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Evaluation and Ranking Service Quality in The Banking System and Its Impact on CRM Rishi Kant from The Model (Case Study: Melli Bank of Iran)

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ARTICLE INFO	ABSTRACT
<p>Article History: Received 13 December 2022 Received in revised form 14 January 2023 Accepted 4 February 2023 Available online 5 March 2023</p>	<p>This article analyses the influence of service quality dimensions on customer satisfaction at Melli Bank in Iran. The paper aims to investigate the effect of service quality indices on customer satisfaction amongst e-banking customers of Melli Bank. The research utilizes a survey methodology. The sample size consists of 384 randomly selected customers of Melli Bank, whose number was obtained from Morgan's table. The sample size consists of 384 randomly selected customers of Melli Bank, whose number was obtained from Morgan's table. Technical abbreviations are explained upon first use. The questionnaire's reliability was confirmed by a Cronbach's alpha coefficient of 0.917. The research model, from which the hypotheses were extracted, is based on Kant et al. (2017). Structural equation method, utilizing the hypotheses, and Amos and SPSS software were ultimately employed. After conducting both descriptive and inferential statistical analysis, the study found that a high percentage of factors contributing to service quality at Melli Bank remain a major factor in customer satisfaction. The results of the hypothesis test support these findings. Additionally, the study identified the following priorities in the ranking of service quality factors. 1- Confidence and credit 2- Tangible factors 3- Acceptance and practice based on Islamic banking 4- Responsiveness 5- Empathy</p>
<p>Keywords: Quality of Service, The Banking System, The Rishi Kant Model, Customer Satisfaction.</p>	

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1. INTRODUCTION

Service quality in the banking system is a critical factor in the success of financial institutions and the enhancement of customer relationships. In today's competitive banking environment, delivering high-quality services is essential for attracting and retaining customers and fostering their loyalty [1]. Service quality not only impacts customer satisfaction but also directly influences the bank's financial performance, competitive positioning in the market, and customer trust [2]. Various models have been developed to assess service quality, with the SERVQUAL model and the model proposed by Rishi Kant being among the most prominent. Rishi Kant's model focuses on evaluating and ranking service quality in banking by emphasizing key dimensions such as reliability, responsiveness, assurance, empathy, and tangibles [3]. This model enables banks to identify strengths and weaknesses in their services and implement improvement strategies [4].

Customer Relationship Management (CRM) serves as a pivotal strategy in improving banks' interactions with customers. By focusing on personalized services and creating positive customer experiences, CRM enhances customer loyalty and long-term retention [5]. Research indicates that service quality is a fundamental prerequisite for successful CRM, as high-quality services strengthen customer trust and satisfaction, fostering sustainable relationships [6]. However, accurately assessing service quality and its impact on CRM requires structured frameworks, such as Rishi Kant's model, which emphasizes analyzing various service quality dimensions [3].

Moreover, studies have shown that service quality can indirectly influence customer loyalty through mediating factors such as customer satisfaction and brand image [7]. Banks that prioritize service quality improvements can gain a competitive advantage and reduce costs associated with customer churn [8]. In this regard, Rishi Kant's model provides a systematic approach to evaluating service quality, enabling banks to optimize their CRM strategies and achieve better outcomes in customer acquisition and retention [4].

The purpose of this study is to examine the impact of banking service quality on customer relationship management using Rishi Kant's model. This introduction provides a foundation for understanding the importance of service quality in the banking industry and its role in enhancing CRM, setting the stage for subsequent analyses.

2. RESEARCH BACKGROUND

In recent years, extensive research has been conducted on the evaluation and ranking of service quality in the banking system and its impact on Customer Relationship Management (CRM). Service quality in banking is recognized as a critical factor in enhancing customer satisfaction and loyalty [9]. Studies indicate that perceived service quality dimensions, such as reliability, responsiveness, and empathy, directly influence customer satisfaction in public sector banks in India [10]. Furthermore, the application of the Structural Equation Model (SEM) to examine service quality dimensions, customer satisfaction, and corporate image in Indian public sector banks plays a significant role in improving CRM [11]. In the context of Indian retail banking, the determinants and consequences of customer satisfaction, including loyalty, have been explored with evidence from the Delhi NCR region, highlighting the impact of service quality on CRM performance [12].

