

## RESEARCH ARTICLE

## THE SIGNIFICANCE OF CUSTOMER SERVICE IN ESTABLISHING TRUST AND ENHANCING THE REPUTATION OF THE BANKING INDUSTRY IN BANGLADESH

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## ABSTRACT

This qualitative research study examines the significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh. The research aims to gain insights into the current state of customer service, its impact on customer trust and the reputation of banks, the challenges faced in providing good customer service, and the strategies that can be adopted to improve customer service practices. Data collection involved in-depth interviews with both customers and employees of a prominent banking institution in Bangladesh. The evaluation of the current state of customer service revealed a mixed picture, with customers generally reporting satisfaction but also identifying areas for improvement such as delays and inadequate facilities. The research findings confirmed the vital role of customer service in building and maintaining trust. Positive customer service experiences were found to enhance customer trust, while negative experiences had a detrimental impact and could lead to customer attrition. The reputation of banks was closely tied to the quality of customer service, as positive experiences resulted in favorable recommendations while negative experiences harmed the bank's image. Challenges faced by banks in providing good customer service included limited resources, technological integration, communication channels, cultural barriers, and effective complaint management. To address these challenges, strategies such as enhanced staff training, leveraging technology, implementing feedback mechanisms, streamlining complaint handling, fostering a culture of personalized service, and monitoring service quality were recommended. The findings of this research provide valuable insights and recommendations for banks in Bangladesh to improve their customer service practices, enhance customer satisfaction, and ultimately strengthen their reputation in the competitive banking industry. By prioritizing customer service and implementing the recommended strategies, banks can build trust, retain customers, and establish a positive reputation, leading to sustained success in the dynamic banking landscape of Bangladesh.

## KEYWORDS

Customer service, Trust, Reputation, Banking industry, Bangladesh

## 1. INTRODUCTION

In recent years, the banking industry in Bangladesh has experienced significant growth and expansion. With an increasing number of banks competing for customers' trust and loyalty, the role of customer service has become even more critical in shaping the reputation and success of banks in the country. Effective customer service not only ensures customer satisfaction but also builds trust, which is a vital factor in customer retention and acquisition. Building trust in the banking industry is essential due to the nature of banking transactions, which involve the handling of customers' hard-earned money and sensitive financial information. Customers need assurance that their financial needs will be met efficiently and that their concerns will be addressed promptly. Trust forms the foundation of long-term relationships between banks and customers and plays a significant role in attracting new customers in a highly competitive market. The reputation of banks in Bangladesh is influenced by various factors, such as their financial stability, product offerings, and ethical practices. However, customer service is often the most tangible and visible aspect of a bank's operations that directly impacts customers' experiences. Positive customer service experiences can enhance the overall reputation of a bank, while poor customer service can tarnish its image and lead to negative word-of-mouth publicity. By examining the experiences and perspectives of both customers and bank

representatives, this research will provide a comprehensive understanding of the dynamics of customer service in the banking industry. It will uncover the specific practices and strategies that banks can adopt to improve customer service and strengthen trust and reputation. The findings of this research will be instrumental in guiding banks towards effective customer service practices, thereby enhancing their competitiveness and long-term sustainability in the market. The banking industry in Bangladesh has witnessed substantial growth in recent years, with both local and international banks expanding their operations. As competition intensifies, banks need to differentiate themselves and create a positive brand image. Effective customer service can be a key differentiator, as it has the potential to leave a lasting impression on customers and influence their perceptions and loyalty towards a bank. Bangladesh is a country where personal relationships and trust play a significant role in business interactions. Banks need to recognize the cultural context and tailor their customer service practices accordingly to establish trust with customers. Understanding the specific needs and expectations of Bangladeshi customers regarding customer service will be crucial for banks to effectively engage with their target market.

The following research questions will be addressed in this study:

- What is the current state of customer service in the banking

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industry in Bangladesh?

- How does customer service affect customer trust?
- What is the impact of customer service on the reputation of banks?
- What are the main challenges faced by banks in providing effective customer service?
- What strategies can bank in Bangladesh adopt to improve customer service and enhance their reputation?

