

BAB V

KESIMPULAN DAN SARAN

5.1 Kesimpulan

Berdasarkan hasil penelitian yang sudah dilakukan mengenai pengaruh kualitas layanan terhadap kepuasan nasabah perbankan di Indonesia, oleh karena itu berikut merupakan kesimpulan dari setiap hipotesis yang ada di penelitian ini :

1. Jaminan berpengaruh positif dan signifikan terhadap kepuasan nasabah perbankan di Indonesia (H1 Diterima).

Hasil penelitian menunjukkan bahwa Jaminan memberikan pengaruh yang positif dan signifikan terhadap tingkat kepuasan nasabah perbankan. Dengan kualitas pelayanan yang baik yang dilihat dari sisi jaminan akan membuat nasabah semakin merasa aman dan terjamin.

2. Aksesibilitas berpengaruh positif dan signifikan terhadap kepuasan nasabah perbankan di Indonesia (H2 Diterima).

Hasil penelitian menunjukkan bahwa Aksesibilitas memberikan pengaruh yang positif dan signifikan terhadap tingkat kepuasan nasabah perbankan. Semakin nasabah memiliki kemudahan di dalam perbankan baik dari segi parkir yang luas ataupun tempat tunggu yang nyaman dapat membuat nasabah semakin leluasa dalam beraktivitas di bank.

3. Empati berpengaruh positif dan signifikan terhadap kepuasan nasabah perbankan di Indonesia (H3 Diterima).

Hasil penelitian menunjukkan bahwa Empati memberikan pengaruh yang positif dan signifikan terhadap kepuasan nasabah perbankan. Hal ini menunjukkan bahwa perhatian dan kepedulian yang diberikan oleh pihak bank terhadap kebutuhan dan perasaan nasabah menjadi faktor utama dalam membentuk kepuasan mereka. Nasabah merasa dihargai ketika staf bank menunjukkan sikap ramah, memahami kebutuhan individu, dan memberikan pelayanan personal.

4. Responsivitas tidak berpengaruh positif terhadap kepuasan nasabah perbankan di Indonesia (H4 Ditolak).

Pada hasil yang ditemukan dalam penelitian ini Responsivitas yang dilihat dari segi karyawan selalu merespon dengan cepat, karyawan selalu memberikan informasi secara cepat tidak mempengaruhi kepuasan nasabah perbankan, saat ini nasabah lebih terfokus pada kualitas solusi yang diberikan serta sikap empatik dari karyawan dalam menangani permasalahan, bukan hanya kecepatan dalam merespons. Kecepatan tanpa diiringi pemahaman dan perhatian terhadap kebutuhan nasabah dianggap kurang memberikan nilai tambah dalam membentuk kepuasan.

5. Keandalan tidak berpengaruh positif terhadap kepuasan nasabah perbankan di Indonesia (H5 Ditolak).

Pada hasil yang ditemukan dalam penelitian ini, keandalan yang dilihat dari segi kemampuan karyawan dalam memberikan pelayanan secara tepat, akurat, dan konsisten tidak berpengaruh signifikan terhadap kepuasan nasabah perbankan. Hal ini menunjukkan bahwa nasabah saat ini cenderung menganggap keandalan sebagai standar minimum yang memang seharusnya dimiliki oleh setiap institusi perbankan. Dengan kata lain, layanan yang akurat dan bebas kesalahan sudah menjadi ekspektasi dasar, bukan lagi sesuatu yang dianggap istimewa. Oleh karena itu, keandalan tanpa adanya nilai tambah lain seperti perhatian personal atau pendekatan yang empatik dianggap kurang mampu meningkatkan kepuasan nasabah secara langsung.

6. Keberwujudan tidak berpengaruh positif terhadap kepuasan nasabah perbankan di Indonesia (H6 Ditolak).

Pada hasil yang ditemukan dalam penelitian ini, keberwujudan yang dilihat dari segi fasilitas fisik, tampilan sarana prasarana, dan penampilan karyawan tidak berpengaruh signifikan terhadap kepuasan nasabah perbankan. Hal ini mencerminkan bahwa nasabah saat ini tidak lagi menjadikan aspek fisik sebagai penentu utama kepuasan. Dalam era digitalisasi perbankan, interaksi nasabah dengan layanan fisik semakin berkurang karena lebih banyak menggunakan layanan berbasis aplikasi dan internet banking. Oleh karena itu, meskipun tampilan dan fasilitas tetap

penting sebagai bagian dari citra institusi, namun keberwujudan tidak lagi memberikan dampak yang kuat terhadap kepuasan nasabah yang lebih mengutamakan kenyamanan, kecepatan layanan digital, dan hubungan interpersonal yang baik.

5.2 Implikasi Manajerial

Berdasarkan hasil dari penelitian yang telah dilakukan, terdapat beberapa implikasi manajerial yang tentunya dapat menjadi salah satu bentuk masukan bagi pihak perbankan untuk menunjang tingkat kepuasan nasabah di setiap perbankan :

1. Bank memperkuat dimensi jaminan, perlunya untuk terus meningkatkan rasa aman dan kepercayaan nasabah terhadap layanan yang diberikan. Upaya ini dapat dilakukan melalui penyelenggaraan pelatihan yang komprehensif bagi karyawan, khususnya dalam aspek etika kerja, sikap profesional, dan keterampilan teknis, sehingga nasabah merasa mendapatkan pelayanan dari sumber daya manusia yang kompeten dan dapat diandalkan.
2. Bank perlu meningkatkan aksesibilitas fasilitas, bank perlu memperhatikan kenyamanan di kantor Contohnya dengan menyediakan fasilitas seperti lahan parkir yang memadai, ruang tunggu yang nyaman dan terjaga kebersihannya, serta akses yang ramah bagi penyandang disabilitas. Peningkatan aspek aksesibilitas ini dapat meningkatkan kenyamanan nasabah dan

mendorong loyalitas mereka dalam memanfaatkan layanan secara langsung di kantor cabang.

3. Mengembangkan pelayanan berbasis empati. Manajemen perlu menanamkan budaya kerja yang menekankan pada pendekatan yang lebih manusiawi. Oleh karena itu, pelatihan terkait keterampilan interpersonal—seperti kemampuan untuk mendengarkan dengan baik, memahami kebutuhan individu nasabah, serta menyampaikan solusi dengan sikap ramah dan bersahabat—harus dilakukan secara berkelanjutan dan konsisten.
4. Meninjau lebih lanjut terhadap dimensi responsivitas, Meskipun kecepatan dalam memberikan layanan tetap memiliki peranan, hasil penelitian mengindikasikan bahwa nasabah cenderung lebih menghargai mutu dari solusi yang ditawarkan serta pendekatan yang menunjukkan empati, dibandingkan hanya sekadar pelayanan yang cepat. Oleh karena itu, pihak manajemen perlu menciptakan keseimbangan antara ketepatan waktu dalam melayani dan kemampuan dalam menyelesaikan masalah secara menyeluruh serta memahami kebutuhan spesifik nasabah.
5. Mempertahankan standar keandalan akan tetapi lebih berfokus pada nilai tambah. Nasabah kini menganggap keandalan sebagai bagian dari standar pelayanan yang mendasar. Oleh karena itu, pihak bank harus tetap menjaga konsistensi pelaksanaan standar operasional prosedur, namun juga perlu menyertakan pendekatan

yang lebih personal dalam setiap layanan. Penyesuaian pelayanan yang disesuaikan dengan kebutuhan spesifik setiap nasabah dapat menjadi nilai lebih yang mampu meningkatkan kepuasan serta membedakan kualitas layanan bank dari kompetitor.

6. Menyesuaikan strategi terhadap dimensi keberwujudan dengan memastikan bahwa seluruh elemen fisik pelayanan seperti gedung, ruang pelayanan, peralatan kerja, hingga penampilan staf berada dalam kondisi yang baik dan profesional. Lingkungan yang nyaman, bersih, dan tertata rapi dapat menciptakan kesan positif serta meningkatkan kenyamanan nasabah selama berinteraksi langsung di kantor bank. Selain itu, penyediaan sarana penunjang seperti papan informasi, brosur, dan formulir yang informatif dan mudah diakses juga berkontribusi terhadap persepsi nasabah terhadap kualitas layanan.

5.3 Kelemahan Penelitian

Dalam pelaksanaan penelitian ini, penulis menyadari bahwa masih terdapat beberapa kelemahan yang tidak dapat dihindari. Meskipun telah berusaha semaksimal mungkin untuk mendapatkan hasil yang akurat, keterbatasan tertentu tetap ada dan perlu disampaikan berikut kelemahan pada penelitian ini :

1. Objek penelitian bank general

Penelitian ini mengambil objek bank umum di Indonesia secara luas tanpa mengerucut pada satu bank tertentu. Hal ini

menyebabkan hasil penelitian bersifat umum dan kurang mendalam dalam menggambarkan dinamika kualitas layanan pada setiap bank tertentu yang memiliki karakteristik berbeda. Ketidak terfokus pada satu jenis bank juga menyulitkan dalam menarik kesimpulan manajerial yang lebih spesifik dan aplikatif. Pernyataan pada kuesioner yang rancu

2. Keterbatasan Variabel yang diteliti

Fokus penelitian hanya pada variabel kualitas layanan (*service quality*), tanpa mempertimbangkan variabel-variabel lain yang mungkin turut memengaruhi kepuasan nasabah, seperti persepsi harga, citra merek, nilai emosional, kepercayaan, atau pengalaman digital nasabah. Hal ini membuat model penelitian cenderung terbatas dalam menangkap kompleksitas faktor yang sebenarnya membentuk kepuasan nasabah dalam konteks perbankan modern.

3. Pendapatan yang *overlapping*

Dalam kolom demografi responden pada bagian pendapatan per bulan dapat memicu kebingungan bagi responden yang mengisi karena terdapat kesamaan nilai pada pilihan jawaban poin b, c, dan d, dimana terdapat kesamaan angka. Sehingga bagi yang memiliki penghasilan sebesar Rp.3.000.000 dan Rp.5.000.000 bisa bingung memilih yang mana.

4. Terdapat pertanyaan indikator yang membingungkan

Pada indikator RY 4 merupakan indikator yang dapat menimbulkan kebingungan apakah hal tersebut dapat diterapkan atau diaplikasikan dalam penelitian ini atau tidak atau bahkan malah sebaliknya.

5.4 Saran Penelitian ke Depan

Berdasarkan hasil penelitian yang sudah dituliskan dan terdapat beberapa keterbatasan yang ada, berikut beberapa saran yang dapat dijadikan untuk bahan pertimbangan untuk penelitian berikutnya :

1. Perlu mengerucutkan atau mempersempit objek penelitian

Penelitian ke depan disarankan untuk memfokuskan objek pada satu jenis bank tertentu, misalnya bank digital, bank syariah, atau bahkan satu institusi perbankan saja. Atau ketika memilih bank umum lebih baik menentukan atau memilih cukup 1 bank umum. Hal ini akan memungkinkan eksplorasi yang lebih mendalam dan menghasilkan temuan yang lebih tajam serta dapat langsung diaplikasikan oleh institusi terkait.

2. Perluas dan Integrasi Variabel Penelitian

Untuk memperkaya model analisis, penelitian selanjutnya sebaiknya mempertimbangkan variabel lain yang juga memengaruhi kepuasan nasabah, seperti kepercayaan (*trust*), nilai emosional (*emotional value*), persepsi harga, hingga *user experience* pada layanan *digital*. Pendekatan ini dapat

memberikan pemahaman yang lebih holistik terhadap faktor-faktor yang membentuk kepuasan dan loyalitas nasabah, khususnya dalam era digitalisasi perbankan yang semakin kompetitif.

3. Perlunya revisi pada bagian rentang kategori pendapatan
penyesuaian rentang kategori pendapatan agar tidak tumpang tindih dan lebih jelas bagi responden. Dengan rentang kategori pendapatan yang berbeda akan meminimalisir kebingungan bagi responden dengan contoh sebagai berikut:
 - a. < Rp2.000.000
 - b. Rp2.000.000 – Rp2.999.999
 - c. Rp3.000.000 – Rp4.999.999
 - d. Rp5.000.000 – Rp6.999.999
 - e. $\geq$ Rp7.000.000
4. Perlunya dilakukan validasi konstruk lebih awal melalui (*pre-test*)
Seluruh indikator, khususnya RY 4 dapat didalami terlebih dahulu sebelum di terapkan didalam penelitian apakah valid pada penelitian ini ataukah tidak, peneliti berikutnya harus mendalami hal ini, karena jangan sampai menjebak dan menimbulkan hasil jawaban dari responden yang seadanya.

