among the SERVQUAL dimensions, Reliability had highly significant and positive impact on customer satisfaction meaning that, customers paid more attention to exact and timely bank services.

Tadese and Bakala (2021) examined the effect of ATM service quality in the commercial banks of Ethiopia. Study used the econometric methods, Likert Scale, multi nominal and ordered logit models. Results confirmed that variables as; empathy Responsiveness, assurance, tangibility, reliability and reputation had insignificantly weak influence on customer satisfaction.

Law et al. (2022) examined the factors influencing airline SQ and customer satisfaction in the Laotian Air transport industry. According to this survey, brand credibility, loyalty, dependability, pricing and perceived value, safety, ease of use, and service interaction were the most important aspects of service quality in the Lao aviation sector. The results showed a robust and favorable correlation between customer perceptions and service quality.

Rahuman et al. (2022) studied the impact of SQ factors on CS in banks of Sri Lanka. Variables like; reliability, empathy and responsiveness were human related factors while tangibility, service features and price were non-human associated factors as factors of SQ. The study's findings demonstrated that human-related factors and CS were far more closely associated to one another than were non-human-related elements.

Research Gap

Prior studies have identified many commercial banks service quality criteria. These studies failed to uncover the key elements affecting banking service quality. This study combines demographic, bank and service quality components from previous studies and does more research to fill the gap. This study will examine eight service quality dimensions: tangibility, reliability, responsiveness, assurance, empathy, security and pricing and internet and mobile banking. Former studies did not include the I/B services to the literature of commercial bank service quality especially in Multan. Furthermore, all these dimensions will include a combination of attributes that have not been explored in the existing literature on service quality of banks.

DATA AND METHODOLOGY

The study conducted the service quality provided by the Commercial Banks of Multan city. This chapter covers the several methods and procedures which are adopted to answer the questions of the proposed research. It also presents the identification of dependent and independent variables, models and empirical evidence of the variables in measuring service quality including, the concept of Service quality and the relationship between service quality dimension and service quality. Afterwards, this chapter presents the model and methodology of the study, and covers the research model (model specification) research design, population, sample and sampling techniques, data collection procedure, data collection instruments and data analyzing methods of the study.

Model

Customer satisfaction and loyalty has become the matter of interest in the banking sector. In the view of this context, the main purpose of the study is to investigate customers' perceptions of service quality (SQ) in the banking industry of Multan. This section identified the following independent attributes which were found to have an impact on SQ; have an impact on service quality of commercial banks.

Service Quality = f (demographic factors, bank related factors and service quality dimensions).

Demographic factors as: respondents' age, gender, education, marital status, employment status, household income

Bank related factors as: bank name, length of banking, usage of (ATM, debit and credit card, internet/mobile banking, loan from bank, insurance)

Service Quality dimensions: Tangibility, Reliability, Responsiveness, Assurance, Empathy, Security, Price and Internet/Mobile Banking.

Dimensions of Services Quality

In this study, a model of eight service quality dimensions made up of fifty-one (51) items questionnaire was developed to measure service quality among 20 Commercial Banks in Multan City. The performance of the services delivered to the customers was measured by the SERVQUAL dimensions.

Table 1: Dimensions of the Service Quality

Dimensions	No of Items	Description
Tangibles	01-08 (8)	Appearance of physical facilities, equipment, personnel and written material
Reliability	09-15 (7)	Ability to perform the promised service dependably and accurately
Responsiveness	16-20 (5)	Willingness to help customers
Assurance	21-25 (5)	Employees' knowledge and courtesy and their ability to inspire trust and confidence
Empathy	26-29 (4)	Caring, easy access, good communication and individual attention given to customers.

Security	30-34 (5)	Confidentiality of the bank regarding ATMs security, safety of personal information and financial transaction, online filing
Price	35-42 (8)	Bank's transparency of interest rates, discounts, fees and charges, pricing information on website, flexible payment options and employees knowledge.
Internet/Mobile Banking	43-52 (10)	More convenient banking management of finance, wide range of features, traditional banking methods, more efficient transactions, updates of spending, balances and transactions, personalized financing tools, multiple accounts facility, no longer wait for services, new and up-to-date features

Authors' own study.

Data

This section discussed about the research population and sampling technique and sample size selected for this study.

Population

Population can be described as the set of items, individuals or data from which the sample size is taken (Mifflin, 2009). The total population of this study consisted of all account holders that are served from listed 20 Commercial Banks of Multan namely: HBL, UBL, Allied Bank, Bank Alfalah, Meezan Bank, Bank Al Habib, Standard Chartered Bank, MCB Limited, Faysal Bank Limited, Askari Bank Limited, The Bank of Punjab, The Bank of Khyber, National Bank of Pakistan, Albarka Bank Pakistan, Zarai Taraqiati Bank, JS Bank, Soneri Bank, Habib Metropolitan Bank LTD, Summit Bank, Silk Bank, Samba Bank, Metroplotan Bank LTD, First Women Bank, Dubai Islamic Bank of Pakistan, Oman International Bank.