Other studies emphasize the impact of CRM practices on service quality in the banking industry, demonstrating that these practices can enhance service quality and, consequently, customer satisfaction [13]. The influence of service quality on customer satisfaction and loyalty in the banking sector has also been widely studied [14]. For instance, the impact of brand experience, service quality, and perceived value on word-of-mouth advertising among retail bank customers, mediated by loyalty, underscores the close relationship between service quality and CRM [15]. Analysis of the impact of improved service quality in online banking services on customer satisfaction further highlights its critical role in strengthening customer relationships [16].

Moreover, interpreting the role of service quality dimensions in achieving customer satisfaction and effective CRM in the banking and insurance sectors emphasizes the importance of evaluating and ranking these dimensions

[17]. Service quality, including the frequency, timing, proximity, and sequence of service failures and delights, can influence CRM based on marketing models [18]. The mediating role of customer satisfaction in the effect of CRM on long-term customer loyalty in the banking sector in Palestine has also been examined, indicating the influence of service quality [19]. Studies on CRM practices in the banking sector, focusing on customer satisfaction and loyalty, identify service quality as a primary factor [20].

The impact and analytical study of service quality measurement in leading private banks in India’s Delhi and NCR region highlight the importance of ranking service quality in improving CRM [21]. A theoretical review of the effects of CRM on customer satisfaction and loyalty, along with identifying service quality attributes and measuring customer satisfaction in banking, underscores the role of service quality evaluation [22]. Finally, CRM, service quality, and organizational performance in the banking industry, comparing conventional and Islamic banks, demonstrate the impact of service quality ranking on CRM [23].

3. CONCEPTUAL MODEL OF RESEARCH

According to the review of theoretical and research literature, the research model is as follows:

3.1. Service quality models

In order to understand the concepts related to the quality of services, many models have been presented. These models look at the customer's point of view as a key point. Some of these models are: gap analysis model, Organizational service quality improvement model, Behavioral service quality model, Attribute service quality Model, Service journey, Customer processing model, IT alignment model, P-C-P model, Internal service quality model [24].

But in the service literature, the most common model for measuring the quality of services is the SERVQUAL scale, which was founded by Parasuraman and his colleagues in 1988, based on the gap model. In most studies, the dimensions of the SERVQUAL model have been used to measure the quality of traditional services: empathy, accountability, trust, reliability, and tangibility [25].

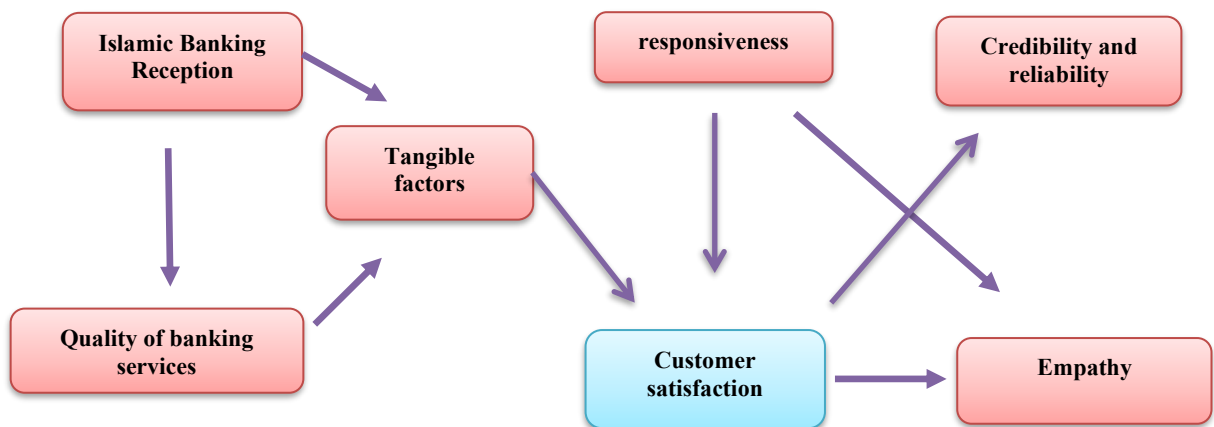


Fig. 1. Conceptual Model of Research, Source: Development of the Rishi Kant, Deepak Jaiswal, (2017), by researcher [3]

4. RESEARCH HYPOTHESES

The current study proposes a set of hypotheses to examine the relationships between the acceptance of Islamic banking, service quality dimensions, and customer satisfaction in the banking sector. These hypotheses are

grounded in prior research on service quality, customer relationship management (CRM), and Islamic banking practices. The proposed hypotheses are as follows:

a. The acceptance of Islamic banking affects the quality of banking services.