DAFTAR PUSTAKA

- Abdullahi, M. S., Usman, B. M., Salisu, F. B., & Muhammad, Y. S. (2018). *Investigating the Effect of Convenience, Accessibility and Reliability on Customer Satisfaction in the Nigeria Banking Industry. Pakistan Journal of Humanities and Social Sciences*, 6(3), 296–314.
<https://doi.org/10.52131/pjhss.2018.0603.0048>
- Akil, S., & Ungan, M. C. (2022). *E-commerce logistics service quality: Customer satisfaction and loyalty. Journal of Electronic Commerce in Organizations*, 20(1), 1–19. <https://doi.org/10.4018/JECO.292473>
- Ali, B. J., Gardi, B., Othman, B. J., Ahmed, S. A., Ismael, N. B., Hamza, P. A., Aziz, H. M., Sabir, B. Y., Sorguli, S., & Anwar, G. (2021). *Hotel Service Quality: The Impact of Service Quality on Customer Satisfaction in Hospitality. International Journal of Engineering, Business and Management*, 5(3), 14–28. <https://doi.org/10.22161/ijebm.5.3.2>
- Biswas, A., Jaiswal, D., & Kant, R. (2023). *Augmenting bank service quality dimensions: moderation of perceived trust and perceived risk. International Journal of Productivity and Performance Management*, 72(2), 469–490.
<https://doi.org/10.1108/IJPPM-04-2021-0196>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Evaluation of Formative Measurement Models*.
https://doi.org/10.1007/978-3-030-80519-7_5
- Kim, L., & Yeo, S. F. (2024). *From side effects to work attitudes influencing customer service quality: moderating impacts of work experience in banking industry. International Journal of Quality and Service Sciences*, 17(5), 1–19.
<https://doi.org/10.1108/IJQSS-04-2024-0040>
- Naini, N. F., Sugeng Santoso, Andriani, T. S., Claudia, U. G., & Nurfadillah. (2022). *The Effect of Product Quality, Service Quality, Customer Satisfaction on Customer Loyalty. Journal of Consumer Sciences*, 7(1), 34–50.
<https://doi.org/10.29244/jcs.7.1.34-50>
- Singh, V., Sharma, M. P., Jayapriya, K., Kiran Kumar, B., Raj, M. A., Chander, N., & Kumar, B. R. (2023). *Service Quality, Customer Satisfaction And*

Customer Loyalty: A Comprehensive Literature Review. Journal of Survey in Fisheries Sciences, 10(4S), 3457–3464.

<https://doi.org/10.53555/sfs.v10i4S.2218>

Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). *Effects of service quality and customer satisfaction on loyalty of bank customers. Cogent Business and Management, 8(1).*

<https://doi.org/10.1080/23311975.2021.1937847>

Wang, C. K., Masukujjaman, M., Alam, S. S., Ahmad, I., Lin, C. Y., & Ho, Y. H. (2023). *The Effects of Service Quality Performance on Customer Satisfaction for Non-Banking Financial Institutions in an Emerging Economy. International Journal of Financial Studies, 11(1).*

<https://doi.org/10.3390/ijfs11010033>

Zia, A. (2022). *Discovering the linear relationship of service quality, satisfaction, attitude and loyalty for banks in Albaha, Saudi Arabia. PSU Research Review, 6(2), 90–104.* <https://doi.org/10.1108/PRR-07-2020-0023>

DAFTAR LAMPIRAN

LAMPIRAN 1 PERTANYAAN KUESIONER

Apakah anda nasabah bank aktif di Indonesia?

☐ Ya	☐ Tidak
--------------------------	-----------------------------

Apakah anda berusia diatas 18 tahun?

☐ Ya	☐ Tidak
--------------------------	-----------------------------

Apakah anda mengunjungi bank secara langsung?

☐ Ya	☐ Tidak
--------------------------	-----------------------------

Jenis Kelamin

☐ Laki-laki	☐ Perempuan
---------------------------------	---------------------------------

Pendapatan / uang saku per bulan

☐ ≤ Rp.2.000.000	☐ Rp.2.000.000 - Rp.3.000.000	☐ Rp.3.000.000 - Rp.5.000.000	☐ Rp.5.000.000 - Rp.10.000.000	☐ ≥ Rp.10.000.000
---	--	--	---	--

Pekerjaan

☐ Mahasiswa	☐ Karyawan (Swasta / Pemerintah)	☐ Pengusaha / Wirausaha	☐ Freelance / Independen	☐ Lainnya
---------------------------------	---	--	---	-------------------------------

Bank Yang Digunakan

No.	Nama Bank
1.	Bank Central Asia (BCA)
2.	Bank Rakyat Indonesia (BRI)
3.	Bank Mandiri (Persero)
4.	Bank Negara Indonesia (BNI)
5.	Bank CIMB Niaga
6.	Bank Danamon Indonesia
7.	Bank Panin
8.	Bank Permata
9.	Bank Mega
10.	Bank Tabungan Negara (BTN)
11.	Bank OCBC NISP

12.	Bank Maybank Indonesia
13.	Bank Sinarmas
14.	Bank Bukopin

Lampiran 1 Tabel Daftar Pertanyaan Kuesioner

Keandalan (<i>Reliability</i>)		Skala				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Lembaga keuangan perbankan bersungguh – sungguh dalam menyelesaikan masalah.					
2	Lembaga keuangan perbankan menyelesaikan layanan sesuai waktu yang dijanjikan					
3	Catatan tentang nasabah selalu bebas dari kesalahan					
4	Lembaga keuangan perbankan secara berkala mengirimkan laporan keuangan kealamat saya untuk memberi informasi saldo					
5	Staf lembaga keuangan perbankan benar – benar peduli terhadap penyelesaian masalah perbankan saya					
Keberwujudan		Skala				

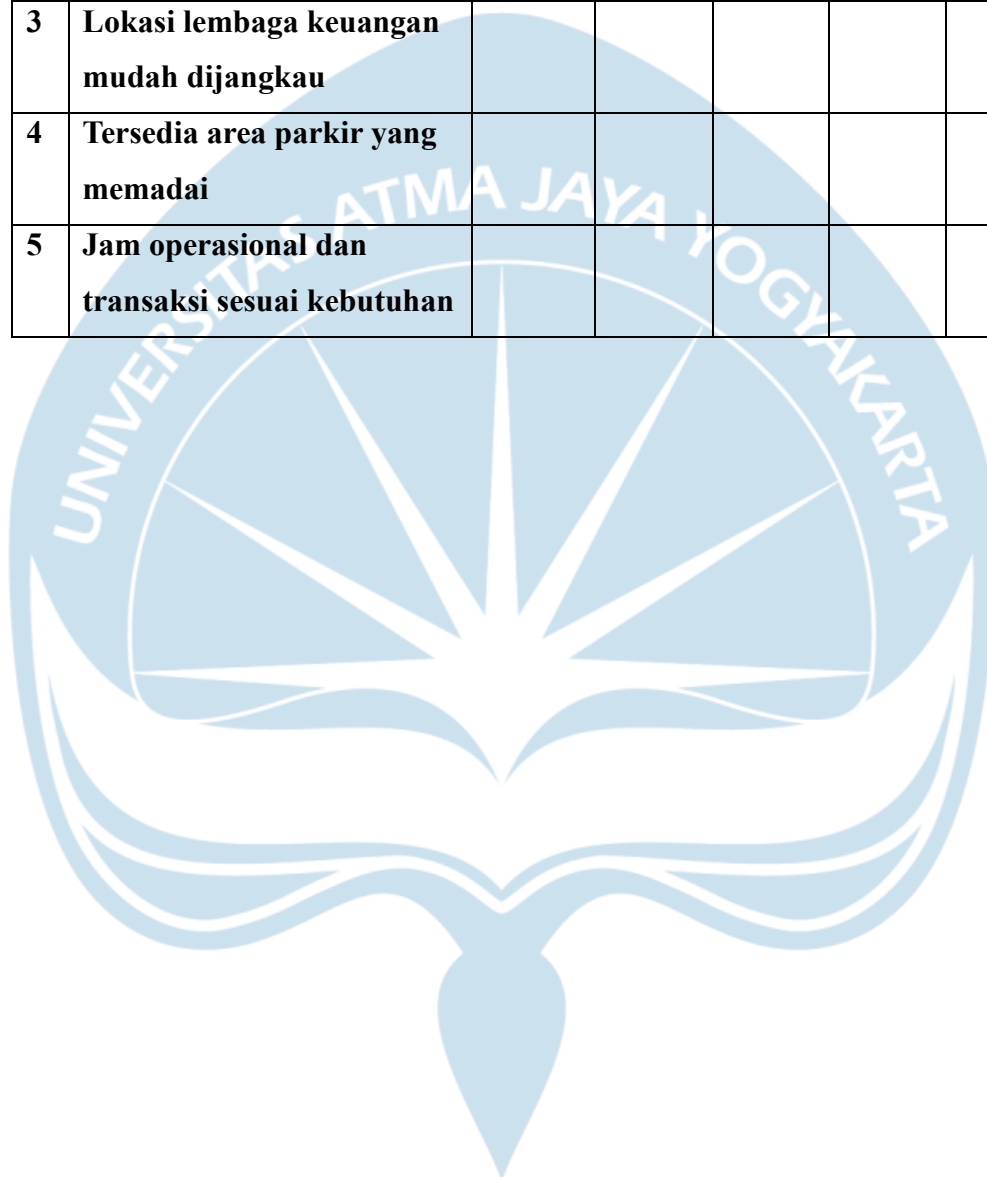
<i>(Tangibility)</i>		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Lembaga keuangan perbankan menggunakan peralatan modern					
2	Tata letak interior lembaga keuangan perbankan tertata dengan baik					
3	Karyawan berpakaian rapih					
4	Lembaga keuangan perbankan terlihat bersih dan rapih					
5	Sistem akuntansi lembaga keuangan perbankan sudah baik					
6	Media cetak seperti formulir, laporan bulanan, brosur, dan kartu transaksi sangat informatif					
<i>Empati (Empathy)</i>		Skala				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Tidak Setuju
1	Karyawan bank memberikan perhatian khusus kepada pelanggan					
2	karyawan menawarkan panduan dan saran kepada pelanggan					

3	karyawan memahami kebutuhan klien					
4	Lembaga keuangan perbankan memperhatikan kepentingan terbaik saya					
5	Lembaga keuangan perbankan memberikan perhatian individu kepada saya					
Responsivitas (<i>Responsiveness</i>)		Skala				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Tidak Setuju
1	Pelanggan selalu diinformasikan saat layanan mereka diberikan secara spontan					
2	Lembaga keuangan perbankan selalu siap memenuhi permintaan					
3	Karyawan melayani tanpa penundaan atau keraguan					
4	Karyawan di bank menjawab permintaan saya dengan cepat					
5	Karyawan bank segera menyesuaikan kesalahan					
Jaminan		Skala				

<i>(Assurance)</i>		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Tidak Setuju
1	Karyawan bank memberikan layanan yang dapat dipercaya, konsisten, dan efisien kepada klien					
2	Bank menjamin transaksi yang lengkap dan aman					
3	Karyawan bank berbicara sopan kepada pelanggan					
4	Karyawan memiliki keahlian yang cukup untuk menjawab pertanyaan pelanggan					
5	Informasi dari karyawan bank jelas dan mudah dipahami					
Kepuasan pelanggan <i>(Customer Satsfaction)</i>		Skala				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Tidak Setuju
1	Saya puas dengan fasilitas yang dimiliki oleh lembaga keuangan perbankan					
2	Lembaga keuangan perbankan saya memenuhi kebutuhan atau spesifikasi saya					

3	Secara keseluruhan, lembaga keuangan perbankan saya memberikan nilai yang baik untuk uang yang saya keluarkan					
4	Dibandingkan dengan lembaga lain, lembaga keuangan perbankan saya menawarkan kualitas layanan yang sangat baik					
5	Secara umum, saya memiliki kesan yang baik terhadap lembaga keuangan perbankan saya					
6	Saya merekomendasikan teman dan keluarga untuk menggunakan layanan dari lembaga keuangan perbankan					
Aksesibilitas (<i>Accessibility</i>)		Skala				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Tidak Setuju
1	Lembaga keuangan perbankan memiliki cukup tempat duduk untuk nasabah					

2	Ruang dalam gedung mudah diakses dan nyaman untuk bergerak					
3	Lokasi lembaga keuangan mudah dijangkau					
4	Tersedia area parkir yang memadai					
5	Jam operasional dan transaksi sesuai kebutuhan					



LAMPIRAN II KUESIONER GOOGLE FORM

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Perkenalkan nama saya Nicholas Farrel Cahya, dan saya sedang menempuh tugas akhir pada Program Studi Sarjana Manajemen, Fakultas Bisnis dan Ekonomika, Universitas Atma Jaya Yogyakarta. Saat ini, saya sedang melakukan penelitian mengenai "Pengaruh Kinerja Kualitas Layanan Terhadap Kepuasan Nasabah di Bank di Indonesia". Penelitian ini bertujuan untuk menggali lebih dalam tentang pengaruh yang diberikan oleh bank di seluruh Indonesia, dalam membentuk kepuasan terhadap nasabah bank.

Sehubungan dengan hal tersebut, saya memohon waktu dan kesediaan Anda untuk mengisi kuesioner ini.