Sampling Technique

This study adopted purposive sampling and random sampling technique. Purposive sampling was used for the bank branches as they were selected deliberately due to the fact that the branches were exploded. Random sampling was used to select the customers' respondents who subscribed to the bank services. The customers were randomly requested to participate in the study if they held an account with any of the banks. The response of all the respondents had the potential of providing the appropriate information regarding the quality of service of Commercial Banks.

Sample Size

Many factors such as money, time, statistical methods, population size and so on depends upon the question of sample size. For this thesis, as per the research convenience, 418 sample size were collected.

Methodology

This section involves presenting the choice of method of collecting which were employed in data gathering and methods of analyzing data to find out the results of the study. Books, annual reports, journals, and the Internet were the secondary sources of the research, The survey, as a primary source. The study used Qualitative method because it allows the phenomenon to explain by collecting numerical data for analyses. The study used the cross-sectional survey technique which allows information to be collected from sampled customers from the customer base of Commercial Banks. As the research design the study used the paper questionnaire survey and an online google survey. Altogether 418 questionnaires were collected for data analysis. A 5-point Likert Scale were used which express 1 –Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree and 5 – Strongly Agree. The questionnaires administered used SERVQUAL questionnaire which had 52 statements measuring the performance across the 8 dimensions (tangibles, reliability, responsiveness, assurance and empathy, security, price, internet/mobile banking).

DATA ANALYSIS METHOD

Mean Scores of SERQUAL Dimensions

The study measured the impact of eight SERVQUAL dimensions on service quality by computing mean scores of each. Table 2 shows the mean values of all the dimensions of Service Quality of Commercial Banks.

Table 2: Descriptive Statistics of Service Quality Dimensions

Dimensions	No of Items	Mean Scores
Tangibility	08	3.63
Reliability	07	3.53
Responsiveness	05	3.55
Empathy	04	4.32
Assurance	05	3.62
Security	05	3.81
Price	07	3.62
Internet/Mobile Banking	10	3.64
SERVQUAL Mean	**52**	**3.74**

Source: Author's calculations.

Demographic analysis is the study of a population-based on factors such as age, race, and sex. Demographic data refers to socioeconomic information expressed statistically, including employment, education, income, marriage rates, and more. The study used descriptive analyses. Descriptive analysis involved the computation of frequency distribution, percentages and mean scores which were useful to identify differences among groups. The respondents' demographic information been shown in Table 3.

Table 3: Demographic Analysis

Gender	Frequency	Percentage
Male	275	65.8%
Female	143	34.2%
Age		
18-22	56	13.40%
23-27	159	38.04%
28-32	97	23.21%

33-37	32	07.66%
38-42	31	07.42%
43-47	20	04.78%
48-52	11	02.63%
53-57	08	01.91%
Above 58	04	01.00%
Marital Status		
Single	240	57.4%
Married	165	39.5%
Divorced	08	01.9%
Widowed	05	01.2%
Education		
Illiterate	12	02.9%
Matriculation	53	12.7%
Intermediate	54	12.9%
Bachelors	118	28.2%
Masters	106	25.4%
M. Phil and above	75	17.9%
Employment		
Student	105	25.1%
Unemployed	12	02.9%
Govt Employed	94	22.5%
Private Employed	55	13.2%
Self Employed	124	30.1%
Agriculture	02	0.5%
House Wife	24	05.7%
Income		
Rs20,000-40,000	122	29.2%
Rs40,001-60,000	56	13.4%
Rs60,001-80,000	70	16.7%
Rs80,001-100,000	67	16.0%
Above Rs100,000	44	10.5%
Supported	59	14.1%

Service Quality Analysis Using SERVQUAL Dimensions

In this study, a model of eight service quality dimensions made up of fifty-one (51) items questionnaire was developed to measure service quality among 20 Commercial Banks in Multan City. The performance of the services delivered to the customers was measured by the SERVQUAL dimensions, descriptive statistics on the responds from the customers were used to undertake the needed measurements of dimensions. Each statement was based on a 5-point weighted Likert scale as shown below:

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

Tangibility Dimension

Tangibility deals with the appearance of physical facilities, equipment, availability of ATM machines appearance of personnel, and communication materials, bank's location, descriptive statistics were taken based on the experience of the customers of the bank

Table 4: Descriptive Statistics on Tangibility Dimension

Items	SD	D	N	A	SA	Mean
T1. Bank has state-of-the-art equipment and technology that provides efficient services to customers.	10 (2.4%)	14 (3.3%)	94 (22.5%)	231 (55.3%)	69 (6.5%)	**3.80**
T2. There are plenty of ATM machines available that make it easy and convenient for customers to withdraw cash.	16 (3.8%)	22 (5.3%)	73 (17.5%)	285 (68.2%)	22 (5.3%)	**3.65**
T3. Bank's location is convenient and accessible for customers.	17 (4.1%)	23 (5.5%)	78 (18.7%)	280 (67.0%)	20 (4.8%)	**3.62**
T4. The employees are professional and approachable, making it easy for customers to ask for assistance.	23 (5.5%)	14 (3.3%)	104 (24.9%)	260 (62.2%)	17 (4.1%)	**3.55**
T5. Guide signs are clearly displayed indicating which counters offer specific services.	22 (4.8%)	25 (6.0%)	88 (21.1%)	261 (62.4%)	24 (5.7%)	**3.58**
T6. Bank has cash counting machines that provide accurate and efficient cash handling services.	17 (4.1%)	22 (5.3%)	97 (23.2%)	252 (60.3%)	30 (7.2%)	**3.61**
T7. The partitions at the counter in the bank and its branches provide a sense of privacy and security for customers.	23 (5.5%)	19 (4.5%)	111 (26.6%)	242 (57.9%)	23 (5.5%)	**3.53**
T8. Bank's materials, including pamphlets, brochures, and personnel, are visually appealing and provide clear and concise information.	16 (3.8%)	26 (6.2%)	94 (22.5%)	255 (61.0%)	27 (6.5%)	**3.60**
Mean of Tangibility				**3.63**		