Customers' acceptance of Islamic banking principles, such as Sharia-compliant financial products, is expected to influence their perception of service quality. Prior research indicates that alignment with customers' ethical and religious values enhances perceptions of efficiency, professionalism, and trustworthiness in banking services [1, 2].

b. The acceptance of Islamic banking affects tangible factors.

Tangible factors, such as branch facilities, ATM accessibility, and digital banking platforms, are influenced by customers' preference for Islamic banking. Customers perceiving Islamic banking as credible are likely to have higher expectations regarding these tangible aspects [4, 5].

c. The quality of banking services affects credibility and reliability.

High-quality banking services, characterized by accuracy, consistency, and responsiveness, positively influence perceptions of credibility and reliability. Reliable service delivery strengthens customer trust and fosters long-term relationships [8, 9].

d. Tangible factors affect customer satisfaction from banking services.

Well-maintained physical facilities, user-friendly digital services, and accessible ATMs enhance customer satisfaction. Tangible elements play a critical role in creating positive customer experiences [1, 4].

e. Customer satisfaction is affected by banking services.

Overall service quality—including responsiveness, assurance, and empathy—directly affects customer satisfaction. Satisfied customers are more likely to demonstrate loyalty and advocate for the bank [7, 8].

f. Responsiveness affects customer empathy.

Prompt and attentive responses to customer inquiries are expected to enhance perceived empathy. Customers who feel heard and supported report higher levels of relational satisfaction [2, 5].

g. Customer satisfaction affects reliability and trust.

Higher customer satisfaction strengthens perceptions of reliability and trust. Satisfied customers are confident in the bank's ability to maintain consistent service quality over time [7, 9].

h. Customer satisfaction affects empathy.

Satisfied customers perceive the bank as more empathetic and understanding of their needs, enhancing relational bonds and long-term loyalty [2, 8].

These hypotheses collectively form the theoretical framework of the study, emphasizing the interconnectedness of Islamic banking acceptance, service quality, tangible factors, and customer satisfaction. Testing these hypotheses provides insights into how Islamic banking principles influence service perceptions and customer experience.

Table 1: Describe the variables of the research

Index	Component	Dimension	Concept
Providing loans to customers	Adoption of laws in Islamic banking	Constituent factors	the quality of service
Providing concessional facilities for customers			
Incentives loans account			
Humility and good treatment employees	confidence		
Staff Sufficient knowledge			
Accuracy of Bank employees			
The proportion of bank services with advertising	validity		
Improvement of bank activities after privatization			
Various and varied services			
Bank facilities to offer electronic banking services	Tangible factors		
Security Transfer funds between accounts			
Suitability of the place, appearance and appearance of the building and modern facilities of the bank			
The suitability of internal comfort and bank facilities	Empathy		
The regularity and diligence of the bank staff			
Bank special attention to customer expectations			
The suitability of hours providing banking services			
Understand the Bank's specific financial needs			
Bank's Secrecy	responsiveness		
Being responsive to inquiries about services			
Emergency and fast services			

The factors introduced in this framework, derived from the research by Mary Jo Bitner and Lynn Owen, are:

4.1. Credit

In the broadest sense, credibility means that the company provides its services on the basis of its obligations - obligations to provide services, service, problem solving and price. Customers want to do business with banks that have a lot of time spent on receiving low-cost services, a variety of services, and the transfer of funds.

4.2. Accountability

Responsiveness is the tendency to help customers and to provide immediate services. This dimension of diligence in responding to requests, questions, complaints and customer issues is emphasized. Accountability for customers is the answer to questions or concerns when they are forced to wait for help.