Kriteria pengisi kuisisioner :

1. Nasabah bank aktif di Indonesia.
2. Minimal 18 tahun ke atas.
3. Pernah mengunjungi bank secara langsung.

Jika Anda memenuhi kriteria yang telah disebutkan, saya sangat menghargai kesediaan Anda untuk mengisi kuesioner ini. Seluruh informasi yang Anda berikan akan dijaga kerahasiaannya dan semata-mata digunakan untuk keperluan penelitian. Apabila terdapat pertanyaan atau hal lain yang ingin ditanyakan terkait kuesioner ini, Anda dapat menghubungi saya melalui akun Instagram @nicfarrel_.

Terima kasih atas waktu dan partisipasi Anda.

semutlari11@gmail.com [Switch account](#)



* Indicates required question

Email *

☐ Record semutlari11@gmail.com as the email to be included with my response

[Next](#) [Clear form](#)

This content is neither created nor endorsed by Google. - [Contact form owner](#) - [Terms of Service](#) - [Privacy Policy](#)

Does this form look suspicious? [Report](#)

 Google Forms

Lampiran 2 Kuesioner Google Form

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

PERTANYAAN FILTER 1

Untuk mengetahui apakah responden merupakan nasabah bank aktif di Indonesia.

Apakah Anda nasabah bank aktif di Indonesia? *

- ☐ Ya
- ☐ Tidak

Back

Next

Clear form

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

PERTANYAAN FILTER 2

Untuk mengetahui apakah responden berusia diatas 18 tahun.

Apakah Anda berusia diatas 18 Tahun? *

- ☐ Ya
- ☐ Tidak

Back

Next

Clear form

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

PERTANYAAN FILTER 3

Untuk mengetahui apakah responden pernah mengunjungi bank secara langsung.

Apakah Anda pernah mengunjungi bank secara langsung? *

- ☐ Ya
- ☐ Tidak

Back

Next

Clear form

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

PROFIL RESPONDEN

Pertanyaan profil responden digunakan untuk menyaring dan mengidentifikasi karakteristik dasar responden, seperti jenis kelamin, usia, pekerjaan, penghasilan, dan tingkat interaksi dengan layanan perbankan. Informasi ini penting untuk memahami latar belakang responden yang menjadi bagian dari penelitian mengenai pengaruh kualitas pelayanan terhadap kepuasan nasabah bank di Indonesia. Dengan mengetahui profil responden, peneliti dapat memastikan bahwa data yang dikumpulkan relevan dan mewakili kelompok nasabah yang tepat, sehingga hasil analisis dapat memberikan gambaran yang akurat dan mendalam.

Jenis Kelamin *

- ☐ Laki - Laki
☐ Perempuan

Umur *

- ☐ 18 - 25 Tahun
☐ 26 - 33 Tahun
☐ 34 - 49 Tahun
☐ ≥ 50 Tahun

Tingkat Pendidikan Terakhir *

- ☐ SMA
☐ Diplomas (D3)
☐ Sarjana (S1)
☐ Magister (S2)
☐ Doktor (S3)

Pendapatan 1 Bulan *

- ☐ ≤ Rp.2.000.000
☐ Rp.2.000.000 - Rp.3.000.000
☐ Rp.3.000.000 - Rp.5.000.000
☐ Rp.5.000.000 - Rp.10.000.000
☐ ≥ Rp.10.000.000

Pekerjaan *

- ☐ Mahasiswa
☐ Karyawan (Swasta/Pemerintah)
☐ Pengusaha/Wirausaha
☐ Freelance/Independen
☐ Lainnya

Bank Yang Digunakan *

- ☐ Bank Central Asia (BCA)
☐ Bank Rakyat Indonesia (BRI)
☐ Bank Mandiri (Persero)
☐ Bank Negara Indonesia (BNI)
☐ Bank CIMB Niaga
☐ Bank Danamon Indonesia
☐ Bank Panin
☐ Bank Permata
☐ Bank Mega
☐ Bank Tabungan Negara (BTN)
☐ Bank OCBC NISP
☐ Bank Maybank Indonesia
☐ Bank Sinarmas
☐ Bank Bukopin

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. [Contact form owner](#) [Terms of Service](#) [Privacy Policy](#)

Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

INSTRUKSI PENGISIAN KUISIONER

Berikan tanggapan anda pada skala yang tersedia, sesuai dengan tingkat persetujuan anda. Semakin besar skor yang anda pilih, maka anda akan semakin setuju terhadap pernyataan tersebut dan sebaliknya:

- 1 : STS (Sangat Tidak Setuju)
- 2 : TS (Tidak Setuju)
- 3 : Netral
- 4 : S (Setuju)
- 5 : SS (Sangat Setuju)

[Back](#)

[Next](#)

[Clear form](#)



PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

KEANDALAN (RELIABILITY)

Bagian ini bertujuan untuk mengukur sejauh mana layanan bank Anda dapat diandalkan dan konsisten dalam memenuhi janji atau harapan nasabah. Pertanyaan-pertanyaan dalam bagian ini mencakup aspek ketepatan waktu layanan, keakuratan informasi yang diberikan, serta kemampuan bank dalam menangani permintaan atau keluhan nasabah secara konsisten.

Mohon berikan jawaban yang sesuai dengan pengalaman Anda selama menjadi nasabah bank, karena informasi ini sangat penting untuk mendukung penelitian ini.

Bank bersungguh - sungguh dalam menyelesaikan masalah. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank menyelesaikan layanan sesuai waktu yang dijanjikan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Catatan tentang nasabah selalu bebas dari kesalahan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank secara berkala mengirimkan laporan keuangan kealamat saya untuk memberi informasi saldo. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan bank benar - benar peduli terhadap penyelesaian masalah perbankan saya. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Back

Next

Clear form

This content is neither created nor endorsed by Google. - Contact form owner - Terms of Service - Privacy Policy
Does this form look suspicious? Report

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

KEBERWUJUDAN (TANGIBILITY)

Bagian ini bertujuan untuk mengukur kesan fisik dan penampilan fasilitas yang disediakan oleh bank, seperti kenyamanan ruang layanan, kerapian pegawai, hingga ketersediaan perangkat dan teknologi yang digunakan dalam pelayanan. Keberwujudan mencerminkan bagaimana kualitas layanan terlihat secara nyata oleh nasabah.

Silakan isi pertanyaan pada bagian ini berdasarkan pengalaman pribadi Anda sebagai nasabah bank. Jawaban Anda akan sangat membantu dalam penelitian ini.

Bank menggunakan peralatan modern. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Tata letak interior bank tertata dengan baik. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan berpakaian rapi. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank terlihat bersih dan rapih. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Sistem akuntansi bank sudah baik. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Media cetak seperti formulir, laporan bulanan, brosur, dan kartu transaksi sangat informatif. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. - [Contact form owner](#) - [Terms of Service](#) - [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

EMPATI (EMPATHY)

Bagian ini bertujuan untuk menilai sejauh mana pegawai bank menunjukkan perhatian, kepedulian, dan kemampuan memahami kebutuhan serta perasaan nasabah secara individual. Empati mencerminkan bagaimana bank memperlakukan nasabah dengan sikap ramah, sopan, dan personal.

Silakan isi pertanyaan di bagian ini sesuai dengan pengalaman Anda sebagai nasabah. Jawaban Anda akan sangat berkontribusi dalam penelitian ini.

Karyawan bank memberikan perhatian khusus kepada pelanggan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan menawarkan panduan dan saran kepada pelanggan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan memahami kebutuhan klien. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank memperhatikan kepentingan terbaik saya. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank memberikan perhatian individu kepada saya. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. [Contact form owner](#) · [Terms of Service](#) · [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

RESPONSIVITAS (RESPONSIVENESS)

Bagian ini bertujuan untuk mengukur sejauh mana pegawai bank bersedia membantu nasabah dan memberikan pelayanan dengan cepat dan tanggap. Responsivitas mencakup kecepatan dalam merespons permintaan, keluhan, atau pertanyaan dari nasabah, serta kesiapan dalam menyelesaikan masalah yang muncul.

Silakan isi pertanyaan di bagian ini berdasarkan pengalaman Anda sebagai nasabah. Jawaban Anda sangat penting untuk mendukung penelitian ini.

Pelanggan selalu diinformasikan saat layanan mereka diberikan secara spontan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank selalu siap memenuhi permintaan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan melayani tanpa penundaan atau keraguan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan di bank menjawab permintaan saya dengan cepat. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan bank segera menyesuaikan kesalahan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Back

Next

Clear form

This content is neither created nor endorsed by Google. [Contact form owner](#) [Terms of Service](#) [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

JAMINAN (ASSURANCE)

Bagian ini bertujuan untuk mengukur tingkat kepercayaan dan rasa aman yang dirasakan nasabah terhadap layanan yang diberikan oleh bank. Dimensi jaminan mencakup pengetahuan dan kemampuan staf, sikap sopan, serta kemampuan bank dalam menumbuhkan rasa percaya dan keyakinan kepada nasabah.

Silakan isi pertanyaan di bagian ini sesuai dengan pengalaman pribadi Anda sebagai nasabah. Partisipasi Anda sangat berarti dalam mendukung penelitian ini.

Karyawan bank memberikan layanan yang dapat dipercaya, konsisten, dan efisien kepada klien. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank menjamin transaksi yang lengkap dan aman. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan bank berbicara sopan kepada pelanggan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Karyawan memiliki keahlian yang cukup untuk menjawab pertanyaan pelanggan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Informasi dari karyawan bank jelas dan mudah dipahami. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. - [Contact form owner](#) - [Terms of Service](#) - [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

KEPUASAN PELANGGAN (CUSTOMER SATISFACTION)

Bagian ini bertujuan untuk mengetahui sejauh mana Anda merasa puas terhadap layanan yang diberikan oleh bank, baik dari segi kualitas, kenyamanan, maupun pengalaman secara keseluruhan. Kepuasan pelanggan mencerminkan apakah harapan dan kebutuhan Anda telah terpenuhi selama menggunakan layanan perbankan.

Silakan isi pertanyaan di bagian ini berdasarkan pengalaman Anda sebagai nasabah. Jawaban yang Anda berikan akan sangat membantu dalam penelitian ini.

Saya puas dengan fasilitas yang dimiliki oleh bank. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Bank saya memenuhi kebutuhan atau spesifikasi saya. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Secara keseluruhan, bank saya memberikan nilai yang baik untuk uang yang saya keluarkan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Dibandingkan dengan lembaga lain, bank saya menawarkan kualitas layanan yang sangat baik. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Secara umum, saya memiliki kesan yang baik terhadap bank saya. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Saya merekomendasikan teman dan keluarga untuk menggunakan layanan dari bank. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. - [Contact form owner](#) - [Terms of Service](#) - [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

* Indicates required question

AKSESIBILITAS (ACCESSIBILITY)

Bagian ini bertujuan untuk mengukur kemudahan yang Anda rasakan dalam mengakses layanan bank, baik secara fisik maupun digital. Aksesibilitas mencakup ketersediaan kantor cabang, kemudahan menggunakan layanan *mobile banking* atau ATM, serta kecepatan dalam mendapatkan informasi atau bantuan dari pihak bank.

Silakan isi pertanyaan di bagian ini berdasarkan pengalaman Anda sebagai nasabah. Jawaban Anda akan sangat bermanfaat bagi penelitian ini.

Bank memiliki cukup tempat duduk untuk nasabah. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Ruang dalam gedung mudah diakses dan nyaman untuk bergerak. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Lokasi bank mudah dijangkau. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Tersedia area parkir yang memadai. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Jam operasional dan transaksi sesuai kebutuhan. *

1 2 3 4 5
Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

[Back](#)

[Next](#)

[Clear form](#)

This content is neither created nor endorsed by Google. - [Contact form owner](#) - [Terms of Service](#) - [Privacy Policy](#)
Does this form look suspicious? [Report](#)

Google Forms

PENGARUH KINERJA KUALITAS LAYANAN TERHADAP KEPUASAN NASABAH BANK DI INDONESIA

Your email will be recorded when you submit this form

PENUTUP DAN UCAPAN TERIMA KASIH

Terima kasih telah meluangkan waktu Anda untuk mengisi kuesioner ini. Partisipasi Anda sangat berarti dan akan membantu peneliti dalam menyelesaikan penelitian berjudul **"Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah Bank di Indonesia."**

Semua jawaban yang Anda berikan akan dijaga kerahasiaannya dan hanya digunakan untuk kepentingan akademik.

Semoga Anda selalu sehat dan sukses!

