

SERVICE QUALITY EFFECT ON E-BANKING CUSTOMER SATISFACTION IN IRAQ: A CONCEPTUAL MODEL

WAEEL JABBAR ABED AL-NIDAWI

Al-Qasim Green University, Babylon 51013, Iraq, Computer Techniques
Engineering Department, Al-Mustaqbal University, Hilla, 51001, Babylon, Iraq
E-mail: prof.dr.wael.alnidawi@uoqasim.edu.iq

Abstract

Providing high-quality services is an essential strategy for achieving business success in the service sector, particularly in terms of consumer satisfaction. E-banking offers a digital platform that facilitates the management of various banking requirements, from basic to advanced, through the use of digital devices. The purpose of this research study is to determine e-banking on the quality of services provided by their bank and their general level of satisfaction with the bank. Additionally, there is an effort to determine the specific dimension of service quality that has an opportunity to enhance customer satisfaction. However, when studying countries that are developing, academic investigations have shown a gap in the adoption and use of several factors that contribute to customer satisfaction within the context of technology. Literature review of existing studies on service quality and customer satisfaction has been done. In the context of e-banking in Iraq, this study is to ascertain the key components and relationships between e-service quality and customer satisfaction. In order to assess the quality of e-services within the specific context of online banking in Iraq, it is necessary to develop a conceptual model of customer satisfaction.

Keywords: Customer satisfaction, Electronic banking, Quality services.

1. Introduction

The finance sector has experienced numerous changes in the utilization of services, particularly with a significant focus on e-banking services for daily financial activities. In today's world defined by digitalization, banking systems have successfully integrated electronic banking services, offering clients the ease of using their financial assets at their convenience, whatever their geographical location, and upon their stated request. This step has been done in order to address customer needs and enhance the competitive advantage of the business. The significance of customer satisfaction has been an important focus in the sector of customer-oriented services for a while. However, the assessment of consumer satisfaction has seen a shift due to changes in technology and increasing rivalry [1].

Recent research on service marketing, particularly in the context of e-banking services, has revealed inconsistent results regarding client satisfaction. Several literature research articles have identified several factors that contribute to customer satisfaction with e-banking services. These factors include a range of service quality factors, as well as the importance of ease of use, convenience, confidentiality, and security [2-7].

The organization seeks to optimize its customer base. In this highly competitive banking environment, they need the aid of electronic banking services to provide their consumers with optimal satisfaction. Simultaneously, in the expanded and globalized economy, bank consumers have an in-depth awareness of several electronic financial services. They require easy-to-use banking services that allow smooth banking transactions without any complaints [8, 9]. According to Maja and Letaba [10], the integration of technology has become crucial to commercial banks in order to enhance the quality of their services. According to Li et al. [11], it facilitates the provision of customer satisfaction, specifically in the context of electronic financial services. Put simply, in the context of the banking industry, various government committees have suggested that technology has the potential to establish a strong connection between customers and banks. There exists significant rivalry among these banks.

The list of quality-of-service factors that contribute to customer satisfaction has been provided and expanded upon by Tiruneh [12]. These parameters include tangibility, reliability, responsiveness, assurance, and empathy [13]. Research shows a gap in the adoption and use of various factors that improve customer satisfaction in the digital world, particularly in developing countries [14]. Research shows a gap in adoption and use of several factors that contribute to customer satisfaction in the age of technology, especially in developing countries. The actual existence and efficacy of the financial system in Iraq are not easily clear, and it is insufficient in facilitating the growth of the economy. Furthermore, there is a substantial annual increase in the number of banks in Iraq [15, 16].

The process of identifying Iraq's financial system offers major obstacles and its capacity to keep up economic growth is insufficient. Moreover, Iraq suffers a significant annual increase in the number of banks [15-17]. Iraq's banks started the use modern electronic technology with the aim of improving the provision of products and services. Furthermore, the precarious economic condition of the nation may potentially lead to setbacks in the execution of electronic services within Iraqi institutions. It is imperative to acknowledge that electronic banking presents numerous benefits for both economic growth and societal development.