4.3. Confidence

Confidence can be described as the humility of employees, coupled with the expertise and know-how of the company's managers and staff in providing reliability and assurance. This aspect is particularly crucial for services that entail high risk or for clients who feel uncertain about their ability to evaluate the outcomes.

It is worth mentioning that trust and confidence can emanate from the individuals who serve as liaisons between the clients and the company, such as insurance providers. In certain instances, trust and confidence are inherent in the organization itself, for example in insurance companies. During the initial phases of a partnership, clients may utilize tangible proof to evaluate the dependability of the affair. This may consist of ratings, niche titles, incentives, and exclusive endorsements that offer peace of mind to customers about the delivery of expert services.

4.4. Empathy

Empathy is the personal attention of the company towards its customers. Customers want to feel that they are understood by the company, they are important to the company, and they are the secret companies of their company. Usually, in small service companies, they often identify their customers and establish relationships with them that will provide them with knowledge about the personal needs of their customers and their preferences. . As a small company competes with larger companies, its ability to be sympathetic to its customers creates a clear advantage for the small company.

4.5. Tangible factors

Significant factors include physical fitness, equipment, internal comfort, cleanliness and staffing. All of these will provide physical representation or images of the services customers will use to assess the quality. It should be noted that most companies combine tangible factors with other dimensions to provide a quality of service strategy for the company. The point to be made here is that cultural quality of service should be considered in measuring service quality.

4.6. Adoption of the rules in Islamic banking

Which means the ability to enforce Islamic law and its operation under the principles of Islamic finance and banking. Whether interest-free loans, such as marriage, etc., concessional facilities, such as Business loan and installment sales, and also customer incentives to open a loan account is governed by Islamic law.

4.7. Research variables

Independent variables of the research are:

- 1-Acceptance and practice based on the rules in Islamic banking
- 2- Reliability and credibility
- 3- Sensitive factors
- 4- Empathy
- 5- Accountability

4.8. Methodology of research

The method of this research is based on the purpose of the "applied" type. Applied research is driven into the practical application of knowledge and is an attempt to respond to a real-life problem and scientific problem.

The strategy of this research is "Correlation". According to Sekran (2003), in studies that the researcher is looking for due to one or more issues, the study is called Cause, but in contrast to this definition, if the various variables are related to the problem, the study will be a kind of correlation. The research is expected to be used by the bank, and this will be an effective step forward in moving towards customer satisfaction.[26]

4.9. Domain of research

The scope of this research is based on the location, time and subject matter as follows:

Sphere of research: Banking (Electronic Banking) is the Melli Bank of Tehran.

The realm of research time:

The data collection was conducted using questionnaires, the September and October 2018. This information during these two months, the customer contact center customers to meet the unit Melli Bank has been collected.

Subject area of research: in the field of marketing management, quality management, banking services (Electronic banking). The subject matter of this research is in the field of marketing management, quality management, banking services (e-banking).

4.10. Statistical Society

The term 'statistical community' describes a group of individuals who possess a distinguishing characteristic not shared by other groups (Creswell, 2005: 358). For the purposes of this study, all individuals utilizing the services of Melli Bank in Tehran were considered part of the statistical community. Given that the statistical community comprises over 100,000 members, a sample of 384 customers (representing the community) was selected based on the open and inclusive nature of the society and Morgan table data.

The sampling approach employed cluster randomized clustering methods to group clusters into clustered groups, from which samples were taken. A cluster random sampling method was used to randomly select individuals and clients from specific branches. At least 30 questionnaires will be distributed and collected in each branch, with 40 questionnaires being distributed to account for potential non-responses and unanalyzable questionnaires. A total of 560 questionnaires will be distributed among customers of the bank. The data was analyzed and hypotheses were tested using SPSS 19, LISREL, and EMS.

4.11. Method of data collection

In this research, data collection tools are used as follows:

1. Library Studies: Study theoretical issues related to the topic of research and review the subject and subject of the research.
2. Interview: Interview with experts and clients of the bank.
3. Questionnaire: Using a questionnaire to collect required data.