The primary objective of this study is to investigate the significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh.

- To assess the current state of customer service in the banking industry in Bangladesh.
- To examine the impact of customer service on customer trust.
- To explore the influence of customer service on the reputation of banks.
- To identify the challenges faced by banks in delivering satisfactory customer service.
- To propose strategies that banks in Bangladesh can adopt to improve customer service practices and enhance their reputation.

This study will focus on the banking industry in Bangladesh and its customer service practices, analyzing their impact on customer trust and reputation. The research will consider the perspectives and perceptions of customers regarding the customer service provided by banks. The internal processes of individual banks and external factors influencing customer trust and reputation will not be investigated within the scope of this study.

## 2. LITERATURE REVIEW

Customer service is a vital component of the banking industry, and it has become increasingly important in recent years due to the intense competition in the industry (Sai and Gandhimathi, 2014). The quality of customer service provided by banks has a direct impact on customer satisfaction and retention. Several studies have highlighted the importance of customer service in the banking industry (Gupta and Prakash, 2018; Hasan, 2016; Iqbal and Ahmad, 2018). According to Karmakar et al., customer service is an essential element of customer satisfaction and loyalty, and banks that provide excellent customer service are more likely to retain their customers (Karmakar et al., 2023). The relationship between customer service, trust, and reputation is well-established in the literature. Banks that provide excellent customer service are more likely to build trust with their customers, and this, in turn, enhances the bank's reputation (Sai and Gandhimathi, 2014). Trust is a crucial component of customer loyalty, and it is crucial for banks to build and maintain customer trust to enhance their reputation (Gupta and Prakash, 2018). According to Iqbal and Ahmad, the quality of customer service provided by banks is positively associated with customer trust and satisfaction, which, in turn, enhances the bank's reputation (Iqbal and Ahmad, 2018). The banking industry faces several challenges in providing excellent customer service, including lack of customer-centric culture, inadequate training, and the need to balance efficiency and customer satisfaction (Sai and Gandhimathi, 2014). To improve customer service, banks can adopt several strategies, including employee training, technology adoption, and a customer-centric culture (Hasan, 2016). According to Gupta and Prakash (2018), employee training is an essential strategy for improving customer service, as it enables employees to provide better service to their customers. The adoption of technology can also help banks to improve their customer service by providing customers with efficient and convenient services. A customer-centric culture is also crucial for banks to prioritize customer satisfaction and enhance their reputation (Sai and Gandhimathi, 2014). Measuring service quality is essential for banks to identify areas for improvement and to evaluate the effectiveness of their customer service strategies. The SERVQUAL model is a widely used framework for measuring service quality in the banking industry (Gupta and Prakash, 2018; Hasan and Karim, 2023). The model measures service quality based on five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. Several studies have used the SERVQUAL model to measure service quality in the banking industry and have found that the model is effective in identifying areas for improvement (Hasan, 2016; Iqbal and Ahmad, 2018). The impact of customer service on customer satisfaction and loyalty is well-established in the literature.

Studies have found that customers who receive excellent customer service are more satisfied with their banking experience and are more likely to remain loyal to their bank (Sai and Gandhimathi, 2014; Gupta and Prakash, 2018). According to Hasan (2016), customer service is a crucial factor that influences customer satisfaction and loyalty, and banks that provide excellent customer service are more likely to retain their customers.

Cross-cultural differences in customer service expectations are important to consider, particularly for banks that operate in multiple countries or serve customers from different cultural backgrounds. Studies have found that customers from different cultures have different expectations and preferences for customer service (Iqbal and Ahmad, 2018). For example, customers from collectivistic cultures may place more value on personal relationships and social connections, while customers from individualistic cultures may prioritize efficiency and speed of service (Gupta and Prakash, 2018). Understanding these cross-cultural differences is crucial for banks to provide excellent customer service to their diverse customer base.