Hormat Saya,

Nicholas Farrel Cahya

[Back](#)

[Submit](#)

[Clear form](#)

LAMPIRAN III JAWABAN PERTANYAAN

Lampiran 3 Jawaban Pertanyaan Kuesioner

R	R	R	R	R	T	T	T	T	T	T	E	E	E	E	E	R	R	R	R	R	A	A	A	A	A	C	C	C	C	C	C	A	A	A	A	A	
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	S	S	S	S	S	S	C	C	C	C	C	S	S	S	S	S	S	Y	Y	Y	Y	Y
1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	4	5	5	4	4	5	5	4	5	4	4	4	5	5	4	4	5	4	5	5	5	4	5	4	5	5	5	4	5	5	4	5	4	5	5	4	
4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
4	4	3	2	4	5	5	5	5	5	5	4	4	5	4	3	4	5	3	3	3	3	4	3	4	4	5	5	5	5	5	5	4	5	4	4	5	
4	4	4	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
4	4	4	4	5	4	5	4	5	4	5	4	5	4	5	5	5	5	4	5	5	4	5	5	4	5	5	5	4	5	5	5	4	5	5	5	5	
5	5	4	5	4	5	4	5	4	4	5	5	4	5	5	5	5	4	4	5	4	5	4	5	5	5	5	5	5	5	4	5	4	5	5	4	5	
3	4	5	3	5	5	3	4	4	4	4	5	4	3	5	3	4	5	4	4	5	4	5	5	5	5	4	4	4	5	5	5	5	4	5	4	5	
5	4	4	5	5	4	4	5	5	5	4	5	4	4	4	5	5	4	5	4	5	4	4	4	4	4	5	5	5	4	4	5	4	5	4	4	5	
5	5	5	5	4	5	5	5	5	5	5	4	5	5	5	5	5	4	4	4	4	4	4	4	5	4	4	4	5	4	4	4	5	4	4	4	4	
4	4	4	4	4	5	5	5	5	4	5	5	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	4	
5	4	4	4	5	4	5	4	5	5	5	5	4	5	5	5	4	5	5	5	4	4	5	4	4	5	4	4	5	5	5	5	4	5	4	4	5	
4	5	4	4	5	5	4	4	5	4	5	4	4	5	5	4	4	5	4	5	3	5	5	4	4	5	5	4	5	5	5	5	4	5	5	4		
4	5	4	5	5	5	4	4	5	4	5	4	4	5	5	4	4	5	4	5	4	5	5	4	5	4	4	4	5	4	5	4	4	4	5	5	4	
4	5	3	1	5	5	5	5	5	4	5	5	5	5	5	5	4	4	5	4	4	5	5	5	5	5	5	5	5	5	5	5	3	4	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	5	4	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5		
5	5	5	4	5	4	5	4	4	5	5	5	4	5	4	4	5	5	5	5	4	5	5	4	5	5	4	5	5	5	5	5	5	5	5	5	4	4
4	4	5	4	5	4	4	5	4	5	5	5	4	4	5	4	5	5	4	4	4	4	4	4	4	5	4	5	4	5	4	5	5	4	4	4	5	
4	5	4	5	5	5	4	4	5	5	5	4	4	5	5	5	5	4	5	5	4	5	5	4	5	5	5	4	5	4	5	5	5	5	5	4	4	5
4	4	4	5	4	5	4	5	4	4	5	4	5	5	4	4	4	5	5	4	4	4	5	4	4	4	4	4	4	4	4	5	5	5	5	4	4	5
4	5	4	4	4	5	4	4	5	5	5	4	5	4	5	5	4	4	5	5	5	4	4	5	5	5	4	4	5	5	5	5	4	4	5	5	4	
4	5	5	5	4	5	5	4	5	4	4	5	5	5	5	5	4	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5
5	4	5	4	5	5	4	5	5	5	4	5	4	4	3	4	5	3	4	4	5	5	4	5	4	5	4	5	5	4	5	5	4	5	4	4	5	
4	5	4	4	5	4	5	4	5	4	4	5	4	5	4	5	5	5	4	4	4	5	5	4	4	5	5	4	5	5	4	5	5	5	4	5	5	4
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4
4	4	4	5	5	4	4	5	4	4	4	4	4	4	5	5	4	4	4	5	4	5	4	4	5	5	5	5	4	4	4	5	4	4	4	5	5	4
4	5	4	4	5	5	4	4	5	5	5	4	5	5	5	4	4	4	5	5	5	4	4	5	5	4	4	5	5	4	5	5	5	5	4	5	5	4

4	4	4	4	5	5	5	5	5	4	3	5	4	4	5	4	4	5	4	4	5	5	5	5	5	5	5	4	5	5	5	5	5	4	5	5		
4	5	5	4	4	4	5	4	4	5	4	4	5	5	4	5	4	4	5	4	5	4	5	4	5	5	4	4	4	5	4	4	5	5	5	5		
3	4	4	3	4	4	3	4	4	3	4	4	4	4	3	3	4	3	3	4	4	4	4	4	3	4	4	3	4	4	4	3	3	3	4	4	4	
4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	
5	5	5	4	4	5	4	5	5	5	5	5	5	5	4	4	5	4	5	5	5	5	4	5	5	5	4	5	4	5	5	5	5	5	5	5	5	
5	4	5	4	5	4	5	4	5	4	5	4	4	5	5	4	5	5	4	4	5	4	5	5	4	5	5	5	4	5	5	4	5	5	4	4	5	
4	4	3	3	5	4	3	5	4	4	5	3	4	5	5	5	4	5	5	4	3	4	4	3	3	4	5	4	3	4	5	4	5	4	3	5	5	
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	4	5	5	5	5	5	5	5	5	5	5	4	5	5	4	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	
4	4	3	3	5	4	4	5	3	3	5	5	5	5	5	4	4	5	3	4	5	4	4	5	4	4	5	3	4	3	4	5	2	2	3	2	4	
3	4	3	1	4	5	5	5	5	5	5	4	4	5	5	5	5	4	4	4	4	4	4	5	5	5	5	4	5	5	5	5	5	4	5	4	5	
5	5	4	1	5	4	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	
3	3	3	2	2	4	4	4	4	4	5	4	5	4	5	5	3	4	3	4	3	4	5	5	4	5	5	5	5	4	2	1	4	4	5	5	3	
4	4	3	2	4	4	4	5	5	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	4	5	5	5	5	4	5	5	4	4	4	5	5	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	4	4
5	4	4	4	5	5	5	5	5	4	5	4	5	5	5	5	5	5	4	4	5	5	4	5	5	5	5	5	5	4	5	5	4	5	5	4	5	
5	5	5	4	4	5	5	5	5	5	5	5	4	4	4	4	5	5	5	5	5	4	4	4	4	4	4	5	5	5	5	5	5	4	5	5	5	
4	3	3	1	4	5	5	5	5	4	4	4	5	4	3	3	4	4	4	4	4	4	5	4	5	4	4	5	4	5	4	4	4	5	5	5	5	
5	4	5	4	5	5	4	5	4	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	5	4	4	4	4	5	5	4	4	4	5	5	4	4	4	4	5	5	4	5	5	5	5	4	4	5	4	4	4	5	4	5	4	4	4	4	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	4	5	4	4	5	5	5	5	5	5	5	5	5	5	4	
5	5	5	5	5	5	5	5	5	4	3	5	3	4	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	3	4	4	5	3	4	5	4	3
4	4	3	3	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	
4	4	4	4	4	5	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	4	3	4	4	4	5	4	5	4	5	4	5	5	4	5	4	5	3	4	5	3	5	4	5	4	3	4	4	3	5	3	3	5	4	4	5	
4	4	4	4	5	5	5	5	5	5	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	4	4	4	5	
4	4	4	5	5	5	4	4	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	5	4	5	5	5	4	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	5	2	5	5	4	5	5	5	5	5	5	5	5	5	5	4	4	4	4	5	5	5	4	5	4	4	5	5	5	5	4	4	4	4	4	
5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	4	4	5	5	5	5	5	5	5	5	5	5	4	5	4	5	4	5	5	5	4	5	5	5	4	5	5	4	4	4	5	5	4	5	5	4	

5	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5
5	5	4	5	4	5	4	5	5	4	2	1	2	5	3	4	1	4	5	5	5	5	5	4	4	5	5	5	4	4	5	4	5	4	5	4	5	5
4	5	4	4	4	5	4	4	5	5	5	4	4	5	5	5	4	4	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5
5	5	4	4	5	5	4	5	4	5	4	4	4	4	5	4	4	5	4	4	4	5	5	5	5	4	5	4	4	5	4	4	5	4	5	4	5	4
5	4	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4
4	4	5	4	3	4	4	4	4	4	4	4	4	5	5	4	4	4	5	5	5	5	5	5	5	4	4	4	5	5	5	4	5	4	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
3	3	3	2	3	3	3	4	4	3	3	4	3	4	4	3	3	4	4	4	3	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
5	4	4	5	4	5	4	4	4	5	4	5	5	5	4	5	4	4	4	5	4	4	5	4	4	5	4	5	5	4	4	5	4	5	5	4	5	
5	4	4	4	5	5	4	4	5	4	5	4	4	4	4	4	5	5	5	5	4	4	5	4	5	4	4	4	5	4	5	5	4	5	5	5	5	4
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	4	4	5	4	5	4	5	4	5	4	4	5	5	4	4	4	5	4	5	4	4	5	4	5	5	5	4	5	5	4	5	5	4	5	5	4	5
4	5	5	4	4	4	4	5	5	4	5	4	4	5	5	5	4	5	4	4	4	5	4	5	4	4	4	5	5	4	4	5	4	5	5	5	4	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	4	4	3	4	4	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	5	4	5	5	5	5	5	5	5	4	5
5	4	4	4	5	4	4	4	5	5	5	5	5	5	5	5	5	4	4	4	5	5	4	4	4	4	5	4	4	4	4	4	5	5	5	5	5	
3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	4	4	3	4	4	4	4	4	4	5	4	5	5	5	5	4	5	5	5	5	5	4	4	5	4	5	4	4	4	4	4	4	4	5	5	5	
5	4	4	5	4	5	5	5	5	4	5	5	4	4	5	5	5	4	5	5	4	4	5	4	5	4	5	4	5	5	4	4	5	4	5	5	4	5
5	4	4	4	5	4	4	4	5	5	5	5	5	5	5	5	4	4	4	5	5	4	4	4	4	4	5	4	4	5	5	5	5	5	4	4	5	
4	5	4	4	4	4	4	4	5	4	4	5	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	5	4	4	4	4	5	5	5	4	5	5	5	4	4	4	4	5	5	5	5	5	5	5	5	4	4	5	5	4	4	4	5	5	5	5	4	4
4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	4	4	4	5	5	5	5	4	4	4	4	5	5	4	5	4	5	4	4	4	5	4	5	4	4	5	5	4	5	5	5	5	5	5	5	5	5
4	5	4	5	4	4	5	4	5	5	4	4	5	5	4	4	4	4	5	5	4	4	4	5	5	5	4	4	5	5	4	4	4	4	4	4	4	
5	5	4	3	5	5	5	5	5	4	4	4	5	4	4	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	4	5	4	4	4	5	5	4
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	3	2	2	3	5	4	5	4	3	4	4	4	5	5	4	3	2	3	1	2	4	4	5	5	4	4	4	3	3	4	4	2	3	2	4	4	4
5	4	4	4	4	4	4	4	4	4	5	4	4	3	2	3	4	3	3	3	3	4	4	3	4	4	4	4	4	4	4	3	4	3	3	3	3	
4	5	4	4	5	5	5	5	5	4	4	4	5	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	4	5	5	4	4	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	4	5	4	5	4	5	4	5	4	5	4	5	4	5	5	5	4	5	4	5	5	4	5	4	5	5	4	5	4	5	4	5	4	5	4	5	4
4	4	4	5	4	4	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	5	5	5	5	4	4	4	4	5	4	5	5
5	4	5	5	5	5	4	5	5	5	5	4	4	4	5	5	5	4	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5	5	5	5	4	5
4	5	5	4	4	3	4	5	5	4	4	5	5	4	3	5	5	4	5	5	4	3	5	5	4	4	5	5	5	4	5	4	4	4	4	5	4	5
5	5	5	3	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	