T1. The majority of respondents (55.3%) expressed agreement with the statement that the bank has state-of-the-art equipment and technology that provides efficient services to customers. However, a notable proportion of respondents chose to remain neutral (22.5%), and a smaller percentage disagreed (3.3%) or strongly disagreed (2.4%) with the statement. The strong agreement rate (6.5%) indicates that a reasonable number of respondents have a positive perception of the bank's equipment and technology.

T2. A majority of respondents (68.2%) expressed agreement with the statement that there are plenty of ATM machines available, making it easy and convenient for customers to withdraw cash. However, a small proportion of respondents disagreed (5.3%) or strongly disagreed (3.8%) with the statement. A significant number of respondents chose to remain neutral (17.5%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (5.3%) suggests that a reasonable number of respondents find the availability of ATM machines convenient for cash withdrawals.

T3. A majority of respondents (67.0%) expressed agreement with the statement that the bank's location is convenient and accessible for customers. However, a small proportion of respondents disagreed (5.5%) or strongly disagreed (4.1%) with the statement. A notable number of respondents chose to remain neutral (18.7%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (4.8%) suggests that a reasonable number of respondents find the bank's location highly convenient and accessible.

T4. A majority of respondents (62.2%) expressed agreement with the statement that the employees are professional and approachable, making it easy for customers to ask for assistance. However, a small proportion of respondents disagreed (3.3%) or strongly disagreed (5.5%) with the statement. A significant number of respondents chose to remain neutral (24.9%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (4.1%) suggests that a reasonable number of respondents find the bank's employees both professional and approachable, creating an easy environment for customers to seek assistance.

T5. A majority of respondents (62.4%) expressed agreement with the statement that guide signs are clearly displayed, indicating which counters offer specific services. However, a small proportion of respondents disagreed (6.0%) or strongly disagreed (4.8%) with the statement. A notable number of respondents chose to remain neutral (21.1%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (5.7%) suggests that a reasonable number of respondents find the guide signs clearly displayed, facilitating their understanding of which counters offer specific services.

T6. A majority of respondents (60.2%) expressed agreement with the statement that bank has cash counting machines that provide accurate and efficient cash handling services. However, a small proportion of respondents disagreed (5.3%) or strongly disagreed (4.1%) with the statement. A significant number of respondents chose to remain neutral (23.2%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (7.2%) suggests that a reasonable number of respondents find sufficient cash counting machines for accurate and efficient cash handling services.

T7. A majority of respondents (57.9%) shows agreement with the statement that each counter in the bank and its branches provide a sense of privacy and security for customers. A significant number of respondents chose to remain neutral (26.6%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents disagreed (4.5%) or strongly disagreed (5.5%) with the statement. The strong agreement rate (5.5%) suggests that a sense of privacy and security of counters for customers.

T8. A majority of respondents (61.0%) shows agreement with the statement bank's materials, including pamphlets, brochures, and personnel, are visually appealing and provide clear and concise information. A significant number of respondents chose to remain neutral (22.5%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents disagreed (6.2%) or strongly disagreed (3.8%) with the statement. The strong agreement rate (6.5%) suggests that a sense of privacy and security of counters for customers.

Reliability Dimension

Reliability dimension of a corporate entity is the ability to perform the promised service dependably and accurately, the dimension deals with the promise of providing accurate and up-to-date information on bank’s website, reliable transaction process, high quality notes and solving customer’s problems and taking sincere interest in the problems solving and others. The table given below shows the descriptive statistics on reliability dimensions.

Table 5: Descriptive Statistics on Reliability Dimension

Items	SD	D	N	A	SA	Mean
R1. The information provided on the bank's website is accurate, reliable, and up-to-date.	13 (3.1%)	21 (5.0%)	128 (30.6%)	227 (54.3%)	29 (6.9%)	**3.57**
R2. The content on the bank's website is	10	35	123	240	10	**3.49**

regularly updated to provide the most current information about the bank's products and services.	(2.4%)	(8.4%)	(29.4%)	(57.4%)	(2.4%)	
R3. Bank's website functions smoothly and efficiently, allowing customers to complete transactions.	12 (2.9%)	14 (3.3%)	133 (13.8%)	236 (56.5%)	23 (5.5%)	**3.58**
R4. Bank's transaction processes are reliable and efficient, ensuring that customers' transactions are completed accurately.	12 (2.9%)	21 (5.0%)	125 (29.9%)	253 (60.5%)	07 (1.7%)	**3.53**
R5. Bank offers a wide range of products and services, providing customers with a variety of options.	(15 (3.6%)	22 (5.3%)	141 (33.7%)	232 (55.5%)	08 (1.9%)	**3.47**
R6. Bank provides high-quality notes and currency, ensuring that customers receive reliable and trustworthy financial services.	14 (3.3%)	18 (4.3%)	131 (31.3%)	241 (57.7%)	14 (3.3%)	**3.54**
R7. Bank's employees perform their required services accurately and dependably.	18 (4.3%)	28 (6.7%)	105 (25.1%)	241 (57.7%)	26 (6.2%)	**3.55**
Mean of Reliability				**3.53**		