Technology has transformed the banking industry and has had a significant impact on customer service. The adoption of digital channels such as online banking, mobile banking, and chatbots has provided customers with more convenient and efficient ways to access banking services (Sai and Gandhimathi, 2014). Studies have found that customers who use digital channels are generally more satisfied with their banking experience, and banks that adopt technology to improve customer service are more likely to retain their customers (Gupta and Prakash, 2018). However, there are also challenges associated with technology adoption, such as the risk of cyber threats and the need to balance efficiency with personalization and human interaction (Hasan, 2016). The relationship between employee satisfaction and customer service is crucial to consider, as employees who are satisfied with their job are more likely to provide excellent customer service. Studies have found that employee satisfaction is positively associated with customer satisfaction, and banks that prioritize employee satisfaction are more likely to provide better customer service (Iqbal and Ahmad, 2018; Sai and Gandhimathi, 2014). Strategies such as employee training, career development opportunities, and a positive work environment can help banks to improve employee satisfaction and, in turn, enhance customer service (Hasan, 2016). Customer service is a vital component of the banking industry, and banks that provide excellent customer service are more likely to retain their customers and enhance their reputation. Strategies such as employee training, technology adoption, and a customer-centric culture can help banks to improve customer service. Measuring service quality is also crucial for banks to identify areas for improvement, and understanding cross-cultural differences in customer service expectations is essential for banks that operate in multiple countries or serve customers from different cultural backgrounds. Finally, the relationship between employee satisfaction and customer service is crucial to consider, as banks that prioritize employee satisfaction are more likely to provide better customer service.

## 3. RESEARCH METHODOLOGY

### 3.1 Research Design

The study employed a qualitative research design to explore the significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh. Qualitative research was deemed appropriate for examining complex phenomena and enabled the researchers to gain in-depth insights into the experiences and perceptions of the participants.

### 3.2 Data Collection Techniques

In-depth interviews were conducted with customers and employees of various banks. The study focused on participants' experiences and perceptions of customer service in the banking industry. In-depth interviews provided a rich and detailed understanding of participants' perspectives and allowed for probing into specific aspects related to customer service.

### 3.3 Sampling Technique

Purposive sampling was utilized to select participants who had relevant experiences and knowledge related to the research questions. This sampling technique enabled the researchers to intentionally select participants who could provide valuable insights into the role of customer service in building trust and enhancing the reputation of the banking industry in Bangladesh.

### 3.4 Data Analysis

Thematic analysis was employed to analyze the data collected from the in-

depth interviews. Thematic analysis is a widely used qualitative analysis method that allows for the identification of patterns, themes, and categories within the data. Through this process, the researchers extracted meaningful insights related to the significance of customer service in establishing trust and enhancing the reputation of the banking industry.

### 3.5 Trustworthiness

To ensure the trustworthiness of the study, measures such as member checking and peer debriefing were employed. Member checking involved validating the findings with participants to ensure accuracy and credibility. Peer debriefing involved seeking feedback from other researchers to enhance the rigor and credibility of the research process and findings.

### 3.6 Ethical Considerations

Ethical guidelines were followed throughout the research process. Informed consent was obtained from all participants, and their anonymity and confidentiality were strictly maintained. Any potential risks or discomfort for participants were minimized, and ethical approval was obtained from the relevant research ethics committee.

### 3.7 Limitations

It is important to acknowledge certain limitations of this research. The study's findings may not be generalizable to the entire banking industry in Bangladesh, as the focus was on a specific sample of participants. Additionally, the research may have been influenced by participants' recall bias or subjective interpretations of their experiences.

### 3.8 Significance of the Study

This research is significant as it provided insights into the role of customer service in building trust and enhancing the reputation of the banking industry in Bangladesh. The findings contribute to the existing literature and offer practical recommendations for banks to improve their customer service practices, ultimately fostering customer trust and bolstering the

industry's reputation.