5	5	4	1	5	5	5	5	5	5	5	4	5	5	4	4	4	5	5	5	5	5	5	5	4	5	5	5	4	5	5	5	2	5	5	5	5			
5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	2	5	5			
4	4	4	3	4	4	4	4	4	4	4	3	3	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
4	4	2	3	3	5	5	4	3	4	4	3	4	3	4	3	4	4	3	3	3	4	5	4	5	4	5	5	5	5	4	4	4	3	4	5	5	4		
5	5	4	2	5	5	5	5	5	5	5	3	4	4	4	1	5	4	3	4	3	5	5	5	5	5	5	5	4	3	5	5	5	5	5	5	5			
4	5	3	5	5	5	5	5	5	4	5	5	5	5	5	5	3	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
5	5	3	2	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
5	5	3	5	5	5	5	5	5	5	5	4	5	5	5	3	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
4	3	4	2	3	3	3	4	4	3	3	3	2	2	2	2	3	3	3	2	2	2	2	3	2	3	2	2	3	3	3	3	2	3	4	3	3			
4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
5	5	3	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
4	4	3	1	3	5	4	4	4	3	3	5	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	3	4		
4	4	4	3	4	5	4	5	5	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
5	5	3	2	5	5	5	5	5	5	3	5	5	5	5	5	4	4	5	5	5	5	4	5	5	5	5	5	4	4	5	4	5	5	5	3	4			
5	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	5	4	4	5	5	5	5	4	4	4	4	4		
4	4	4	2	2	4	5	5	5	4	3	4	3	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	5	5	4	4	4	3		
4	4	2	1	3	3	4	4	4	4	3	3	4	3	2	2	2	2	4	3	3	4	3	4	4	3	4	4	3	3	4	3	4	4	4	3	4			
5	4	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
3	3	1	1	1	2	1	5	5	3	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	5	5	5	5	5	3	5	3	3	3	4	4	5	4	
4	4	4	4	4	5	4	5	5	5	4	4	4	4	4	3	3	4	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4		
4	3	4	4	4	4	4	4	4	4	4	5	5	4	4	4	4	5	4	4	4	4	4	4	4	4	4	3	3	3	4	4	4	4	4	4	4			
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
4	4	4	2	4	4	4	4	4	4	4	4	4	4	4	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
3	4	3	5	4	4	5	5	5	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	3	4	4	3	4	4	5	3	
3	3	3	1	3	4	2	1	2	1	2	2	4	5	5	5	3	3	3	3	3	2	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3		
5	5	5	3	5	4	4	5	4	4	4	5	5	5	4	5	4	4	4	4	4	4	4	4	4	5	5	5	5	5	4	5	5	4	4	5	4	4	4	
4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
3	4	2	1	4	4	4	4	3	4	4	4	4	4	4	3	2	3	4	4	4	3	3	4	4	4	4	4	4	3	2	3	2	4	4	4	4	4		
5	4	4	4	5	5	3	5	5	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	5	5	4	3	4	4	4	4	5	4	3	3	4	2	4
3	5	3	4	4	5	5	5	5	5	5	4	4	4	3	3	3	3	3	4	4	3	4	4	4	3	3	3	3	3	3	3	3	3	3	4	4	4	4	
4	4	4	1	4	4	4	4	4	4	4	4	4	4	3	3	4	4	4	3	3	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	3	4	
3	4	3	4	4	4	4	4	4	4	4	4	3	4	3	3	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	3	4	4	4	4	5	5	4	
3	3	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
5	5	5	3	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	

5	5	4	4	4	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	4	4
4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
4	4	3	2	4	5	5	5	5	5	4	4	5	5	5	4	4	5	4	5	3	4	4	5	5	3	5	4	5	5	5	5	5	4	4	4	4	2
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
4	5	5	1	3	4	4	4	4	4	5	5	5	5	5	5	5	5	5	4	4	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	4	
5	5	4	2	5	5	3	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5	5	5	5	5		
4	4	3	2	4	4	3	4	4	3	3	3	4	4	4	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	4
5	3	1	1	2	1	3	5	5	3	5	4	5	3	3	3	4	5	5	4	3	5	5	5	5	5	5	5	5	4	4	4	4	3	5	5	3	4
5	5	4	3	5	5	5	4	5	5	5	5	5	5	5	5	5	4	4	3	5	5	5	5	5	5	4	4	5	4	5	5	4	5	5	5	4	
4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	



LAMPIRAN IV HASIL OLAH DATA

1. *Loading Factors Tahap 1*

Lampiran 4 Hasil Olah Data

Indikator	Nilai <i>Outer Loading</i>	Kategori
AC1	0.854	Valid
AC2	0.837	Valid
AC3	0.814	Valid
AC4	0.825	Valid
AC5	0.845	Valid
AY1	0.815	Valid
AY2	0.872	Valid
AY3	0.803	Valid
AY4	0.820	Valid
AY5	0.807	Valid
CS1	0.813	Valid
CS2	0.840	Valid
CS3	0.817	Valid
CS4	0.852	Valid
CS5	0.839	Valid
CS6	0.810	Valid
EY1	0.754	Valid
EY2	0.790	Valid
EY3	0.829	Valid
EY4	0.847	Valid
EY5	0.845	Valid
RS1	0.745	Valid
RS2	0.805	Valid
RS3	0.827	Valid
RS4	0.854	Valid
RS5	0.841	Valid
RY1	0.792	Valid
RY2	0.765	Valid
RY3	0.752	Valid
RY4	0.588	Tidak Valid
RY5	0.802	Valid
TY1	0.650	Tidak Valid
TY2	0.773	Valid
TY3	0.740	Valid
TY4	0.766	Valid
TY5	0.801	Valid
TY6	0.712	Valid

2. *Loading Factors Tahap 2*

Indikator	Nilai <i>Outer Loading</i>	Kategori
AC1	0.854	Valid
AC2	0.837	Valid
AC3	0.814	Valid
AC4	0.825	Valid

AC5	0.845	Valid
AY1	0.815	Valid
AY2	0.872	Valid
AY3	0.803	Valid
AY4	0.820	Valid
AY5	0.807	Valid
CS1	0.813	Valid
CS2	0.840	Valid
CS3	0.817	Valid
CS4	0.852	Valid
CS5	0.839	Valid
CS6	0.810	Valid
EY1	0.754	Valid
EY2	0.790	Valid
EY3	0.829	Valid
EY4	0.847	Valid
EY5	0.845	Valid
RS1	0.745	Valid
RS2	0.805	Valid
RS3	0.827	Valid
RS4	0.854	Valid
RS5	0.841	Valid
RY1	0.816	Valid
RY2	0.801	Valid
RY3	0.742	Valid
RY5	0.800	Valid
TY2	0.775	Valid
TY3	0.743	Valid
TY4	0.778	Valid
TY5	0.809	Valid
TY6	0.728	Valid

3. AVE

Indikator	Average Variance Extracted (AVE)
AC	0.698
AY	0.679
CS	0.687
EY	0.662
RS	0.665
RY	0.624
TY	0.588

4. Cross Loading

	AC	AY	CS	EY	RS	RY	TY
AC1	0.854	0.631	0.719	0.625	0.692	0.600	0.624
AC2	0.837	0.611	0.673	0.570	0.643	0.545	0.639
AC3	0.814	0.522	0.587	0.503	0.520	0.406	0.619
AC4	0.825	0.588	0.610	0.593	0.554	0.411	0.587
AC5	0.845	0.655	0.705	0.613	0.591	0.494	0.615

AY1	0.549	0.815	0.646	0.538	0.603	0.529	0.565
AY2	0.667	0.872	0.720	0.598	0.641	0.519	0.608
AY3	0.585	0.803	0.652	0.419	0.595	0.448	0.569
AY4	0.585	0.820	0.645	0.495	0.518	0.371	0.557
AY5	0.587	0.807	0.691	0.494	0.592	0.474	0.554
CS1	0.691	0.663	0.813	0.566	0.600	0.477	0.597
CS2	0.723	0.739	0.840	0.602	0.645	0.510	0.622
CS3	0.654	0.672	0.817	0.659	0.646	0.505	0.582
CS4	0.630	0.679	0.852	0.568	0.598	0.498	0.564
CS5	0.612	0.693	0.839	0.556	0.624	0.595	0.638
CS6	0.626	0.598	0.810	0.570	0.650	0.543	0.585
EY1	0.590	0.455	0.560	0.754	0.633	0.559	0.575
EY2	0.553	0.485	0.520	0.790	0.570	0.492	0.513
EY3	0.562	0.502	0.579	0.829	0.557	0.547	0.471
EY4	0.594	0.540	0.641	0.847	0.647	0.552	0.486
EY5	0.539	0.531	0.573	0.845	0.623	0.517	0.410
RS1	0.503	0.566	0.609	0.573	0.745	0.529	0.531
RS2	0.553	0.558	0.637	0.603	0.805	0.548	0.470
RS3	0.614	0.577	0.610	0.593	0.827	0.606	0.521
RS4	0.611	0.594	0.594	0.603	0.854	0.573	0.562
RS5	0.658	0.625	0.632	0.662	0.841	0.656	0.584
RY1	0.467	0.476	0.560	0.515	0.540	0.816	0.491
RY2	0.500	0.479	0.479	0.515	0.542	0.801	0.528
RY3	0.321	0.335	0.362	0.410	0.533	0.742	0.338
RY5	0.551	0.482	0.545	0.606	0.643	0.800	0.548
TY2	0.520	0.527	0.545	0.458	0.509	0.491	0.775
TY3	0.569	0.396	0.478	0.330	0.384	0.388	0.743
TY4	0.539	0.493	0.517	0.383	0.458	0.439	0.778
TY5	0.620	0.669	0.665	0.517	0.570	0.557	0.809
TY6	0.577	0.529	0.537	0.594	0.566	0.456	0.728

5. Cronbach Alpha

	<i>Cronbach's alpha</i>	<i>Composite reliability (rho a)</i>
AC	0.892	0.896
AY	0.882	0.883
CS	0.909	0.909
EY	0.872	0.875
RS	0.873	0.873
RY	0.802	0.815
TY	0.826	0.834

6. Fornell Larcker

	AC	AY	CS	EY	RS	RY	TY
AC	0.835						
AY	0.723	0.824					
CS	0.793	0.815	0.829				
EY	0.698	0.619	0.709	0.814			
RS	0.722	0.717	0.757	0.746	0.815		

RY	0.594	0.569	0.629	0.656	0.716	0.790	
TY	0.738	0.693	0.722	0.602	0.655	0.614	0.767

7. *R – Square*

	R-Square
CS	0.776

8. *F – Square*

	AC	AY	CS	EY	RS	RY	TY
AC			0.086				
AY			0.251				
CS							
EY			0.028				
RS			0.018				
RY			0.002				
TY			0.016				

9. *Bootstrapping*

	Original sample (O)	T statistics (O/STDEV)	P values	Keterangan
AC -> CS (H1)	0.247	2.762	0.006	Positif dan signifikan
AY -> CS (H2)	0.385	3.906	0.000	Positif dan signifikan
EY -> CS (H3)	0.129	2.174	0.030	Positif dan signifikan
RS -> CS (H4)	0.119	1.681	0.093	Tidak signifikan
RY -> CS (H5)	0.033	0.606	0.544	Tidak signifikan
TY -> CS (H6)	0.097	1.110	0.267	Tidak signifikan

LAMPIRAN V JURNAL UTAMA

Lampiran 5 Jurnal Utama



Article

The Effects of Service Quality Performance on Customer Satisfaction for Non-Banking Financial Institutions in an Emerging Economy

Cheng-Kun Wang ¹, Mohammad Masukujjaman ^{2,*}, Syed Shah Alam ^{2,*}, Ismail Ahmad ³, Chieh-Yu Lin ^{4,*} and Yi-Hui Ho ^{4,*}

¹ College of Management, Chang Jung Christian University, Tainan City 71101, Taiwan

² Graduate School of Business, Universiti Kebangsaan Malaysia, Bangi 43600, Malaysia

³ Arshad Ayub Graduate Business School, Universiti Teknologi MARA, Jalan Ilmu 1/1, Shah Alam 40450, Malaysia

⁴ Department of International Business, Chang Jung Christian University, Tainan City 71101, Taiwan

* Correspondence: masuk@ukm.edu.my (M.M.); shahalam@ukm.edu.my (S.S.A.); jylin@mail.cjcu.edu.tw (C.-Y.L.); vicky@mail.cjcu.edu.tw (Y.-H.H.)

Abstract: This study aims to explore the effects of service-quality dimensions on the customer satisfaction of non-banking financial institutions in an emerging economy by adopting the renowned SERVPERF model. To verify the proposed model, data was collected from thirteen non-banking financial institutions in Bangladesh using a questionnaire survey with a purposive random sampling method. Through the Smart PLS 2 software, the partial least squares structural equation modelling approach was used to analyze the collected data. Research findings reveal that, among the six dimensions of the revised SERVPERF model, assurance, reliability, responsiveness and tangibility have significant effects on customer satisfaction, but accessibility and empathy do not for the non-banking financial institutions in Bangladesh. According to the research results, implications and suggestions have been discussed for non-banking financial institution managers.

Keywords: Bangladesh; customer satisfaction; NBFi; service quality; SERVPERF



Citation: Wang, Cheng-Kun, Mohammad Masukujjaman, Syed Shah Alam, Ismail Ahmad, Chieh-Yu Lin, and Yi-Hui Ho. 2023. The Effects of Service Quality Performance on Customer Satisfaction for Non-Banking Financial Institutions in an Emerging Economy. *International Journal of Financial Studies* 11: 33. <https://doi.org/10.3390/ijfs11010033>

Academic Editor: Ishaq Bhatti

Received: 8 November 2022

Revised: 3 February 2023

Accepted: 10 February 2023

Published: 15 February 2023



Copyright: © 2023 by the authors. Licensee MDPI, Basel, Switzerland. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

1. Introduction

A financial system is a mechanism to ensure economic growth in the integrated action of different financial institutions. Empirical works (Rioja and Valev 2004; Fase and Abma 2003) also support the increasing role of well-functioning and efficient financial firms in economic flourishing. In response, the financial ecosystem has been transformed more rapidly with the economy's advancement over the past few decades. Banking and non-banking institutions have been an integral part of the financial system and play a key part in supplying the economy with financial services. Capital formations, financial liberalization, the inclusion of unaddressed communities and the widest menu of general services are the prime functions of these institutions. Although non-banks are somewhat different in the scope of their services from traditional banking institutions, they cater to diversified special financial services with a similar outlook on the public. The most lucrative services in the majority of the economy include merchant banking, green finance, Haj financing, syndicated financing and bridge financing. Unlike the bank, non-banking institutions do not rely on savings deposits but rather its loan and investment, mostly covered from other borrowed sources, including equity capital.