R1. A majority of respondents (57.4%) shows agreement with the statement that the content on the bank's website is regularly updated to provide the most current information about the bank's products and services. A significant number of respondents chose to remain neutral (30.6%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents strongly disagreed (3.1%) and disagreed (5.0%) with the statement. The strong agreement rate (5.9%) suggests that a sense of privacy and security of counters for customers.

R2. A majority of respondents (54.3%) shows agreement with the statement that the information provided on the bank's website is accurate, reliable, and up-to-date. A significant number of respondents chose to remain neutral (29.4%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents strongly disagreed (2.4%) and disagreed (8.4%) with the statement. The strong agreement rate (2.4%) shows the provision of updated information on website.

R3. A majority of respondents (56.5%) expressed agreement with the statement that Bank's website functions smoothly and efficiently, allowing customers to complete transactions. However, a small proportion of respondents disagreed (3.3%) or strongly disagreed (2.9%) with the statement. A significant number of respondents chose to remain neutral (31.8%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (5.5%) suggests that a reasonable number of respondents find availability of efficient website functions.

R4. A majority of respondents (60.5%) shows agreement with the statement that Bank's transaction processes are reliable and efficient, ensuring that customers' transactions are completed accurately. A significant number of respondents chose to remain neutral (29.9%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents strongly disagreed (5.0%) and disagreed (2.9%) with the statement. The strong agreement rate is (1.7%).

R5. A majority of respondents (55.5%) shows agreement with the statement Bank offers a wide range of products and services, providing customers with a variety of options. A significant number of respondents chose to remain neutral (33.7%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents strongly disagreed (3.6%) and disagreed (5.3%) with the statement. The strong agreement rate (1.9%) shows the provision of updated information on website.

R6. A majority of respondents (57.7%) expressed agreement with the statement that. However, a small proportion of respondents disagreed (4.3%) or strongly disagreed (3.3%) with the statement. A significant number of respondents chose to remain neutral (31.3%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate is (3.3%).

R7. A majority of respondents (57.7%) shows agreement with the statement that Bank's employees perform their required services accurately and dependably. A significant number of respondents chose to remain neutral (25.1%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents strongly disagreed (4.3%) and disagreed (6.7%) with the statement. The strong agreement rate is (6.2%).

Responsiveness Dimension

Responsiveness is the willingness to help customers and provide prompt service and others such as making information available to customers and not appearing too busy to respond to request at the first time, providing special services for elders and disabled. The table given below shows the descriptive statistics on Responsiveness dimensions.

Table 6: Descriptive Statistics on Responsiveness Dimension

Items	SD	D	N	A	SA	Mean
RP1.Bank's customer service representatives are responsive, helpful, and knowledgeable.	17 (4.1%)	17 (4.1%)	105 (25.1%)	250 (59.8%)	29 (6.9%)	**3.62**
RP2. Bank responds quickly to customer inquiries and provides information promptly.	14 (3.3%)	12 (2.9%)	121 (28.9%)	253 (60.5%)	18 (4.3%)	**3.59**
RP3. Bank performs services right the first time, avoiding unnecessary delays or errors in transactions.	15 (3.6%)	21 (5.0%)	138 (33.0%)	220 (52.6%)	24 (5.7%)	**3.52**
RP4. Bank handles customers' requests, questions, complaints, and problems promptly and efficiently, ensuring customer satisfaction.	21 (5.0%)	11 (2.6%)	144 (34.4%)	218 (52.2%)	24 (5.7%)	**3.50**
RP5. Bank offers special services for elders and disabled customers.	14 (3.3%)	9 (2.2%)	94 (22.5%)	240 (57.4%)	61 (14.6%)	**3.78**
Mean of Responsiveness				**3.55**		

RP1. A majority of respondents (59.8%) expressed agreement with the statement that. However, a small proportion of respondents disagreed (4.1%) and strongly disagreed (4.1%) with the statement. A

significant number of respondents chose to remain neutral (25.1%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate is (6.1%).

RP2. A majority of respondents (60.5%) expressed agreement with the statement that. However, a small proportion of respondents disagreed (2.9%) and strongly disagreed (3.3%) with the statement. A significant number of respondents chose to remain neutral (28.9%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate is (4.3%).

RP3. A majority of respondents (52.6%) expressed agreement with the statement that Bank's website functions smoothly and efficiently, allowing customers to complete transactions. However, a small proportion of respondents disagreed (5.0%) or strongly disagreed (3.6) with the statement. A significant number of respondents chose to remain neutral (33.0%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (5.7%).