Iraq's electronic banking sector is currently in its early stages, according to Alalwan et al. [18]. The Central Bank of Iraq (CBI), which supervises more than 80 listed banks across the country, is in charge of monitoring the nation. In recent times, Iraqi banks have faced an evident barrier to the expansion of electronic banking services. In an effort to enhance the standard of these services, the Iraqi government has to help its banks with greater resources [19, 20] carried out research to find out how customer satisfaction in Iraqi banks was affected by service quality, particularly responsiveness, tangibility, and dependability.

The study's conclusions showed that these variables had a favourable link with one another. In addition, he asserts that the degree of effort put forth by Iraqi banks is low, as is the calibre of services they offer [21] conducted a study to investigate the impact of service quality dimensions on customer satisfaction within the banking sector of Iraq. Their findings revealed a positive correlation between various variables, such as reliability, assurance, access, empathy, responsiveness, tangibility, employees, and customers of Iraqi banks. In addition, Hamad [22] conducted a study involving seven banks in Erbil to examine several aspects of e-banking service quality, security, and customer loyalty in relation to customer satisfaction. The findings revealed a favourable correlation between customer loyalty, security, and customer satisfaction.

2. Background

There is a debatable relationship between customer pleasure and the quality of service. According to Khatab et al. [13], several scientists have proposed that customer satisfaction is based on the quality of service. Conversely, Johnson and Karlay [23] argues that quality of service can be either connected with service or considered to be a separate concept. According to Khatab et al. [13] a majority of scholars have identified service quality as an introduction to customer satisfaction. A study conducted by Kumar and Kumar [24] shown that several facets of service quality, including as reliability, responsiveness, and independence, produced a significant and positive effect on the total customer satisfaction of banks, as well as its individual components. Conversely, Khatab et al. [13] have determined that customer satisfaction serves as a basis for quality service. This conclusion contradicts the opinions of the majority of scientists [13].

In the field of information systems, the degree of satisfaction achieved by customers has been shown to be an essential indicator to determine the level of success and use. There are numerous dimensions that are investigated in a variety of research studies. Similarly, numerous researchers have investigated the processes that have been stated for the progression of mobile banking in relation to customer satisfaction. Additionally, they have attempted to identify the intermediary effect that confidence has on customer satisfaction during this investigation. In order to determine the extent to which mediator dimensions influence customer satisfaction, a number of academics have carried out an investigation into these dimensions [1, 13, 20, 25, 26].

Nguyen and Singh [27] conducted an analysis of the factors that contribute to the level of satisfaction experienced by customers. According to the findings of the study, two potentially significant dimensions are risk of performance and perceived value. According to the findings, putting more emphasis on the perceived value of

a product or service has a greater capacity to influence customer satisfaction than other dimensions.

In a study conducted by Geebren et al. [28], it was suggested that observing individual behaviour is the primary factor in determining customer satisfaction with e-banking services in a specific location. The presented study observed alterations in behaviour within the banking sector in response to specific events. The research findings demonstrated that service quality exerts a positive influence on customer satisfaction, while behavioural intention has a positive effect on customer satisfaction [27].

Numerous scholars have provided evidence supporting a favourable association between service quality and customer satisfaction [29-31]. The study conducted by Magdaraog et al. [32] was to investigate and demonstrate the significant effect of service quality on customer satisfaction in the context of online banking. The aspects that were evaluated to assess this impact include work efficiency, satisfaction, system availability, and privacy. The impact of customer satisfaction is significantly influenced by the quality of service provided by e-banking solutions, including reliability.

Out of all these aspects, reliability stands out as the variable that has the most impact [33]. The examination of many dimensions shows that efficiency, security, and privacy are significant aspects that have a substantial impact on consumer satisfaction [2, 4, 34]. Research has found that service quality, such as reliability and security/privacy, influences how satisfied consumers are with e-banking services [35].