Non-banking financial institutions (NBFIs) can play an additional role in financial-system development compared to banks. Firstly, they could balance the maturity mismatch in the system regarding sources and uses of funds (Hossain and Shahiduzzaman 2002). Usually, banks mobilize their received short-term (liquid) deposits to the long-term (highly

illiquid) funding of firms that may jeopardize the financial health and thereby the macroeconomic stability of the country. NBFIs help to correct inefficiencies in the marketplace as a remedy. Secondly, NBFIs provide special attention to the development of the capital market. Their merchant banking and bridge financing enhance the growing needs for equity/securities, which in turn increase the market capitalization and value traded compared to GDP and contributes significantly to enriching the health of the capital market (Vittas 1997). Thirdly, it positively affects price stability through governmental development efforts that are mainly sourced from captive savings, particularly in terms of provident funds and insurance. This fund is a non-inflationary that assists in eliminating stresses on the price of the economy. Finally, speedy growth in NBFIs can also affect growth in jobs, particularly through small- and medium-sized enterprises' (SMEs') expansion. Normally, SMEs have restricted access to bank credit because of strict collateral loan conditions. They also have limited access to the stock market. NBFIs can, on the one hand, relieve the financial constraints of small-sized loans, while on the other hand, help to increase business opportunities with an impact on job growth (Islam and Osman 2011).

In Bangladesh, the NBFI industry has been growing fast and changing the phenomenon of banking dominance. It operates 34 financial institutions in 2020, which counts for nearly half of its total size of 64. Among these NBFIs, two are wholly state-owned, one is a subsidiary of state-owned commercial banks, 15 are local (private), and the other 15 have joint ventures with foreign ownership. From December 2000 onwards, the Bangladesh Bank adopted a semi-annual loan and lease classification and provisioning scheme for NBFIs. Of the 34 financial institutions, 22 have been listed in stock exchanges so far (12 in 2006) to improve financial capacities. The total portfolio size of the NBFIs together stood at BDT670,000 million as of June 2019 (Othman and Owen 2001).

Though the numbers of NBFIs are increasing in number, there was no concomitant growth in the number of depositors in Bangladesh as expected. It is supposed to happen as the economy is growing and do so for the per capita income. Furthermore, some NBFIs are at risk of liquidation (at least one-third) due to their liquidity crunch (The Business Standard 2020). These institutions also have a problem with their sources of money. NBFIs have failed to take tangible measures to attract and satisfy customers by adopting a high-quality service approach focusing on loyal customers' growth. Without delivering satisfactory services to the customers, NBFIs cannot create confidence in the customers.

There is a massive existing literature in various service sectors (Chonsalasin et al. 2021; Slack and Singh 2020; Peitzika et al. 2020; Phan et al. 2021; Shokouhyar et al. 2020; Umoke et al. 2020) including the banking service sector (Pooya et al. 2020; Sardana and Bajpai 2020; Fida et al. 2020; Haron et al. 2020; Khatoon et al. 2020) on service quality and customer satisfaction. Although some studies have been carried out in the Bangladeshi banking sector on the same issue (Jahan et al. 2020; Bashir et al. 2020; Rahman et al. 2020; Rashid et al. 2020), no comprehensive studies on service quality and customer satisfaction for non-banking financial institutions in Bangladesh have been found in the literature. As a result, this study aims to explore the determinants that influence customer satisfaction for the NBFIs in Bangladesh by integrating some new ideas with the existing theories. A modified model of SERVPERF for identifying links between the quality of service and the satisfaction of customers will be proposed in the study. In addition, this study also explores the link between quality of service and consumer satisfaction for the NBFIs in Bangladesh. The present research is supposed to provide a forum to address the quality-of-service problems in Bangladeshi NBFIs.

The following section will discuss the literature review and hypothesis development. The next two sections explain the research methodology and statistical analysis as well as key research results. The final section offers discussions and implications of research findings followed by limitations and suggestions for future studies.

2. Literature Review and Hypothesis Development

2.1. Service Quality

Perceived quality is a general decision or sentiment regarding service, which includes individuals' emotional and relativistic reactions. It is a type of behavior linked to satisfaction, resulting in comparisons between expectations and insights of outcomes (Parasuraman et al. 1991). Some research suggests that quality of service can be regarded as the degree to which the company fulfils consumer requirements or desires (Barbara and Vincent 1990). It is also defined as the general belief that the programs are comparatively inferior or superior to the customer (Zeithaml et al. 1990).

The quality of goods/services is associated with the long-run performance of a company. By enhancing quality, a company expands and gains market share (Buzzel and Gale 1987). Service business requires proper delivery of customers' experience for its development (Ali and Raza 2017). Prioritizing excellence in service could help customers be satisfied and sustained, along with empowerment and service innovation. Yet, service quality is not unidimensional but multidimensional (Amin and Isa 2008) with two underlying aspects: the core part of service and the service process component (Ali and Raza 2017). In particular, responsiveness, empathy, assurance and tangibility are related to service delivery, whereas reliability links, fundamentally, to the outcome of service (Parasuraman et al. 1991). This study assumes that service-quality dimensions are relevant and dynamic to predict customer satisfaction in the NBFi sector.

2.2. Underpinning Models of Service Quality

2.2.1. Gronroos Model

Gronroos (1988) developed a concept of service-quality paradigm, including three aspects of service quality. The first one is technical outcome, which means what customers get from contact with a service company. The second one is practical process, which implies how customers receive technical support, and the third one is the corporate image, which is the company vision perceived by customers. Customers' expectations are informed by their opinions towards the firm and how customers view the firm's services. Therefore, technological quality and process quality construct the image.

2.2.2. Gap Theory of SQ (SERVQUAL)

Based on Gronroos' (1988) disconfirmation model, Parasuraman et al. (1985) proposed a new service-quality assessment model by comparing the perceived and planned service distance. They defined gaps as the differences between customer expectations and management perceptions, including the service expectations-specifications gap, service distribution gap, service information gap and consumer expectation-perception gap. Parasuraman et al. (1988) updated the model, branding it SERVQUAL. This model was updated in 1991 and 1994 but remained the same as the five dimensions initially implied.

SERVQUAL was designed to quantify gaps between client expectations and beliefs in their original model (Rashid et al. 2020; Parasuraman et al. 1991). The model is vital to measure the gaps in customer-centric quality measurement (Parasuraman et al. 2002). The most widely criticized quality of service in academia (Babakus and Boller 1992; Cronin and Taylor 1992; Seth et al. 2005) has yet been received attention due to its ease of understanding and applicability (Schneider and White 2004). The following is the equation used in the model:

$$SQ_i = \sum_{j=1}^n P_{ij} - E_{ij} \quad (1)$$

where SQ_i = perceived service quality of individual 'i', k = a number of service items, P = perception of individual 'i' with respect to the performance of a service firm attribute 'j' and E = service quality expectation for attribute 'j' that is the relevant norm for individual 'i'.

2.2.3. SERVPERF Model

Cronin and Taylor (1992) proposed a refined model in 1992, which sees performance as the only aspect to be assessed for service quality. They concluded that service quality is a customer mindset, and service efficiency (perceived service) is the only indicator of service quality. According to the research examining service quality relationships with customer satisfaction and purchasing intention, they think service quality is a precedent of consumer satisfaction. In this new paradigm, Cronin and Taylor (1992) continued to assess performance (perceived service) with the same measurements as reliability, responsiveness, assurance, tangibility and empathy for calculating service quality instead of "expectation-perception" discrepancy. The following is the equation used in the model:

$$SQ_i = \sum_{j=1}^n P_{ij} \quad (2)$$

where SQ_i = service quality performance of individual 'i', k = a number of attributes/items and P = perception of individual 'i' with respect to the performance of a service firm on attribute 'j'.

In terms of its methodology, the SERVPERF scale is a significant advancement over its predecessor, the SERVQUAL scale (Jain and Gupta 2004). Not only is the scale better because it cuts the number of things that need to be measured by 50%, but it has also been shown to be better than the SERVQUAL scale because it can explain more differences in the overall quality of service measured by a single-item scale (Jain and Gupta 2004). This helps to explain why there has been such a substantial amount of support developed over time in favor of the SERVPERF scale (Hartline and Ferrell 1996; Gotlieb et al. 1994).

2.2.4. CARTER Model

The six-dimensional CARTER model is the extension suggested by SERVQUAL (Parasuraman et al. 1988). Othman and Owen (2001) built a CARTER model to assess service quality against customer loyalty in the Islamic banking industry. The model has six dimensions: reliability, compliance, tangibility, assurance, responsiveness and empathy.

The present study will follow the SERVPERF model due to its suitability in collecting data only based on the performance of services and also its applicability in the financial service sector. This study also includes the accessibility dimension for a better understanding of the service quality and its effect on satisfaction.

2.3. Customer Satisfaction

One of the oldest and most commonly used words in marketing literature is customer satisfaction. Satisfaction is a positive reflection of the customer based on the consumption or use of a product or service (Boonlertvanich 2019). It tests consumer precision and expectation of the product or service consumed and determines whether the product or service output will meet customers' expectations (Ong et al. 2017). If the product or service fails to satisfy the customer's desires or wishes, the customer will remain disappointed, and alternatively, the customer will be pleased and fulfilled (Nguyen et al. 2020). Ultimately, customer satisfaction can help a company reach customer loyalty and goodwill (Anderson and Sullivan 1993).

2.4. Service Quality and Customer Satisfaction

The satisfaction of customers and quality of service are closely connected. Satisfaction is higher when the quality of service is high and vice versa. The level of service quality is the primary gateway to achieving customer satisfaction (Caruana et al. 2000; Devesh 2019). Cronin and Taylor (1992) suggested that customer satisfaction typically emerges before service quality, and quality of service is the only one factor contributing to customer satisfaction. The positive relationship between service quality (SQ) and customer satisfaction (CS) has been tested by several researchers in the service-quality domain, including banks

(Peng and Moghavvemi 2015; Jamal and Naser 2002; Anderson and Sullivan 1993). As a result, the research framework of the present study is shown in Figure 1.

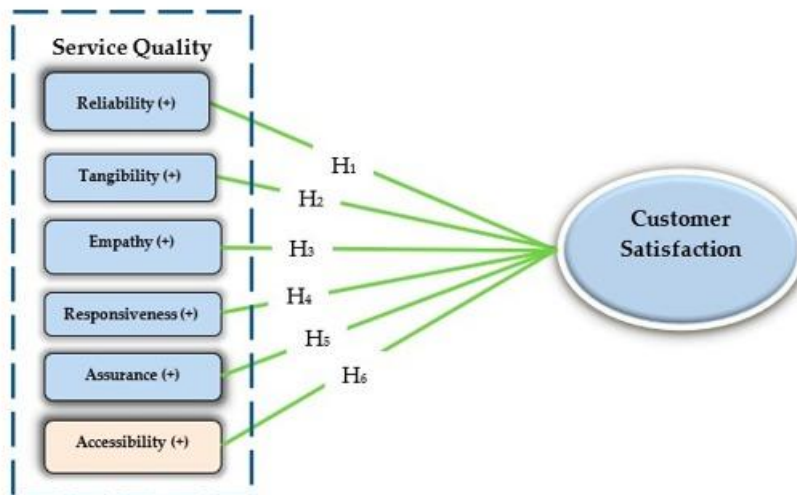


Figure 1. A research framework for service quality and customer satisfaction. Source: Modified from Cronin and Taylor (1992).

Although SERVQUAL and SERVPERF are identical in terms of dimensions and items, there are differences in their application in empirical research. SERVQUAL is an original model which is later adopted for developing SERVPERF. Unlike the SERVQUAL model, the SERVPERF model does not consider the gap identification (expectation–performance gap). It tested the service quality performance only excluding the expectation option in the questionnaire (Jain and Gupta 2004). Thus, the current study only used the performance of service referring to the SERVPERF model.

The ten dimensions, responsiveness, reliability, capacity, accessibility, courtesy, communication, credibility, tangibility, security and customer understanding, were initially used in SERVQUAL and later reduced into five from universal empirical experiments in the SERVPERF model (Parasuraman et al. 1988; Zeithaml et al. 1990). In this research, the accessibility dimension has been taken (Oppewal and Vriens 2000; Kamilia and Jacques 2000) as it seems important in financial service industries, particularly for developing economies like Bangladesh, where hassle-free accessibility to services is a fundamental issue. The adopted model not only follows the initial 22 SERVPERF items (Rasyida et al. 2016), but during the design of the test instrument, items were added and removed, resulting in 31 total items. The reason for experimenting with more items with 22 items is for the new contexts.

In Bangladesh, non-banking institutions are not well flourished compared to the banking streams. Many of the services are restricted to be rendered such as current deposits, FX services, no ATM services etc. In terms of facilities rendered to customers, it is not similar to developed countries and it is even insignificant compared to the banking sector in Bangladesh. Thus, it operates with limited resources. The employees are also underpaid (less skilled) and operate with minimal use of modern equipment. That is why we would like to experiment with new constructs and additional items to fit the situation that would better match to assess the service quality in the NBFIs.