RP4. A majority of respondents (52.2%) expressed agreement with the statement that Bank's website functions smoothly and efficiently, allowing customers to complete transactions. However, a small proportion of respondents disagreed (2.6%) or strongly disagreed (5.0%) with the statement. A significant number of respondents chose to remain neutral (34.4%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (5.7%).

RP5. A majority of respondents (57.4%) expressed agreement with the statement that Bank's website functions smoothly and efficiently, allowing customers to complete transactions. However, a small proportion of respondents disagreed (2.2%) or strongly disagreed (3.3%) with the statement. A significant number of respondents chose to remain neutral (22.5%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (14.6%) suggests that a reasonable number of respondents find availability of efficient website functions.

Empathy Dimension

Empathy Dimension deals with the caring, time bonding, individualized attention, accurate useful advice the bank provides to their customers. The table given below shows the descriptive statistics on Empathy dimensions.

Table 7: Descriptive Statistics on Empathy Dimension

Items	SD	D	N	A	SA	Mean
E1. Bank's employees work efficiently to provide time-bound service to customers.	15 (3.6%)	26 (6.2%)	109 (26.1%)	232 (55.5%)	36 (8.6%)	**3.59**
E2.Bank's employees understand customers' specific needs, providing personalized service and assistance.	18 (4.3%)	21 (5.6%)	121 (28.9%)	232 (55.5%)	26 (6.2%)	**3.54**
E3.Bank provides financial advice to customers, helping them make informed decisions about their finances.	10 (2.4%)	34 (8.1%)	121 (28.9%)	232 (55.5%)	21 (5.0%)	**3.53**
E4.Bank provides individualized attention to customers, ensuring that their needs are met and their concerns	12 (2.9%)	12 (2.9%)	142 (34.0%)	218 (52.2%)	34 (8.1%)	**3.59**

are addressed.	
Mean of Empathy	**4.32**

E1. A majority of respondents (55.5%) expressed agreement with the statement that Bank's website functions smoothly and efficiently, allowing customers to complete transactions. However, a small proportion of respondents disagreed (6.2%) or strongly disagreed (3.6%) with the statement. A significant number of respondents chose to remain neutral (26.1%), indicating that they neither agreed nor disagreed with the statement. The strong agreement rate (8.6%).

E2. A majority of respondents (55.5%) shows agreement with the statement bank's materials, including pamphlets, brochures, and personnel, are visually appealing and provide clear and concise information. A significant number of respondents chose to remain neutral (28.9%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents disagreed (5.6%) or strongly disagreed (4.3%) with the statement. The strong agreement rate (6.2%).

E3. A majority of respondents (55.5%) shows agreement with the statement bank's materials, including pamphlets, brochures, and personnel, are visually appealing and provide clear and concise information. A significant number of respondents chose to remain neutral (28.9%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents disagreed (8.1%) or strongly disagreed (2.4%) with the statement. The strong agreement rate (5.0%).

E4. A majority of respondents (52.2%) shows agreement with the statement bank's materials, including pamphlets, brochures, and personnel, are visually appealing and provide clear and concise information. A significant number of respondents chose to remain neutral (34.0%), indicating that they neither agreed nor disagreed with the statement However, a small proportion of respondents disagreed (2.9%) or strongly disagreed (2.9%) with the statement. The strong agreement rate (8.1%)

For empathy dimension, four items were used. Generally, the results showing a highest mean score for perception which indicates that customers are treated as "king". The Commercial Banks understands the needs of its customers and tries all effort to give equal attention to all customers without any partiality as shown by the item "Bank provides individualized attention to customers, ensuring that their needs are met and their concerns are addressed", with the highest mean score of 3.59 for its perception. And with a mean value of 3.59, the respondents perceive the bank's employees as working efficiently to deliver time-bound service to customers, suggesting a commitment to providing prompt and timely assistance. Moreover, the mean value of 3.54 indicates that the bank's employees are perceived to understand customers' specific needs, offering personalized service and assistance, thereby fostering a sense of individual attention and care, a mean value of 3.53, the respondents recognize that the bank provides financial advice to customers, enabling them to make well-informed decisions about their finances, showcasing the bank's dedication to supporting customers' financial well-being. By aggregation, the grand mean (4.32) also confirms that customers agree that Commercial Banks had their customers at heart**.**

Assurance Dimension

Assurance dimension is the knowledge and courtesy of employees and their ability to inspire trust and confidence. The table given below shows the descriptive statistics on Assurance dimensions.

Table 8: Descriptive Statistics on Assurance Dimension

Items	SD	D	N	A	SA	Mean
A1. The bank's employees inspire trust and	18	10	103	241	34	**3.68**

confidence in customers.	(4.3%)	(2.4%)	(24.6%)	(57.7%)	(11.0%)	
A2. Bank's employees have the knowledge and expertise to answer customers questions, providing reliable and accurate information.	8 (1.9%)	25 (6.0%)	104 (24.9%)	256 (61.2%)	25 (6.0%)	**3.64**
A3. Bank's staff are polite and friendly, providing excellent customer service and making customers feel welcome.	17 (4.1%)	10 (2.4%)	127 (30.8%)	225 (53.8%)	39 (9.3%)	**3.62**
A4. Bank's employees are always willing to help customers, providing assistance and support whenever needed.	14 (3.3%)	9 (2.2%)	154 (36.8%)	198 (47.4%)	43 (10.3%)	**3.59**
A5. Bank has a managed and experienced team, ensuring that customers receive high-quality and reliable financial services.	15 (3.6%)	17 (4.1%)	136 (32.5%)	207 (49.5%)	43 (10.3%)	**3.58**
Mean Score of Assurance				**3.62**		