The findings of a study conducted by Mbama et al. [36] indicated that consumer satisfaction with e-banking services is influenced by various factors (Functional Quality, Perceived Value, Service Convenience, DB Innovation, Brand Trust, Perceived Risk, Perceived Usability, Service Quality, Employee-Customer Engagement, Service Customisation and Service Speed). The authors of this study have taken into account system quality dimensions in addition to service quality. They have identified e-services and site organization as significant factors that contribute to customer satisfaction.

Furthermore, Gautam and Sah [37] acknowledges that various variables, such as security and privacy, ease of use, and website quality, affect consumer satisfaction. The researchers attempted to expand the function of customer satisfaction in understanding purchase intentions [38, 39]. Through a comprehensive analysis of their work, the authors identified several dimensions that significantly contribute to customer satisfaction in the context of e-banking services. These dimensions encompass privacy and security, efficiency, responsiveness, reliability, and others. In addition to conducting several investigations, the author endeavoured to establish a correlation between customer satisfaction and service quality, asserting that the quality of services significantly influences consumer satisfaction [40].

The study identified efficiency as the key determinant of customer satisfaction with banks in Saudi Arabia. The investigation found that the elements and measurements in Saudi Arabia show variations relative to those in other countries [41]. A comparable scenario regarding customer satisfaction in e-banking services examined the influence of service quality on customer satisfaction, with the quality of services acting [42]. This research draws upon

existing literature and prior studies to identify factors that can be tested for the effects of service quality on customer satisfaction. Table 1 shows the variables that investigate the relationship between service quality and customer satisfaction in the context of electronic banking.

Based on Table 1 the most common factors among previous studies and models that names: Privacy, security, user friendliness (ease of use), site organization, Reliability, efficiency, and responsiveness. This study used these factors as prominent in developing the proposed conceptual model.

Table 1. Compare models utilizing earlier research.

Ref.	Year	Country	Model	Factors
[4]	2020	Pakistan	SERVQUAL	user friendliness, efficiency of websites, personal need, and site organization
[29]	2023	Indonesia	E-SQ	service quality, satisfaction, trust, and loyalty
[32]	2020	Philippine	E-S-QUAL	efficiency, fulfilment, system availability and privacy
[34]	2019	Saudi Arabia	e-SERVQUAL	Reliability, responsiveness, and ease of use, security and privacy
[35]	2021	Jordan	eTailQ	Reliability, web design, customer support, value perception, security;
[37]	2023	Nepal	E-S-QUAL	e-customer service, site of the organization, website efficiency, user-friendliness, security, and privacy
[38]	2020	Qatar	E-SQ	Reliability, efficiency, responsiveness, communication, security, and privacy
[40]	2021	Indonesia	E-SQ	web design, ease of use, reliability, responsiveness, and security, and privacy
[41]	2023	Saudi Arabia	E-SQ	e-service quality, e-satisfaction, and e-loyalty

3. Proposed Conceptual Model

In general, new technologies, indices that are relevant to a particular industry, and predictive modelling methodologies are being incorporated into conceptual models of customer satisfaction [24],. Designing a model to assess the effect of service quality on e-banking customer satisfaction typically follows a structured process grounded in both theoretical and empirical approaches. Initially conduct a literature review and identify key factors from existing models. Adapt the model to the digital banking environment. Then select the most relevant service quality factors (Privacy, security, user friendliness (ease of use), site organization, Reliability, efficiency, and responsiveness). After that, develop hypotheses about the relationship between factors and customer satisfaction. Finally, structure a conceptual model mapping these relationships. Therefore, this research uses service quality factors to investigate the influencing e-banking customer satisfaction on such effect. Therefore, Fig. 1

presents a conceptual model that illustrates how service quality factors and customer satisfaction interact in the context of e-banking.