## 4. FINDINGS

### 4.1 Evaluation of the Current State of Customer Service in the Banking Industry in Bangladesh

The evaluation of the current state of customer service in the banking industry in Bangladesh aimed to assess the quality of customer service provided by different banks operating in the country. Through qualitative research methods, including interviews with bank employees and customers, an in-depth analysis was conducted to understand the strengths and weaknesses of customer service practices. The findings revealed that customer service quality varied among different banks. While some banks were commended for their exemplary customer service, characterized by responsiveness, professionalism, and efficient service, others faced challenges in meeting customer expectations. It was observed that banks with a customer-centric approach, where employees were trained to prioritize customer satisfaction, were more successful in delivering high-quality customer service. Customers' feedback on their experiences with banking services played a significant role in evaluating the current state of customer service. The research highlighted the importance of responsiveness in customer service, with customers expressing satisfaction when their queries and concerns were addressed promptly and effectively. However, delays in service, particularly in areas such as account opening, loan processing, and complaint resolution, were identified as areas requiring improvement. Additionally, customers reported varying levels of satisfaction with the availability of information and the accessibility of bank employees. Some customers felt that banks could improve their communication channels, provide more comprehensive and transparent information about products and services, and ensure that employees were knowledgeable and capable of assisting customers effectively. Furthermore, the evaluation revealed that the physical infrastructure and facilities provided by some banks were not up to the desired standards. Customers expressed the need for comfortable and well-equipped banking premises, including spacious waiting areas, functional ATMs, and accessible wheelchair facilities.

**Table 1:** Evaluation of the Current State of Customer Service in the Banking Industry in Bangladesh

Aspects of Customer Service	Findings
Responsiveness	Customers generally reported satisfactory responsiveness from banks, although some instances of delayed or slow responses were noted.
Professionalism	Bank employees were perceived as professional in their interactions with customers, displaying knowledge and competence.
Information Provision	Customers expressed mixed views on the quality and adequacy of information provided by banks, indicating areas for improvement.
Accessibility	The availability and accessibility of banking services, including branch locations and working hours, varied among different banks.
Complaint Resolution	The effectiveness and efficiency of complaint resolution processes varied among banks, with some customers reporting dissatisfaction.
Personalization	Banks were found to have differing levels of personalization in their customer service, with some offering more tailored experiences.
Self-Service Technologies	The adoption and usability of self-service technologies, such as ATMs and mobile banking apps, varied among different banks.

### 4.2 Impact of Customer Service on Customer Trust in the Banking Industry

The impact of customer service on customer trust in the banking industry was a crucial aspect examined in this research. Through qualitative research methods, including interviews with customers, the study aimed to understand the relationship between customer service experiences and the development of trust in banks. The findings indicated that customer service played a significant role in establishing and maintaining trust between customers and banks. Positive customer service experiences, characterized by prompt and helpful assistance, contributed to the development of trust. Customers expressed that when they received excellent customer service, they felt valued and respected as individuals, which fostered trust in the bank. Trust was also built through consistent and reliable service delivery, ensuring that customers' financial needs and concerns were addressed effectively. On the contrary, poor customer service experiences had a detrimental effect on customer trust. Instances of delays, unresponsiveness, lack of empathy, or unprofessional behavior from bank employees eroded customer trust. Such negative experiences created doubts about the bank's credibility and reliability, leading to customers considering alternative banking options. It was found that

customer trust in banks was closely tied to the perception of transparency and integrity in their operations. Banks that communicated clearly, provided accurate and timely information, and were transparent in their fees and charges were more likely to gain customer trust. Trust was also influenced by the ability of banks to protect customer privacy and ensure the security of their financial transactions. The impact of customer trust in the banking industry extended beyond individual banks. Positive word-of-mouth recommendations and referrals from trusted customers were identified as key factors in attracting new customers. Therefore, banks that consistently delivered excellent customer service and earned customer trust stood a better chance of enhancing their reputation and expanding their customer base.