4.12. Data collection tool

The data gathering tool in this research is a questionnaire. In this research, a questionnaire containing 21 questions is used, of which 20 questions are presented as a package and a question is openly discussed. The purpose of the design of closed questions in this research is to collect information about the variables of the research, as well as an open question to identify the customers' comments and suggestions about the quality of the services of the Melli Bank. Measurement scale used in this questionnaire is the Likert scale. The measurement scale used in this study, along with the value of each of them, is given below. The number 1 represents the lowest value, and the number five represents the highest value.

In this research, the Likert spectrum has been used to measure attitudes in all three parts. Identify each of the factors on the 5-way spectrum from very low (1) to very high (5).

4.13. Validity and reliability of research

4.13.1. Validity

Validation represents the degree to which a measuring device can measure a variable based on a certain definition; in other words, the degree of positivity of the answer to the question, which "measures, measures only what we want to measure. Or not? "

The general framework of the questions in this SERVPERF questionnaire has been designed, so it is worthwhile. In order to ensure the reliability of this questionnaire, the guidance and counselors and experts of the bank have been used.

4.13.2. Reliability (reliability)

The reliability of a measuring device is a quantity that represents the degree of stability of the results of repeated measurements in a defined way, or reliability, the ability of a size-consuming device to maintain its stability over time. To measure the reliability of this research, the Cronbach Alpha method is used. To calculate the Cronbach's alpha coefficient, first, the variance of the samples and the set of questionnaires (or sub-tests) and total variance were calculated. Then calculate the alpha coefficient using the following formula.

$$r_a = \frac{J}{J-1} \left(1 - \frac{\sum S^2 j}{s^2} \right) \tag{1}$$

J = The number of questionnaire or test questions subset

S² j = The variance of the jth test

s² = total test variance

In this study, the Cronbach's alpha coefficient was calculated using SPSS software 0/914.

Table 2. Evaluation of the reliability of questionnaire questions for each of the components

Cronbach alpha	number of questions	characteristic	Factor
0.929	3	CSSP	Customer satisfaction
0.879	3	CSLB	Sympathy
0.909	3	QS	Tangible factors
0.703	3	PWOM	responsiveness
0.918	3	PSS	Adoption of laws in Islamic banking
0.909	3	CIWC	the quality of service
0.862	3	BD	Confidence and Credit
0.914	21	-	questionnaire

5. ANALYZE DATA AND TEST HYPOTHESES

In this research, descriptive statistics and inferential statistics are used to analyze the data and test the hypotheses.

5.1. Descriptive analysis

In descriptive analysis, the researcher first summarizes the collected data by supplying and arranging the frequency distribution table and then summarizes them using other descriptive statistics indices such as mean, percent, standard deviation and coefficient of variation. Based on the results of the survey and description of the respondents:

78% of them were male and 22% were female. Of these, 32% had a work experience of less than 5 years, and 26% had a work experience of 5 to 10 years, and 27% had a work experience of 10 to 15 years, 13% had a history Work is between 15 to 20 years and 2% higher than twenty years. Respondents' education 39% have a diploma, 23% diploma, 10% have a bachelor's degree, and 27% have a master's degree and 1% have a doctorate. The age of respondents was 14% less than 25 years old, 75% between 25-35 years old, 6% between the ages of 36-45, 3% between 46-55 years, and 2% over 55 years. Respondents' jobs are 25% of employees, 6% of workers, 3% of physicians, 4% of attorneys, 2% of university professors, 50% of free occupations and 10% of non-jobs. Respondents' field of study is 4%, mathematics-physics, 12% experimental sciences, 22% humanities, 27% technical specialists, 35% specialists.

Duration of usage of services from Melli Bank varies, with 30% of respondents having used the services for 1-2 years, 67% for 3-5 years, and 3% for over 5 years. The respondents' bank accounts were categorized as 2% loans, 19% current accounts, 70% short-term accounts, and 9% long-term accounts with Melli Bank. The study investigates demographic factors including respondents' gender, work experience, occupation, education level, field of study, age, duration of service use, and bank account type.

The results are based on a selected sample, and indicate that Melli Bank customers have a higher likelihood of being male than 78% of the population. In the field of work, half of the respondents hold independent occupations, while 9% are lawyers, physicians, university professors or other educated individuals. 75% of participants between the ages of 25 and 35 stated that the clients of Melli Bank are predominantly young people. The majority of respondents have less than five years of work experience. The educational background of customers at Melli Bank reveals that 38% hold a Ph.D., Master's, or MA degree. This suggests that the bank doesn't have a targeted programmed for attracting highly educated individuals.