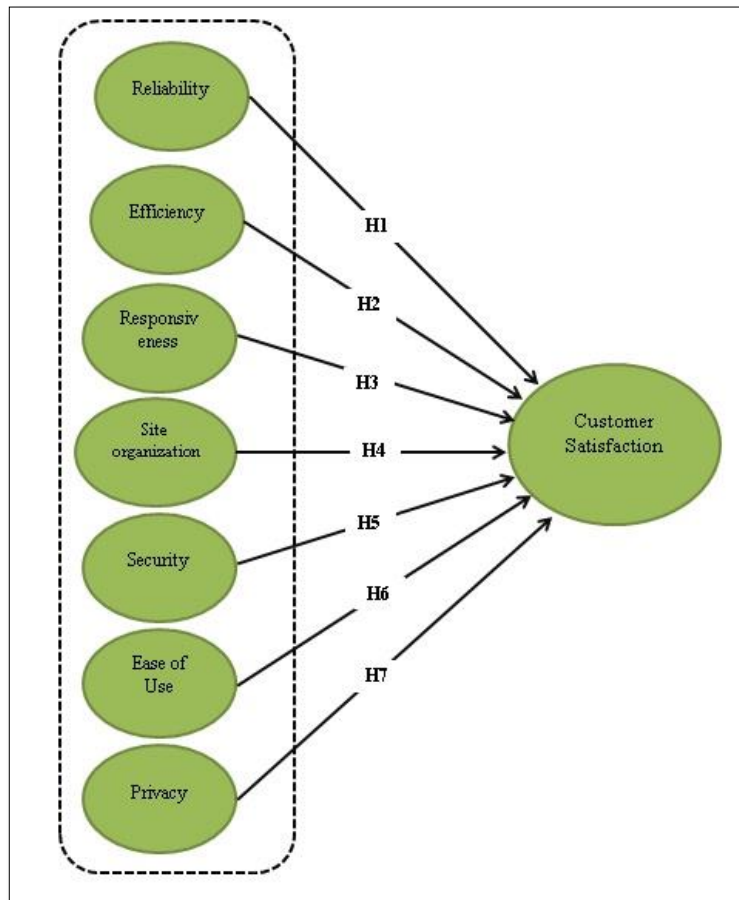


Fig. 1. Conceptual model.

Following characteristics make the model highly relevant for understanding and improving customer satisfaction in the contemporary e-banking sector.

- Digital-first approach: Tailored for the e-banking experience, minimizing physical touch points.
- Separation of privacy and security: Recognizes these as distinct concerns.
- Emphasis on user-friendliness and site organization: Focuses on intuitive interfaces and ease of navigation.
- Performance-focused: Highlights reliability and efficiency as core expectations.
- Responsiveness in a digital setting: Addresses both automated and human service interactions.
- Risk management: Prioritizes safety concerns (privacy and security) in customer satisfaction.

3.1. Independent variables Service Quality (SQ)

The aim of this study is to determine whether these variables have the ability for causing a change in the dependent variables. A group of distinct factors includes several variables:-

3.1.1. Reliability (Ri)

These criteria include the reliability of the order, the keeping of order information, and the final delivery of the promised service. Reliability is the platform's ability to consistently deliver services without errors or downtime. Reliable service ensures customer trust and satisfaction, as users expect uninterrupted access to banking services [41].

3.1.2. Efficiency (E)

These factors include the ratio of standard performance time to actual performance time. Efficiency relates to the speed and effectiveness of the e-banking platform in processing transactions. Customers expect fast, efficient services, which are essential for satisfaction [4].

3.1.3. Responsiveness (Re)

These factors include the quick solution to the customer problem. Responsiveness is the promptness and helpfulness of customer support in addressing issues or inquiries. Effective responsiveness enhances customer satisfaction, as users appreciate timely resolutions [34].

3.1.4. Sit origination (SO)

These factors include how a web page performs and communicates with end users. Site organization refers to the logical arrangement of content and features on an e-banking platform. Well-organized sites allow customers to navigate easily, leading to improved satisfaction [37].

3.1.5. Security (S)

These factors include management security, operational security, and physical security controls. Security involves protecting users from cyber threats. For e-banking, robust security systems help prevent fraud and data breaches. A high level of perceived security boosts customer confidence and satisfaction [38].

3.1.6. Ease of Use (EU)

These factors include the degree to which an individual believes that using a particular technology would be free from effort. User friendliness (ease of use) pertains to how easy it is for customers to navigate the e-banking platform. Simplicity and intuitive design enhance usability. A user-friendly interface increases customer satisfaction by making banking tasks more efficient [40].