The descriptive statistics on the Assurance shows that, the customers' perceptions of service quality all recorded positive moderate mean scores. A mean value of 3.68, the bank's employees are perceived to inspire trust and confidence in customers, indicating a high level of professionalism and reliability that instills a sense of assurance among customers. Furthermore, the mean value of 3.64 suggests that the bank's employees possess the knowledge and expertise necessary to answer customers' questions, providing reliable and accurate information, showcasing their competency and ability to address customer inquiries effectively, a mean value of 3.62, the bank's staff are recognized for their politeness and friendliness, delivering excellent customer service that creates a welcoming atmosphere, promoting positive interactions and customer satisfaction. And the mean value of 3.59 indicates that the bank's employees are perceived to be consistently helpful and willing to assist customers, offering support whenever needed, emphasizing their commitment to meeting customer needs and fostering a customer-centric approach. With a mean value of 3.58, the bank is acknowledged for having a managed and experienced team, ensuring the delivery of high-quality and reliable financial services to customers, highlighting the importance of expertise and effective management practices.

Security Dimension

Security dimension deals with to keep the customers' financial information and transactions confidential and safe, security for ATM machines. The table given below shows the descriptive statistics on Security dimensions.

Table 9: Descriptive Statistics on Security Dimension

Items	SD	D	N	A	SA	Mean
S1. Bank maintains the confidentiality of customers' financial information.	05 (1.2%)	02 (0.5%)	101 (24.2)	258 (61.7%)	52 (12.4%)	**3.84**
S2. Bank provides security for ATM machines, ensuring that customers can	05 (1.2%)	12 (2.9%)	87 (20.8%)	274 (66.0%)	38 (9.1%)	**3.79**

access their funds safely and securely.						
S3. Bank protects customers' financial transactions, ensuring that their transactions are secure and free from fraudulent activities.	5 (1.2%)	10 (2.4%)	105 (25.1%)	267 (63.9%)	31 (7.4%)	**3.74**
S4. Bank provides secure online filing services, ensuring that customers can access their financial information safely.	06 (1.4%)	03 (0.7%)	95 (22.7%)	282 (67.5%)	32 (7.7%)	**3.79**
S5. Bank ensures the safety of customers' personal information, protecting them from identity theft.	6 (1.4%)	0	90 (21.5%)	268 (64.15%)	54 (12.9%)	**3.87**
Mean of Security				**3.81**		

Price Dimension

Quality of service can be determined on the basis of price of the product and services. Usually customers believe that higher the prices of product or services, higher will be the service quality and vice versa. So, customer use price as a basis to judge quality. The table given below shows the descriptive statistics on Price dimensions.

Table 10: Descriptive Statistics on Price Dimension

Items	SD	D	N	A	SA	Mean
P1. Bank's interest rates on savings accounts and loans are highly competitive, allowing customers to earn more on their deposits and pay less in interest charges.	12 (2.9%)	21 (5.0%)	105 (25.1%)	250 (59.8%)	30 (7.2%)	**3.64**
P2. Bank is transparent with its fees and charges, providing customers with clear information on the costs.	10 (2.4%)	18 (4.3%)	129 (30.9%)	241 (57.7%)	20 (2.4%)	**3.58**
P3. Bank is transparent with its fees and charges, providing customers with clear information on the costs.	05 (1.2%)	16 (3.8%)	133 (3.8%)	237 (56.7%)	27 (6.5%)	**3.63**
P4. Bank has a range of account options with varying fees to suit different customer needs.	04 (1.0%)	12 (2.9%)	145 (34.7%)	230 (55.0%)	27 (6.5%)	**3.63**
P5.Pricing information is easily accessible on the bank's website and other channels.	09 (2.2%0	21 (5.0%)	131 (31.3%)	253 (56.2%)	22 (5.3%)	**3.57**
P6. Bank offers flexible payment options for loans and credit cards	04 (1.0%)	26 (6.2%)	121 (28.9%)	237 (56.7%)	30 (7.0%)	**3.63**
P7. Bank's customer service representatives are highly knowledgeable about fees and charges.	04 (1.0%)	05 (1.2%)	143 (34.2%)	243 (58.1%)	23 (5.5%)	**3.66**
Average Mean of Price				**3.62**		

The descriptive statistics on the Price shows with a mean high value of 3.66, the bank's customer service representatives are highly knowledgeable about fees and charges, enabling them to provide accurate and comprehensive information to customers, enhancing the overall customer experience. And the mean score of 3.63 of 3 statements showed that the bank is recognized for its transparency in communicating fees and charges, ensuring that customers have a clear understanding of the costs involved, fostering trust and confidence in the bank's pricing practices, the bank offers a range of account options with varying fees, catering to the diverse needs of customers and providing them with flexibility in choosing accounts that align with their financial requirements and the bank provides flexible payment options for loans and credit cards, accommodating customers' individual preferences and financial circumstances, promoting convenience and ease of managing their financial obligations. The mean values of 3.58, 3.57 and 3.64 suggests that the bank maintains transparency regarding its fees and charges, offering customers clear and accessible information about the costs associated with their financial services, promoting an open and fair pricing structure. pricing information is easily accessible on the bank's website and other channels, allowing customers to conveniently access and compare pricing details, enhancing transparency and facilitating informed financial decisions and the bank's interest rates on savings accounts and loans are perceived to be highly competitive, enabling customers to maximize their earnings on deposits and minimize interest charges, reflecting the bank's commitment to providing favorable financial terms, respectively.