In terms of specific fields of study, only 4% of clients are in mathematics, while the most common occupations are related to work and knowledge, representing 35% of customers. Additionally, 67% of the customer community has used the bank's services for 3 to 5 years, indicating high customer satisfaction with Melli Bank's facilities. Seventy percent of these account holders held short-term accounts, which proved to be costly for the bank. In contrast, a mere 2 percent held long-term, low-cost accounts. Hence, the bank's expenses rise in proportion to the withdrawals.

5.2. Inferential analysis

Table 3: Proof of research hypotheses using structural equations

Result	CFI	AGFI	GFI	NFI	IFI	RMSEA	Hypothesis
Reject	0/9	0/5	0/8	0/9	0/9	0/3	Adoption of Islamic Banking on the Quality of Banking Services
Confirmation	0/9	0/9	0/9	0/9	0/9	0/1	Accepting Islamic Banking on Tangible Factors
Confirmation	0/9	0/9	0/9	0/9	0/9	0/08	Quality banking services to the credibility and reliability
Reject	0/9	0/8	0/9	0/9	0/9	0/2	Tangible factors on customer satisfaction with banking services
Reject	0/8	0/6	0/8	0/8	0/8	0/2	Responsiveness of customer satisfaction with banking services
Confirmation	0/9	0/9	0/9	0/9	0/9	0/1	Responding to empathy with customers
Confirmation	0/9	0/9	0/9	0/9	0/9	0/1	Customer Satisfaction on Reliability and credibility
Confirmation	0/9	0/9	0/9	0/9	0/9	0/09	Satisfaction of customers with empathy

In the inferential analysis, the researcher always works with the flow of sampling and the selection of a small group called the sample. The purpose of the inferential analysis is to generalize the results of the researcher's observations in the selected sample to the main population, and the researcher resorts to the hypotheses test based on the values obtained. Also, for the hypothesis of the second hypothesis, Friedman's rank test is used:

$$x_r^2 = \frac{12}{NK(K+1)} \sum^k R^2 j - 3N(K+1) \quad (2)$$

6. CONCLUSIONS AND SUGGESTIONS

6.1. Suggestions based on research hypotheses

The research findings suggest the high significance of customer-customer interactions in terms of satisfaction and reliability. Service organizations implement various quality control measures to ensure service excellence. An example of such measures is through employee selection and training. Managers should prioritize the inclusion of both the Customer Relationship Management (CRM) system and management dashboard, and ensure employees are adequately trained on when and how to enter information that impacts customer trust and confidence. This is crucial because a survey and estimated hypotheses suggest that Melli Bank's customers exhibit a specific behavioral style, which can potentially be influenced by other non-variable factors in the research. Negative customer interactions can reduce satisfaction; therefore, it is imperative that employees are trained to effectively handle and address interactions that are less than positive.

6.2. Manage relationships and build loyalty

Based on the research hypotheses, it was found that customers demonstrate a certain level of loyalty towards the service organization. Hence, it is suggested that the managers of Melli Bank adopt a relationship marketing strategy to retain and manage their long-term relationship with customers. This is because the cost of attracting new customers is five to six times higher than that of implementing the policies needed to maintain existing customers. Fair treatment of customers, provision of additional services, and treating each customer as an individual entity are critical policies.

Handling word-of-mouth advertising through prompt and effective customer complaint management.

Hypotheses have concluded that positive attitudes and empathy towards Melli Bank exist among its customers. Therefore, marketing and PR managers must explore methods to encourage positive word of mouth advertising while also implementing measures to decrease the negative impact of oral advertising. By effectively resolving customer issues and expressing gratitude for complaints, it's possible to win over former detractors and turn them into loyal supporters. Ultimately, an organization must consistently exceed customer expectations in order to maintain high levels of loyalty. Effective complaint management, including negative word-of-mouth management as a defensive strategy, not only increases current customer loyalty but also attracts new customers. This approach seems to be overlooked by many organizations, including Melli Bank. Employing tools to attract and satisfy customers such as:

- Overview of failures and achievements: This way you can understand why the organization has less success in attracting customers? Or why in the Northern Zone of the Bank of Melli Bank more success has been achieved in attracting customers?
- Modelling competitors: Knowing the levels of performance of competitors and being the best in comparison with others.
- Finding a customer: Ask customers why they choose an organization and why they want a product or

service?