2.5. Hypothesis Development

2.5.1. Reliability

Reliability is regarded as one of the critical variables of customer-satisfaction levels under service-quality dimensions (Zhang et al. 2019). Reliability represents the willingness to deliver the services promised and complements operation accuracy (Devesh 2019). Accuracy and consistency of service delivery are the prime features of any reliable service (Blut 2016). Customers will not be subjected to service standards if they believe that the service is inadequate (Hamzah et al. 2017). As per Peng and Moghavvemi's research (Peng and Moghavvemi 2015), the determining factors for maintaining customers in the banking industry are processing the customer order on time, keeping the customer's financial records secure, supplying reliable financial reports and delivering guaranteed services; these are reliability's basic qualities. The research conducted by Pakurár et al. (2019) established a strong connection between reliability and customer satisfaction in the Jordanian banking sector. Previous studies have demonstrated a positive correlation between dependability and customer satisfaction in the banking industry (Kant and Jaiswal 2017; Krishnamurthy et al. 2010; Peng and Moghavvemi 2015). Nonetheless, Islam et al. (2020) and Fida et al. (2020) found that there was no correlation between reliability and customer satisfaction. In Bangladesh, Khan et al. (2021) explored the positive relationship between the reliability of mobile-banking services and customer satisfaction. According to the above discussion, the following hypothesis is proposed:

H1. Reliability positively affects customer satisfaction in the NBFIs.

2.5.2. Tangibility

Tangible features of services, such as physical equipment, model equipment, dressed workers and aesthetically pleasing materials, can be used to describe the tangibility aspect of service quality (Parasuraman et al. 1985). According to (Gatari 2016), banks' tangible structures include a bank lobby, customer seating arrangement, sitting rooms and buildings. These assets will have an impact on customer satisfaction with the bank's quality of service. Studies have found that tangibility has a positive impact on customer satisfaction in the banking sector (Olorunniwo et al. 2006). It is widely acknowledged that tangibility has a significant effect on customer satisfaction in the banking industry (Kant and Jaiswal 2017). In addition, Krishnamurthy et al. (2010) and Selvakumar (2015) both noted that tangibility has a positive influence on customer satisfaction with banking services. Fida et al. (2020) investigated a significant association between tangibility and customer satisfaction in the Oman banking sector. On the contrary, Abdelhadi (2021) found no significant link between tangibility and customer satisfaction in the Tunisian Islamic banking context. According to the above discussion, the following hypothesis is proposed:

H2. Tangibility positively affects customer satisfaction in the NBFIs.

2.5.3. Empathy

Empathy prevails when banks understand, interact and provide customers with information (Gatari 2016). The SQ's empathy dimension in the marketing of services focuses mainly on factors such as communication, consumer expectations and positive conduct (Ennew et al. 2013). The banking industry's empathy factor is critical to satisfying retail-banking customers (Potluri et al. 2016). Empathy, as described by Murray et al. (2019), is "the capacity to share and respond to another person's mental, emotional, behavioural, and experiential states and circumstances." As a result, empathy is a multidimensional concept that requires observations on an emotive, cognitive and compassionate level (Powell and Roberts 2017). When staff in traditional service settings adopt empathic attitudes toward consumers, it leads to increased levels of customer satisfaction (Markovic et al. 2018). In addition, Lee et al. (2011) came to the conclusion that the empathy shown by employees has a direct influence on the pleasant emotions experienced by customers, and that there is a significant positive link between happy emotions and

satisfaction with the employee relationship. Khan et al. (2021) also found similar results. On this basis, the following hypothesis is proposed:

H3. *Empathy positively affects customer satisfaction in the NBFIs.*

2.5.4. Responsiveness

The responsiveness dimension reflects workers' speed to provide sufficient and timely assistance (Endara et al. 2019). The ability to execute assigned tasks manually and/or electronically on time is called responsiveness (Uddin et al. 2015). Vencataya et al. (2019) validated that responsiveness was an influential factor in forecasting customer satisfaction in Mauritius banking. The Sultanate of Oman has found a good relationship between responsiveness and customer loyalty to Islamic banking services (Fida et al. 2020). It might be argued that the responsiveness of the banking sector has a direct effect on the level of client satisfaction (Kant and Jaiswal 2017; Krishnamurthy et al. 2010; Selvakumar 2015; Khan et al. 2021). Abdelhadi (2021), in his study on Tunisian Islamic banks, found that responsiveness has a positive influence on customer satisfaction. However, Yun and Park (2022), Famiyeh et al. (2018) and Fida et al. (2020) found no significant association between responsiveness and customer satisfaction. Sardana and Bajpai (2020) reported that responsiveness was crucial in meeting customer standards (satisfaction) of e-banking in India. Thus, the following hypothesis is proposed:

H4. *Responsiveness positively affects customer satisfaction in the NBFIs.*

2.5.5. Assurance

Assurance is the expertise, courtesy and capacity of employees to express their trust and confidence (Zeithaml et al. 1990) and is an essential component in the high-risk industry (Andaleeb and Conway 2006). It is also related to how safe the customer is in the banking transactions (Ennew et al. 2013), and it prevails a direct and positive relationship with customer satisfaction in the banking field (Pakurár et al. 2019). Several researchers have concluded that there is a significantly positive relationship between assurance and satisfaction. There is a positive correlation between assurance and the level of satisfaction experienced by the consumer (Kant and Jaiswal 2017; Olorunniwo et al. 2006; Yarimoglu 2014). Fida et al. (2020) also investigated the impact of quality on clients' happiness at four Islamic banks in Oman, and they came to the same conclusion that assurance matters a great deal. Khan et al. (2021) found a similar relationship in the case of the Bangladeshi mobile-banking sector. However, Famiyeh et al. (2018) found no significant relationship between assurance and customer satisfaction in the banking sector in Ghana. Negash (2021) confirmed a positive relationship between assurance and customer satisfaction at the Oromia international Bank in Ethiopia. On this basis, the following hypothesis is proposed:

H5. *Assurance positively affects customer satisfaction in the NBFIs.*

2.5.6. Accessibility

Accessibility refers to the ease with which facilities are obtained and reached promptly. In the case of NBFIs, accessibility denotes the clients having easy entrances, space for moving freely and comfortably, a branch location nearby, suitable transaction times and enough parking lots (Islam et al. 2020). Access to service ensures that the service can be conveniently accessible by telecommunications, that there is less waiting time, flexible operating hours and a suitable venue for the service facility (Yarimoglu 2014). Nazari et al. (2019) observed that convenient Internet banking service connectivity favorably triggers a banking customer's satisfaction. Shayestehfar and Yazdani (2019) also stated in their comparative analysis that accessibility was ranked as the highest measure of banking-service efficiency in the Iranian context. Khamis and AbRashid (2018) suggested that bank customers were attracted and intrigued by those Islamic banks that offer fast and affordable banking services in Tanzania. Kumar et al. (2018)'s research showed that easy service hours and accessible branch locations significantly affected recruiting new clients and

maintaining existing ones. Alkhazaleh and Haddad (2021) found a relationship between the accessibility of fintech service and customer service for the Jordanian Banking sector. However, Islam et al. (2020) found no relationship between access to financial services and customer satisfaction. Based on the above arguments, the following hypothesis is proposed:

H6. *Accessibility positively affects customer satisfaction in the NBFIs.*

3. The Methodology of the Study

3.1. Research Design

This empirical study used a cross-sectional survey method. This indicates that the data collected from each respondent were taken only once, unlike the longitudinal research approach (Dabholkar et al. 2000) or sequential framework (Ashraf et al. 2022). To assess service quality and customer satisfaction, face-to-face and one-to-one interview techniques were used with closed-ended structured questionnaires developed according to the literature in this service-quality domain. We adopted face-to-face interviews as we could help respondents understand questions. The education of respondents is diversified as it also includes people with no education. The face-to-face interview technique suits well in such a phenomenon.

Among the total NBFIs (34) in Bangladesh, the study picked 13 non-banking institutions, representing 38% of the total NBFIs. The participants were selected from three big cities in Bangladesh, including Dhaka, Chittagong and Rajshahi, on the basis of the purposive random-sampling method. The sample frame choosing NBFIs' services was adopted from the NBF branch's availability in all three cities. This means we picked customers from those NBFIs which are only located in the three cities in Bangladesh. This study recruited some university students equipped with interview training to conduct the face-to-face questionnaire survey on customers of the selected NBFIs. During May–June in 2021, a total of 217 respondents were collected. After the screening-out of incomplete responses, 205 samples were chosen for analysis. To verify the required sample size, the G*Power software (Powell and Roberts 2017) was used, which suggests that the minimum sample size is 153 ($f^2 = 0.15$ for effect size, $\alpha = 0.05$ for error type 1 and $\beta = 0.20$ for error type 2) as there are seven constructs in the study. This means that 205 samples were enough for analysis.

3.2. Measurement Instrument

There were two segments in the questionnaire. The first part includes the demographic section where the age, gender, marital status and educational level and occupation were attributed in various scales like dichotomous, ordinal. In the second part, the service quality- and customer satisfaction-related questions were included. These questions, in the second part, were on a Likert scale with five-point, ranging 1 = strongly disagree and 5 = strongly agree. All the questions were closed-ended so the collected data can be analyzed statistically with ease. We also supplied Bengali-translated questions to the respondents who are interested. For such a questionnaire survey, the Bengali version of questions helped them understand the question properly and respond without leaving statements blank. These mixed approaches helped us to obtain sufficient responses.

The construct empathy and reliability (5 items) were sourced from Zia (2020). Out of five items of assurance, four items were adopted from Rasyida et al. (2016) and one is proposed by the authors of this study. Similarly, the construct responsiveness was taken from Zia (2020) (4 items), and one is newly proposed by the authors in this study. Tangibility, which contains 6 items, was adapted from Zia (2020) and Chatzoglou et al. (2014). Six items of customer satisfaction were extracted from Baqué et al. (2021), and five items of accessibility were used from Islam et al. (2020) and Oppewal and Vriens (2000).

4. Results

4.1. Respondents' Profile

The respondents' demographic profile indicates that 85.36% of the respondents were male and 14.64% were female. Out of the total respondents, 42.92% were in the 34–49-years range, 33.17% were 26–33 years range and 70.73% were married. Many respondents were businesspersons (48.78%) and private-service professionals (29.76%). Table 1 also reveals that a significant number of respondents (45.36%) are highly educated (graduates) followed by postgraduates (30.24%).

Table 1. Demographic profile of the respondents ($n = 205$).

Aspects	Classification	Frequency	Percentage
Gender	Male	175	85.36%
	Female	30	14.64%
Age	≤25 years	38	18.54%
	26–33 years	68	33.17%
	34–49 years	88	42.92%
	≥50 years	11	5.36%
Marital status	Married	145	70.73%
	Unmarried	60	29.27%
Education Level	No Education	12	5.85%
	SSC	9	4.39%
	HSC	29	14.14%
	Graduate	93	45.36%
	Postgraduate	62	30.24%
Occupation	Private Service	61	29.76%
	Government service	25	12.19%
	Business	100	48.78%
	Housewife	7	3.41%
	Student/unemployed	13	6.34%

4.2. Assessment of the Measurement Model (Determinants) for Service Quality of NBF

A reflective model was run in two stages for analyzing data using SmartPLS, that is, exploratory and confirmatory analysis (Ringle et al. 2015). In exploratory factor analysis (EFA), the measurement model is set followed by the structural model in the confirmatory factor analysis (CFA) model. PLS-SEM is comparatively superior to CB-SEM in smaller sample sizes, and data normality is not needed (Reinartz et al. 2009; Hui and Wold 1982). Figure 2 shows the measurement model (determinants) of service quality using the SmartPLS 2.0.

The measurement model was tested using both the reliability and validity of the constructs. For indicator reliability (Table 2), the factor loading out of 37 items of the constructs, 26 items are qualified for the constructs based on a thumb value of 0.5 or above (Henseler et al. 2015). In addition, the composite reliability is above the threshold value of 0.70 (Shi et al. 2022), indicating the adequate reliability of the constructs. Cronbach's Alpha represents within the range of 0.797 to 0.896, which is within the standard of 0.5 (Hair et al. 2014). Thus, reliability is achieved in this study.

In terms of validity, the convergent validity indicator, such as average variance extracted (AVE), must also be 0.5 or more (Barclay et al. 1995) and these study results (Table 2) comply with the standards. Similarly, all the measurement-model constructs were found with discriminant validity (Table 3) using the Fornell–Larker criterion as all the square roots of the AVE (off-diagonal values) are higher than the respective correlation values (Fornell and Larcker 1981). Therefore, all the respective constructs in the model are reliable and valid for structural modelling.