3.1.7. Privacy (P)

These factors include information privacy, communication privacy, and individual privacy. Privacy refers to protecting customers' personal and financial data. In e-

banking, safeguarding sensitive information is essential to building trust. Strong privacy measures positively affect customer satisfaction as they ensure the confidentiality of transactions [32].

3.2. Dependent variable Customer Satisfaction (CS)

The dependent variable in this study is customer satisfaction. According to the theory, this variable is influenced by the impact of the independent variables. This variable includes multiple factors that are utilized to evaluate consumer satisfaction with e-banking services in Iraq. The aforementioned factors include accessibility, empathy, reaction time, customization, and ease [43, 44].

The factors in this model reflect a more nuanced approach tailored to the digital banking environment, emphasizing aspects like privacy, security, user interface, and efficiency that have become crucial in the digital age. Older models like SERVQUAL and eTailQ laid the groundwork, but they focused more on general service quality, while this model is more specialized to address the specific challenges and opportunities of e-banking.

4. Hypothesis

According to the proposed conceptual model, eight hypotheses are proposed for investigating the effect of service quality factors on customer satisfaction in e-banking:

H1: Reliability factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H2: Efficiency factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H3: Responsiveness factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H4: site Organization factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H5: Security factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H6: User friendliness (Ease of use) factor has a positive effect on customer satisfaction in the e-banking of Iraq.

H7: privacy factor has a positive effect on customer satisfaction in the e-banking of Iraq.

These research formulate hypotheses for testing it in future.

5. Conclusions

Understanding the impact of quality service factors on customer satisfaction in e-banking is crucial for developing a strategy to reduce their effect on e-banking performance. E-banking has become essential for the successful adoption of financial systems. Customer satisfaction with electronic banking Effective implementation needs a thorough strategy and plan; otherwise, it will face numerous challenges. The previous requirements include the reliability of the order, the keeping of order information, and the final delivery of the provided

service. The forthcoming studies include investigating and testing of the proposed conceptual model through the use of factor analysis. The research data will be collected using a mixed methods approach, which will involve conducting interviews and administering a structured questionnaire. The acquired data will be analysed, and structural equation modelling (SEM) will be conducted using the SPSS and AMOS software packages.

References

1. Lemon, K.N.; and Verhoef, P.C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69-96.
2. Hammoud, J.; Bizri, R.M.; and El Baba, I. (2018). The impact of e-banking service quality on customer satisfaction: Evidence from the Lebanese banking sector. *Sage Open*, 8(3), 2158244018790633.
3. Liébana-Cabanillas, F.; Muñoz-Leiva, F.; and Rejón-Guardia, F. (2013). The determinants of satisfaction with e-banking. *Industrial Management & Data Systems*, 113(5), 750-767.
4. Raza, S.A.; Umer, A.; Qureshi, M.A.; and Dahri, A.S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: The modified e-SERVQUAL model. *The TQM Journal*, 32(6), 1443-1466.
5. Zouari, G.; and Abdelhedi, M. (2021). Customer satisfaction in the digital era: Evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, 10(1), 9.
6. Rupal, J.; and Singh, R. (2023). Evaluating the impact of e-banking on customer satisfaction: A comprehensive systematic review. *AiBi Revista de Investigación, Administración e Ingeniería*, 11(3), 115-125.
7. Hoseini, A.; and Dangoliani, S.K. (2015). Investigating the effect of electronic banking services quality on customer satisfaction. *J. Int. Econ. Bus.*, 1, 37-42.
8. Abor, J. (2005). Technological innovations and banking in Ghana: An evaluation of customer's perceptions. *IFE Psychologia*, 13(1), 170-187.
9. Shanmugam, R.M.; and Chandran, M. (2022). A relationship between service quality and customer satisfaction in e-banking services-A study with reference to commercial banks in Chennai city. *International Journal of Professional Business Review*, 7(3), e0490.
10. Maja, M.M.; and Letaba, P. (2022). Towards a data-driven technology roadmap for the bank of the future: Exploring big data analytics to support technology roadmapping. *Social Sciences & Humanities Open*, 6(1), 100270.
11. Li, F.; Lu, H.; Hou, M.; Cui, K.; and Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
12. Tiruneh, G.A. (2017). Measuring the service quality of Amhara credit and saving institutions towards small and micro-sized enterprises. *Singaporean Journal of Business, Economics and Management Studies*, 5(10), 1-15.
13. Khatab, J.J.; Esmael, E.S.; and Othman, B.A. (2019). The influence of service quality on customer satisfaction: Evidence from public sector and private sector banks in Kurdistan/Iraq. *International Journal of Advanced Science and Technology*, 28(20), 865-872.