- Growing Customers Template: Not all the same customers have been created. Some "patterns" have great potential and can shape public opinion. Increasingly, marketing managers find that if they reach their service / product into one (model), they will benefit from a progressive gain, similar to that of mass markets.

6.3. The use of indexes

In order to attract attention and thus become brand, another tactic that organizations use to throw and advertise their services and products is attracting the support and approval of prominent individuals. For example, Nike's Yemeni company has gained a lot of power in its marketplace with prominent figures such as Michael Jordan and Tiger Woods. Either way, advertising is just one way of using patterns.

6.4. Ratings of Melli Bank Service Quality

What is the ranking of the factors contributing to the quality of service to the SERVEPF questionnaire? "

According to the output of the computer, the order of priority of the factors contributing to the quality of services is as follows:

1-Confidence and credit 2- Tangible factors 3- Acceptance and practice based on Islamic banking 4- Responsiveness 5- Empathy.

In general, each of the above components has averaged 5.11, 5.08, 3.65, 3.42, 3.12 and 3.02 respectively. Therefore, it can be said that the credibility and reliability of the Melli Bank is the most important and strongest element in the bank. Also, other components of service quality in this bank are more than average. And the empathy component has earned the last priority among other service quality components at the Melli Bank.

7. PROPOSALS FOR FUTURE RESEARCH

Considering that there is a positive and significant relationship between customer service quality and customer satisfaction, it is suggested that:

As noted in this study, banks' main purpose is profitability. They aim to attract and increase their deposits by offering various services relating to physical, financial, and lending aspects to their customers. In this investment and credit process, it is imperative for banks to meet their customers' needs with global quality standards; otherwise, they are bound to lose their market share to private competitors. Banks should not only cover their costs but also their expected profits. To attain anticipated profits in a fiercely competitive market, every bank must strive to enhance customer satisfaction. As this leads to client loyalty and recurrent transactions, it ultimately enables the banks to expand their scope of activity and boost profitability. Organizations that consistently provide quality services focused on customer care and maintenance are customer-centric. Within banks and financial institutions, numerous factors impact the quality of banking services. Maintaining the client base may indeed be among the most fundamental parameters in assessing quality.

Therefore, in order to increase the satisfaction of our customers, it is recommended,

- Banks can move towards a customer-oriented marketing philosophy. Surely acting in the philosophy of customer-orientation marketing will bring about the success and profitability of banks. Hoping for a day when all banks choose their marketing philosophy as a customer-oriented marketing philosophy, it will also provide the ground for increased customer satisfaction and ensure that banks have the right profit.
- It is recommended that, in order to enhance the performance of customers and improve their behavior

with the bank's customers, motivational goals that include the development of a reward system, as well as encouraging improvement and learning for employees, will be set up for staff, due to the above, cost of loss Customer retrieval and retrieval are much more than the maintenance of the old customer.

- It is recommended that, given the potential impact of oral advertising, the marketing department, through a precise marketing program, is looking for ways to develop oral conversations in order to empower clients.
- Despite the rapid and international growth in the service sector, especially financial services, managers know that for the success of service quality, as a global competition tool, they need to first identify their clients' pre-requisites in order to improve the quality of services properly. Superior quality provides better performance than customer loyalty, demand response, market share growth and productivity. This is accomplished on the condition that organizations understand how customers perceive the quality of their services. The use of a standard tool such as BSQ to understand the customer satisfaction of the quality of services in the banking industry will lead to the desired performance of the banks.

Declaration

We acknowledge that we used ChatGPT to enhance the academic writing of our manuscript while ensuring the originality and integrity of our work.

Transparency Statement

The data supporting this study are available upon reasonable request to the corresponding author, subject to ethical and confidentiality considerations.

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Declaration of Interest

The authors declare that they have no competing interests.

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