### 4.3 Impact of Customer Service on the Reputation of the Banking Industry

The impact of customer service on the reputation of the banking industry was another significant aspect explored in the research. Through qualitative research methods, including interviews with customers, the study aimed to understand how customer service experiences influenced the overall reputation of the banking industry in Bangladesh. The findings

highlighted the crucial role of customer service in shaping the reputation of banks and, by extension, the industry as a whole. Customers reported that their experiences with customer service played a pivotal role in forming their opinions about banks and influenced their perceptions of the industry's overall reputation. Positive customer service experiences had a positive impact on the reputation of banks. Customers who received exceptional service, characterized by personalized attention, efficiency, and responsiveness, were more likely to recommend the bank to others. Positive word-of-mouth referrals from satisfied customers contributed to enhancing the reputation of the bank, as potential customers were more inclined to trust recommendations from reliable sources. On the contrary, negative customer service experiences could significantly harm the

reputation of banks. Customers who experienced poor customer service, including rude or unhelpful behavior, delays in service, or inefficient complaint resolution, were more likely to share their negative experiences with others. Negative word-of-mouth reviews could tarnish the reputation of the bank and deter potential customers from engaging with them. Employees' perspectives also highlighted the close link between customer service and the reputation of the banking industry. They recognized that customers' perceptions of the industry's overall reputation were influenced by their individual interactions with banks and the quality of customer service they received. Therefore, it was crucial for banks to prioritize customer service excellence and ensure consistent service delivery across all touchpoints to maintain a positive industry reputation.

**Table 2: Impact of Customer Service on Trust and Reputation in the Banking Industry in Bangladesh**

Aspects of Customer Service	Findings
Trust Building	Positive customer service experiences were found to contribute to the development of trust between customers and banks, enhancing customer loyalty.
Reputation Enhancement	Banks that consistently provided excellent customer service were more likely to have a positive reputation among customers and the wider public.
Customer Retention	Unsatisfactory customer service experiences often led to customer dissatisfaction and a higher likelihood of switching to competitor banks.
Word-of-Mouth	Positive customer experiences with bank customer service often resulted in favorable word-of-mouth referrals and recommendations to others.
Social Media Impact	Customer service interactions and experiences shared on social media platforms could significantly impact a bank's reputation and public perception.
Customer Satisfaction	The quality of customer service directly influenced customer satisfaction levels, which in turn affected their perception of the banking industry.
Trust in the Industry	Consistent and reliable customer service practices across banks contributed to building trust in the banking industry as a whole.

**Table 3: Challenges Faced by the Banking Industry in Providing Good Customer Service in Bangladesh**

Challenges	Description
Staff Training and Skills	Insufficient training programs and skill development opportunities for bank employees to enhance their customer service capabilities.
Technological Integration	Challenges in keeping up with technological advancements and integrating new digital platforms and channels for customer service.
Resource Allocation	Limited resources allocated to customer service departments, including staffing, technology infrastructure, and customer support tools.
Communication Channels	Inadequate or inefficient communication channels for customers to reach out to banks and obtain timely assistance or information.
Cultural and Language Barriers	Difficulties in catering to diverse customer needs, including language barriers and cultural differences that may impact effective communication.
Customer Complaint Management	Inefficient or ineffective complaint handling processes, leading to customer dissatisfaction and negative experiences.
Competition and Market Forces	Intense competition in the banking industry, which puts pressure on banks to prioritize efficiency and cost-cutting over personalized customer service.

#### 4.4 Challenges Faced by Banks in Providing Good Customer Service

The challenges faced by banks in providing good customer service were explored through qualitative research methods, including interviews with bank employees. The aim was to identify the hurdles and obstacles that hindered banks from delivering optimal customer service experiences. One of the primary challenges identified was the limited availability of resources. Banks often faced constraints in terms of staffing, leading to overwhelmed employees and difficulties in managing high customer volumes, particularly during peak hours. The research highlighted the importance of sufficient staffing levels to ensure prompt and personalized service to customers. Technological advancements posed another challenge for banks in delivering excellent customer service. While digital banking innovations have provided convenience and efficiency, some customers reported difficulties in adapting to new technologies. Employees also faced challenges in keeping up with technological advancements and ensuring that customers were well-supported in navigating digital platforms. Additionally, banks faced challenges in handling difficult or demanding customers. Dealing with customer complaints and resolving conflicts required effective communication and conflict resolution skills. Employees identified the need for adequate training and support to handle such situations professionally and maintain positive customer experiences.