14. Hendricks, S.; and Mwapwele, S.D. (2024). A systematic literature review on the factors influencing e-commerce adoption in developing countries. *Data and Information Management*, 8(1), 100045.
15. Ibrahim, S.S. (2017). The impacts of liquidity on profitability in banking sectors of Iraq. *International Journal of Finance & Banking Studies* (2147-4486), 6(1), 113-121.
16. Ibrahim, S.S. (2019). Impacts of capital structure on bank performance: A case study of Iraqi private banks. *Koya University Journal of Humanities and Social Sciences (KUJHSS)*, 2(1), 118-123.
17. Ibrahim, S.S. (2022). Relationship between electronic banking services and customer satisfactions in the Iraqi banking sector: A sample of private banks in the Duhok city. *Academic Journal of Nawroz University (AJNU)*, 11(3), 12-19.
18. Alalwan, A.A.; Dwivedi, Y.K.; Rana, N.P.; and Simintiras, A.C. (2016). Jordanian consumers' adoption of telebanking: Influence of perceived usefulness, trust and self-efficacy. *International Journal of Bank Marketing*, 34(5), 690-709.
19. Makttoof, N.; and Khalid, H. (2018). A review of mobile banking adoption factors by customers for Iraqi Banks. *International Journal of Engineering & Technology*, 7(3.20), 629-637.
20. Alabbood, A.S. (2019). The effect of customer satisfaction on service quality: The case of Iraqi banks. *International Journal of Applied Research*, 5(1), 146-152.
21. Elias, H.S.; and Azhar, N.M. (2019). Effects of customer service quality dimension on customer satisfaction in Iraqi Banking Sector. *World Wide Journal of Multidisciplinary Research and Development*, 5(7), 21-28.
22. Hamad, H. (2018). *Customer satisfaction in banking sector: The case in North Iraq, City of Erbil*. MSc dissertation, Department of Banking and Finance Banking and Accounting Program, Near East University Graduate School of Social Sciences, Turkey.
23. Johnson, E.C.; and Karlay, J.S. (2018). *Impact of service quality on customer satisfaction. Case study: Liberia Revenue Authority*. MSc dissertation, Department of Business and Economic Studies, University of Gavle.
24. Kumar, R., and Kumar, A. (2010). Assessment of customer satisfaction and behavioural intentions in terms of customer service quality perception towards technology-based banking services provided by selected commercial banks operating in India. *IIMS Journal of Management Science*, 8(2), 229-246.
25. Pomirleanu, N.; Schibrowsky, J.A.; Peltier, J.; and Nill, A. (2013). A review of internet marketing research over the past 20 years and future research direction. *Journal of Research in Interactive Marketing*, 7(3), 166-181.
26. Alwehabie, A. (2020). The effect of the quality of electronic banking services on improving the level of communication and building trust with customers: Case of the MENA countries. *Accounting*, 6(6), 1151-1160.
27. Nguyen, T.; and Singh, M. (2004). Impact of internet banking on customer satisfaction and loyalty: A conceptual model. *Proceedings of the 4th International Conference on Electronic Business (ICEB2004)*, Beijing, 298-303.
28. Geebren, A.; Jabbar, A.; and Luo, M. (2021). Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services. *Computers in Human Behavior*, 114, 106584.