Internet/Mobile Banking Dimension

Internet and mobile banking have changed the way we manage our finances. With a few taps or clicks on our smartphones, we can access our bank accounts, transfer funds, pay bills and even apply for loans. This convenience has made banking easier and more efficient, saving us time and eliminating the need to visit physical branches. In addition, online and mobile banking offer advanced security features such as two-factor authentication and biometric authentication to ensure the security of our financial transactions Overall, online and mobile banking have provided our finances life has become easier, has made our economic life easier, faster and more peaceful. A unique feature of online and mobile banking is the ability to set up payments automatically. You can schedule your payments more frequently, which allows you to pay on time without having to worry about manual transactions. It’s a handy feature that helps you get organized and never miss a bill.

Table 11: Descriptive Statistics on Internet/Mobile Banking Dimension

Items	SD	D	N	A	SA	Mean
IMB1. Internet/mobile banking have made banking more convenient, easy to understand and accessible than ever before.	4 (1.0%)	51 (12.2%)	112 (26.8%)	210 (50.2%)	41 (9.8%)	**3.56**
IMB2. With internet/mobile banking, you can manage your finances from anywhere, at any time, on any device.	04 (1.0%)	07 (1.7%)	146 (34.9%)	221 (52.9%)	40 (9.6%)	**3.68**
IMB3. Internet/mobile banking platforms offer a wide range of features that can help you to stay on top of your financial goals.	01 (0.2%)	19 (4.5%)	147 (35.2%)	229 (54.8%)	22 (5.3%)	**3.60**

IMB4. Internet/mobile banking are more secure than traditional banking methods, with advanced encryption and authentication measures.	01 (0.2%0	09 (2.2%)	182 (43.5%)	210 (50.2%)	16 (3.8%)	**3.55**
IMB5. Internet/mobile banking enable you to make faster, more efficient transactions, such as transferring funds, paying bills, and applying for loans.	0	05 (1.2%)	188 (45.6%)	198 (47.4%)	27 (6.5%)	**3.59**
IMB6. With internet/mobile banking, you can easily track your spending, monitor your account balances, and receive real-time alerts about your transactions.	0	08 (1.9%)	165 (39.5%)	199 (47.6%)	46 (11.0%)	**3.68**
IMB7. Internet/mobile banking often offer personalized financial insights and budgeting tools, enabling you to make more informed decisions about your money.	0	16 (3.8%)	182 (43.5%)	187 (44.7%)	33 (7.9%)	**3.57**
IMB8. Internet/mobile banking make it easier to manage multiple accounts and transfer money between them.	0	09 (2.2%)	163 929.9%)	207 (49.5%)	39 (9.3%)	**3.66**
IMB9.With internet/mobile banking, you can save time and money by avoiding the need to travel to a bank branch or wait in long queues.	0	0	124 (29.7%)	237 (56.7%)	57 (13.6%)	**3.84**
IMB10. Internet/mobile banking are continually evolving and improving, with new features and updates being added on a regular basis to enhance the overall banking experience.	0	09 (2.2%)	159 (38.0%)	221 (52.9%)	29 (6.9%)	**3.65**
Mean of Internet/Mobile Banking				**3.64**		

The table shows mean scores of 10 factors of Internet/Mobile Banking Dimension of service quality. The mean values of each items of Internet/Mobile Banking dimension are high, means that customers are much satisfied with Internet/Mobile Banking services provides to their customers. Out of Ten statements measuring Internet/Mobile Banking, statement "With internet/mobile banking, you can save time and money by avoiding the need to travel to a bank branch or wait in long queues" secured highest mean value of 3.84, this means that majority of the respondents used Internet/Mobile Banking just to save their time and avoiding to travel to bank branch. But average score (3.68) of Internet/Mobile Banking dimension indicates that by Internet banking customers can easily track their spending, monitor your account balances, and receive real-time alerts about your transactions, customers are highly satisfied with the services accessibility, and ease to manage their transactions efficiently, and accounts from everywhere, at any time and on any device to fulfill their financial goals.

CONCLUSION

The primary objective of this study was to investigate the significant factors influencing service quality (SQ), customer satisfaction (CS), and consumer loyalty (CL) in case of commercial banks in Multan. While several studies have been conducted in various settings such as Europe, Australia, America, African countries, Arab countries, and some Asian countries, limited data is available specifically for Multan. Furthermore, the Multan's banking sector is currently developing and plays a significant role in the country's prosperity. This analysis aimed to contribute to the existing literature by examining SQ, CL, and CS.