Furthermore, the research revealed that some banks faced challenges in providing adequate facilities and infrastructure to support customer service. Insufficient resources, including functional ATMs, comfortable waiting areas, and accessible banking premises, were identified as areas requiring improvement. Enhancing the physical infrastructure could

contribute to better customer experiences and overall satisfaction.

## 5. DISCUSSION AND CONCLUSION

### 5.1 Discussion

The discussion of the research findings highlights the significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh. The evaluation of the current state of customer service indicated that while there were areas of satisfaction among customers, such as responsiveness and professionalism of bank employees, there were also areas that needed improvement, such as delays in service and inadequate facilities. These findings underscore the importance of addressing these shortcomings to enhance the overall customer service experience. The research findings further confirmed that customer service plays a crucial role in building and maintaining trust between customers and banks. Positive customer service experiences were found to enhance customer trust and perception of reliability and credibility. On the other hand, unsatisfactory customer service experiences had a negative impact on customer trust and could lead to customer attrition. Additionally, the reputation of banks was closely tied to the quality of customer service provided. Positive experiences resulted in favorable word-of-mouth referrals and recommendations, while negative experiences could harm the bank's reputation. These findings emphasize the need for banks in Bangladesh to prioritize customer service as a means to foster trust and enhance their reputation in the industry. The research also identified challenges faced by banks in providing good customer service. Limited resources, including staffing and technology infrastructure, were identified as key challenges that could affect the

efficiency and effectiveness of customer service. Technological integration and communication channels were also highlighted as areas requiring attention to ensure seamless and convenient customer experiences. Cultural and language barriers posed challenges in meeting diverse customer needs, while effective complaint management was identified as crucial for addressing customer concerns. Addressing these challenges is imperative for banks to improve customer service practices and meet customer expectations. To improve customer service and enhance the reputation of banks in Bangladesh, several strategies can be recommended based on the research findings. These strategies include enhanced staff training to develop customer service skills, leveraging technological advancements to provide personalized and convenient customer experiences, implementing effective feedback mechanisms to gather customer insights, streamlining complaint handling processes, fostering a culture of personalized service, and regularly monitoring service quality. Employee empowerment is also crucial to enable them to address customer issues promptly and satisfactorily. By implementing these strategies, banks can enhance their customer service practices, leading to improved customer satisfaction, loyalty, and an overall positive reputation in the banking industry in Bangladesh.

## 5.2 Conclusion

This research has shed light on the significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh. The evaluation of the current state of customer service highlighted both areas of satisfaction and areas that require improvement. Customers generally expressed satisfaction with the responsiveness and professionalism of bank employees, but issues such as delays and inadequate facilities were identified as areas needing attention. The research findings confirmed that customer service plays a crucial role in building and maintaining trust between customers and banks. Positive customer service experiences were found to enhance customer trust and contribute to the perception of reliability and credibility. Conversely, poor customer service experiences had a negative impact on trust and could lead to customer attrition. Moreover, the reputation of banks was closely linked to the quality of customer service provided, with positive experiences resulting in favorable recommendations and negative experiences potentially damaging the bank's image. The research also identified several challenges faced by banks in providing good customer service, including limited resources, technological integration, communication channels, cultural barriers, and effective complaint management. Addressing these challenges is crucial for banks to improve their customer service practices and meet customer expectations. To enhance customer service and reputation, recommended strategies include enhanced staff training, leveraging technology, implementing effective feedback mechanisms, streamlining complaint handling, fostering a culture of personalized service, and monitoring service quality.

This research underscores the importance of prioritizing customer service in the banking industry in Bangladesh. By providing excellent customer service, banks can build trust, retain customers, and enhance their reputation. The findings of this study provide valuable insights and recommendations for banks to improve their customer service practices, ultimately contributing to their long-term success in the competitive banking industry.

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