29. Kadir, A.; Paly, M.B., and Abdullah, M.W. (2023). Customer loyalty Islamic banks in Indonesia: Service quality which mediated by satisfaction and customer trust. *International Journal of Professional Business Review*, 8(4), e01286.
30. Gazi, M.A.I.; Rahaman, M.A.; Hossain, G.M.A.; Ali, M.J.; and Mamoon, Z. (2021). An empirical study of determinants of customer satisfaction of banking sector: Evidence from Bangladesh. *Journal of Asian Finance, Economics and Business*, 8(2), 497-503.
31. Chu, P.-Y.; Lee, G.-Y.; and Chao, Y. (2012). Service quality, customer satisfaction, customer trust, and loyalty in an e-banking context. *Social Behavior and Personality: An International Journal*, 40(8), 1271-1283.
32. Magdaraog, M.C.O.; Santos, R.R.C.; and Magdaraog, J.E.H. (2020). Assessment of e-service quality dimensions and its influence on customer satisfaction: A study on the online banking services in the Philippines. *Proceedings of the 2020 IEEE 7th International Conference on Industrial Engineering and Applications (ICIEA)*, Bangkok, Thailand, 1076-1081.
33. Taghavipour, M.; and Fallahi, K. (2016). Impact of internet banking services on customer satisfaction: A case study of bank Refah's customers, Northern branches of Tehran. *Journal of Global Pharma Technology*, 8(12), 402-412.
34. Tabash, M.I.; Albugami, M.A.; Salim, M.; and Akhtar, A. (2019). Service quality dimensions of E-retailing of Islamic banks and its impact on customer satisfaction: An empirical investigation of Kingdom of Saudi Arabia. *Journal of Asian Finance, Economics and Business*, 6(3), 225-234.
35. Alhanatleh, H.M. (2021). The effect of electronic banking services usage on clients electronic loyalty. *International Journal of Human Capital in Urban Management*, 6(4), 461-476.
36. Mbama, C.I.; Ezepue, P.; Alboul, L.; and Beer, M. (2018). Digital banking, customer experience and financial performance: UK bank managers' perceptions. *Journal of Research in Interactive Marketing*, 12(4), 432-451.
37. Gautam, D.; and Sah, G.K. (2023). Online banking service practices and its impact on e-customer satisfaction and e-customer loyalty in developing country of South Asia-Nepal. *Sage Open*, 13(3), 1-14.
38. Khatoon, S.; Zhengliang, X.; and Hussain, H. (2020). The mediating effect of customer satisfaction on the relationship between electronic banking service quality and customer purchase intention: Evidence from the Qatar banking sector, *Sage Open*, 10(2), 2158244020935887.
39. Le, T.T.K. (2022). E-banking and customer satisfaction: A case study in Vietnam. *Proceedings of the ICIEB 22: 2022 3rd International Conference on Internet and E-Business*, Madrid Spain, 50-55.
40. Sasono, I. et al. (2021). The impact of e-service quality and satisfaction on customer loyalty: Empirical evidence from internet banking users in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(4), 465-473.
41. Alarifi, A.A.; and Husain, K.S. (2023). The influence of Internet banking services quality on e-customers' satisfaction of Saudi banks: Comparison study before and during COVID-19. *International Journal of Quality and Reliability Management*, 40(2), 496-516.
42. Al-Dmour, R.H.; Alnafouri, M.; and Al-Alwan, A. (2019). The mediating role of e-satisfaction on the relationship between e-service quality and customer e-

loyalty in internet banking. *Jordan Journal of Business Administration*, 15(2), 209-226.

43. Das, A.M.; Ladin, M.A.; Ismail, A.; and Rahmat, R.O. (2013). Consumers satisfaction of public transport monorail user in Kuala Lumpur. *Journal of Engineering Science and Technology*, 8(3), 272-283.
44. Zhang, Y.; Liang, C.; and Li, X. (2024). Understanding virtual agents' service quality in the context of customer service: A fit-viability perspective. *Electronic Commerce Research and Applications*, 65, 101380.