The findings of this study exposed that SQ dimensions, namely assurance, reliability, tangibility, empathy, responsiveness, security, price, and Internet/mobile banking, have neutral impact on service quality and customer perceived quality. Customers are neutral between all of these service quality dimensions except empathy dimension they are not satisfied with the service quality of this banks. Additionally, factors related to banking operations, such as the duration of banking relationships, usage of debit and credit cards, and the utilization of additional services like insurance, ATM services, and internet/mobile banking services, were found to influence service quality.

Moreover, the study highlighted that customer perception acts as a mediator between dimensions of SQ, situational factors, and CL. Control variables, including gender, age, income, education level, marital status, and employment status, were also examined for their effect on service quality in banks. The analysis revealed that gender, education level, marital status, and income had an insignificant effect on customer loyalty, while age showed a partial significant effect.

POLICY RECOMMENDATIONS

Based on the analysis and findings, the following recommendations are proposed to improve service performance and ensure that customer perceptions of the SERVQUAL dimensions exceed their expectations.

1-Regular assessment of service delivery by Customers of these Banks should actively seek feedback from customers to assess their level of satisfaction with the banking services.

2-It is recommended that the bank focuses on improving specific service quality dimensions.

3-The findings indicate that Commercial Banks have not given sufficient attention to reliability and responsiveness. The bank should revisit customer responsiveness, assess the behavior and knowledge level of employees

4-In response, Commercial Banks should consider revising and redesigning their service operations to align with customer expectations.

LIMITATIONS AND AREAS FOR FURTHER STUDY

This research has some limitations that can be addressed in future studies. Firstly, it focuses solely on the commercial banking sector of Multan city, limiting generalization. Future research should explore other financial sectors and service industries such as transportation, tourism, and hotels among others. Future studies could also consider exploring additional dimensions beyond the SERVQUAL dimensions used in this research, and include different situational and control variables. Furthermore, while this study focused on customers in Multan, future research should aim to collect data from various locations or cities to achieve a more representative sample.

REFERENCES

Canning, D. (1999). Infrastructure's Contribution to Aggregate Output. In World Bank policy research working paper. https://doi.org/10.1596/1813-9450-2246.

Asubonteng, P., McCleary, K. J., & Swan, J. E. (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Services Marketing, 10*(6), 62–81. https://doi.org/10.1108/08876049610148602.

Parasuraman, A., Zeithaml, V.A., & Berry, L.L . (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing, 8*(7), 5-11.

Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1990). Guidelines for Conducting Service Quality Research. *Marketing Research, 2*(4).

Yeo, G. T., Thai, V. V., & Roh, S. Y. (2015). An analysis of port service quality and customer satisfaction: The case of Korean container ports. *The Asian Journal of Shipping and Logistics, 31*(4), 437-447.

Nguyen, H. H., Nguyen, H., Nguyen, N. T., & Phan, A. T. (2018). Determinants of Customer Satisfaction and Loyalty in Vietnamese Life-Insurance Setting. *Sustainability, 10*(4), 1151. https://doi.org/10.3390/su10041151.

Meesala, A., & Paul, J. (2018). Service quality, consumer satisfaction and loyalty in hospitals: Thinking for the future. *Journal of Retailing and Consumer Services, 40*, 261-269.

Islam, R., Ahmed, S., Rahman, M., & Al Asheq, A. (2020). Determinants of service quality and its effect on customer satisfaction and loyalty: an empirical study of private banking sector. *The TQM Journal, 33*(6), 1163-1182.

Zhang, J., Yin, Y., & Zhang, L. (2019). Determinants of loan securitization in Chinese banking: Cost-benefit-based analysis. *Pacific-basin Finance Journal, 57,* 101060. https://doi.org/10.1016/j.pacfin.2018.08.014.

Al-Slehat, Zaher. (2021). Determining the Effect of Banking Service Quality on Customer Loyalty Using Customer Satisfaction as a Mediating Variable: An Applied Study on the Jordanian Commercial Banking Sector. *International Business Research. 14*. 58. 10.5539/ibr.v14n4p58.

Banda, L. G. (2021). Determinants of Commercial Banks' Performance in Malawi: An Autoregressive Distributed Lag (ARDL) Approach. *National Accounting Review, 3*(4), 422–438. https://doi.org/10.3934/nar.2021022.

Law, C. C., Zhang, Y., & Gow, J. (2022). Airline service quality, customer satisfaction, and repurchase Intention: Laotian air passengers' perspective. *Case Studies on Transport Policy, 10*(2), 741-750.

Tadesse, B., & Bakala, F. (2021). Effects of automated teller machine service on client satisfaction in Commercial Bank of Ethiopia. *Heliyon, 7*(3), e06405. https://doi.org/10.1016/j.heliyon.2021.e06405.

Rahuman, A. A., Akram, A. M., & Siraji, M. (2022). Service Quality and Customer Satisfaction: Evidence from State Commercial Banks in Ampara District. Daengku: *Journal of Humanities and Social Sciences Innovation, 2*(1), 9-18.

Truong, T., Phan, H., & Tran, M. (2020). A study on customer satisfaction on debit cards: The case of Vietnam. *Uncertain Supply Chain Management, 8*(2), 241-251.