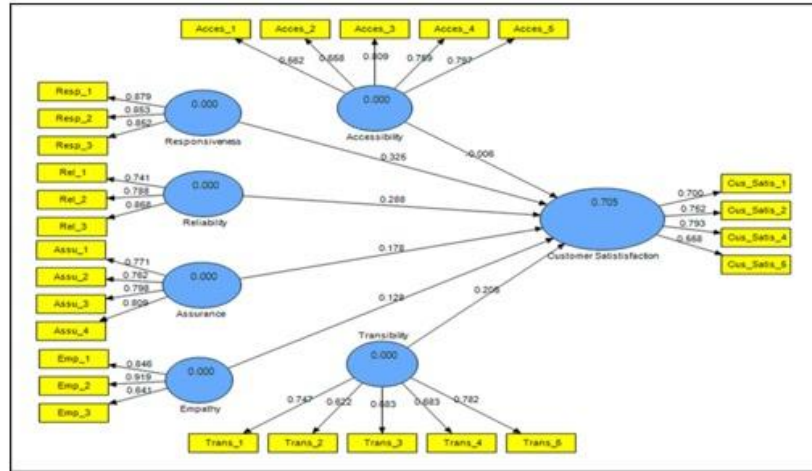


Figure 2. The measurement model (determinants) of service quality. Source: SmartPLS 2.0 outputs.

Table 2. The EFA of service quality and customer satisfaction.

Construct	No. of Items	Indicators	Loadings	Composite Reliability	Average Variance Extracted (AVE)
Accessibility	5	Acces_1 NBFls have enough seats	0.562	0.844	0.520
		Acces_2 Moving inside is easy and comfortable	0.658		
		Acces_3 The location is suitable to access	0.809		
		Acces_4 NBFls have an easy parking area	0.759		
		Acces_5 Office and transaction hours are suitable	0.797		
Assurance	5	Assu_1 NBFls' employees provide trustworthy, consistent and efficient service to clients	0.771	0.866	0.620
		Assu_2 NBFls ensure a complete and safe transaction	0.762		
		Assu_3 NBFls' staff courteously talk with their customers	0.798		
		Assu_4 Staff have sufficient expertise to answer customers' questions	0.809		
		Assu_5 Bank employees' information is clear and comprehensible	0.135 *		
Empathy	5	Emp_1 The employees of NBFls give special attention to the customer	0.846	0.849	0.660
		Emp_2 Staff offer customers guidance and suggestions	0.919		
		Emp_3 Employees understand the clients' needs	0.641		
		Emp_4 NBFls have my best interests at heart	0.267 *		
		Emp_5 NBFls give me individual attention	-0.1 *		
Reliability	5	Rel_1 NBFls are genuine in solving claims	0.741	0.842	0.640
		Rel_2 NBFls complete service at the promised time	0.788		
		Rel_3 Clients' records always come free of errors	0.868		
		Rel_4 The NBFl periodically sends financial records to my current address to inform balance	0.088 *		
		Rel_5 The staff of the NBFl is deeply concerned about the settlement of my bank-related issues	0.12 *		
Responsive-ness	5	Resp_1 Clients are always informed when their service is done spontaneously	0.879	0.896	0.740
		Resp_2 NBFls are always ready to keep requests	0.853		
		Resp_3 Employees serve the client without delay or hesitation	0.852		
		Resp_4 Staff at the bank answer my requests quickly	0.037 *		
		Resp_5 Bank staff adjust any mistakes rapidly	-0.03 *		
Tangibility	6	Trans_1 NBFls have modern equipment	0.747	0.831	0.500
		Trans_2 NBFls' layout is nicely done	0.622		
		Trans_3 Employees are well dressed	0.683		
		Trans_4 NBFls are neat and clean	0.683		
		Trans_5 NBFls' accounting system is good	0.782		
		Trans_6 Hard copies such as forms, monthly reports, flyers and transaction cards are very lucrative	0.032 *		

Table 2. Cont.

Construct	No. of Items	Indicators	Loadings	Composite Reliability	Average Variance Extracted (AVE)
Customer Satisfaction	6	Cus_Satis_1 I'm satisfied with the facilities of the NBFI	0.730	0.797	0.500
		Cus_Satis_2 My NBFI meets my specifications	0.700		
		Cus_Satis_3 Overall, my NBFI provides good value for money	0.437		
		Cus_Satis_4 In comparison with others, my NBFI offers excellent service quality	0.752		
		Cus_Satis_5 Overall, I hold a good impression of my NBFI	0.472		
		Cus_Satis_6 I recommend my friends and relatives to take service from NBFI	0.793		

Threshold point: loadings and AVE > 0.50, CR value > 0.70 and DV = Yes. * Items are removed from the model due to having a lower value than 0.5.

Table 3. Discriminant validity confirmation based on the Fornell-Larcker method (service quality).

	Accessibility	Assurance	Empathy	Reliability	Responsiveness	Customer Satisfaction	Tangibility	Discriminant Validity
Accessibility	0.7240	0	0	0	0	0	0	Yes
Assurance	0.4718	0.7852	0	0	0	0	0	Yes
Empathy	0.6516	0.1913	0.8109	0	0	0	0	Yes
Reliability	0.3742	0.366	0.1880	0.7862	0	0	0	Yes
Responsiveness	0.4745	0.6274	0.1716	<u>0.7122</u>	0.8612	0	0	Yes
Customer Satisfaction	<u>0.7023</u>	0.6066	<u>0.5202</u>	0.2644	0.4357	0.7626	0	Yes
Tangibility	0.6202	<u>0.6302</u>	0.4340	0.2055	<u>0.4540</u>	<u>0.6066</u>	0.7077	Yes

Note: The bold and diagonal values indicate the Fornell-Larcker patterns, and the underlined value denotes the value of the maximum correlation per construct.

4.3. Assessment of the Structural Equation Model for Service Quality of NBFI

The tolerance of the predictor variable, VIF, is expected to be higher than 0, 20 and less than 5, otherwise to be deleted or combined with other variables (Hair et al. 2011). The coefficient of determination appears to be sound for the model as a whole; R^2 values (0.705), evaluate forecasting ability and the effect of a dependent by the independent variable is moderate. According to the standard, the R^2 values of 0.75, 0.50 or 0.20, respectively, for the latent dependent factor (Henseler et al. 2015; Hair et al. 2011) imply substantial, moderate and weak.

As per the bootstrapping results (Table 4), hypotheses H1, H2, H4 and H5 are supported, and H3 and H6 are not supported. It means that there is a direct effect of reliability ($T = 3.4281$, $p = 0.001 < 0.01$), responsiveness ($T = 3.3711$, $p = 0.001 < 0.01$), assurance ($T = 2.084$, $p = 0.040 < 0.05$) and tangibility ($T = 2.1732$, $p = 0.032 < 0.05$) on the customer satisfaction at a significance level of 1% and 5%, respectively. The dimensions, empathy ($T = 1.8352$, $p = 0.069 < 0.10$) and accessibility ($T = 0.0723$, $p = 0.943 < 0.10$) do not have significantly direct influences on CS. The path coefficient value indicates the relationship strength, and it finds that responsiveness (0.3248) has a greater relationship than reliability (0.2879) though they have the same significance value. The other dimensions, assurance (0.1776) and tangibility (0.2054), have relatively moderate relationships with customer satisfaction.

Table 4. Path coefficient and significance level by the bootstrapping test.

	Path Coefficient	T Statistics	Sig. Level	P Values	90% Confidence Interval	Result
H1: Reliability $\rightarrow$ CS	0.2879	3.4281	***	0.001	0.15 0.43	Supported
H2: Tangibility $\rightarrow$ CS	0.2054	2.1732	**	0.032	0.05 0.36	Supported
H3: Empathy $\rightarrow$ CS	0.1285	1.8352	NS	0.069	0.01 0.24	Not Supported
H4: Responsiveness $\rightarrow$ CS	0.3248	3.3711	***	0.001	0.17 0.48	Supported
H5: Assurance $\rightarrow$ CS	0.1776	2.0840	**	0.040	0.04 0.32	Supported
H6: Accessibility $\rightarrow$ CS	~0.0064	0.0723	NS	0.943	~0.15 0.14	Not supported

Note: ** $p < 0.05$, *** $p < 0.01$. CS = Customer Satisfaction.

Depending only on R^2 can also be deceptive as R^2 is tolerant to variable numbers, which increases its value if any insignificant variable adds to any model. We should choose an alternative analysis in the model assortment for many constructs to be bias-free. This

measurement technique comprises an f^2 influence level test. These measures attributed the f^2 effect size test with an independent variable's effect, while the Q^2 effect-size-test technique quantifies predictive relevance.

F^2 values greater than zero and 0.02, 0.15 and 0.35 denote a small, average or extensive exogenous effect on an endogenous variable, accordingly (Cohen 1988), and these standards are similar for the q^2 influence-level test based on the set of rules. In this study, the f^2 and q^2 values suggest specific predictive relevance except for the construct accessibility that is just or below zero, and empathy is also the lowest ($f^2 = 0.027$ and $q^2 = 0$) among the significant constructs. For the constructs fitted in the model, the higher values of tangibility ($f^2 = 0.047$ and $q^2 = 0.006$) and assurance ($f^2 = 0.035$ and $q^2 = 0.001$) justify the previous prediction path coefficients and T statistics (Table 5). Reliability construct is the highest proof of satisfaction among the four constructs with statistical significance.

Table 5. The path coefficient, VIF, R^2 , Q^2 , f^2 and q^2 value of dimensions of service quality.

	Collinearity: VIF (Tolerance)	f^2 Effect Size	q^2 Effect Size
Accessibility	2.551 (0.392)	0.000	−0.001
Assurance	2.153 (0.464)	0.035	0.001
Empathy	1.823 (0.548)	0.027	0.000
Reliability	2.294 (0.436)	0.119	0.020
Responsiveness	3.38 (0.296)	0.092	0.017
Tangibility	2.163 (0.462)	0.047	0.006
Customer Satisfaction	$R^2 = 0.705$, $Q^2 = 0.3233$		

5. Discussion

This study empirically tested the SERVPERF model to integrate an additional dimension in the non-banking service industry. Four dimensions were verified except accessibility and empathy and thus supported the study of Cronin and Taylor (1992). Our research framework may also sum up various informative findings explained below.

Firstly, the findings indicate that reliability affects customer satisfaction positively and significantly (H1). Among the six SQ dimensions for NBFIs, reliability has been found to be the most important predictor of CS. The belief at the bank is that customers will be compassionate and that bank records are well kept. The results show that the clients of Bangladeshi NBFIs are pleased with the dimensions of reliability, including maintaining reliable records and providing promised service on time. These results align with existing works (Haron et al. 2020; Kant and Jaiswal 2017; Peng and Moghavvemi 2015). Parasuraman et al. (1985) concluded that reliability is the client's capacity to deliver services. This signifies that the higher the reliability of NBFIs services for customers, the higher the chances to satisfy them.

Secondly, tangibility has a positive influence on customer satisfaction (H2). The empirical findings confirm that tangibility affects consumer satisfaction positively and substantially. The results also postulated that the most immediate aspect, after the responsive dimension, was tangibility. These results align with prior research (Choudhury 2014; Arasli et al. 2005; Haron et al. 2020; Kant and Jaiswal 2017) and are incompatible with a study (Wang et al. 2004) which indicates that the opposite is valid regarding customer satisfaction. This indicates that customers of Bangladeshi NBFIs are pleased when they find it easy to use the physical appearance of the operation, including employee outfits, smart equipment and related products. Some studies have reported tangibility as the location, facilities, staff and communication aspects (Parasuraman et al. 1991, 1988). This indicates that the greater the physical appearance and employee outfits with smart equipment in providing service to consumers, the greater the propensity to satisfy customers of NBFIs.

Thirdly, the predicted positive relationship between empathy and customer satisfaction (H3) is not supported. That is empathy did not positively influence CS, which is against the results of some past studies (Ross and Venkatesh 2015; Umoke et al. 2020; Slack

and Singh 2020). Proper communication, a strong insight into customer preferences and friendly behavior ensure empathy. This means that customers' empathy of Bangladeshi NBFIs are not satisfied possibly due to branches not being convenient, having unreasonable hours of service and not satisfying their needs. These results are in accordance with past studies (Krishnamurthy et al. 2010; Donthu and Yoo 1998), but against the study of Derksen et al. (2013).

Fourthly, the responsiveness of employees has significant influence on customer satisfaction (H4). This result revealed that responsiveness is the second most influential (after reliability) predictor of CS. The results corroborate that staff response can meet customer satisfaction, similar to earlier research (Baghla and Garai 2016; Collis and Hussey 2013; Fida et al. 2020; Sardana and Bajpai 2020; Vencataya et al. 2019; Parasuraman et al. 1988). Employees must be eager to assist clients. NBFI staff should answer questions and have the faith to alert clients once services are given. Thus, responsiveness is integral to being prepared to offer support and service to the customers because the time customers have to wait for assistance and response is a vital issue for customers. Enhanced promptness and quick customer responses lead to customer satisfaction.

Fifthly, assurance is a key factor in SQ dimensions, which refers to employees' knowledge and gentleness and their capacity to express faith and confidence (Parasuraman et al. 1985). In NBFIs, the assurance dimension had a positive and solid impact on customer satisfaction. Several published works (Munusamy et al. 2010; Donthu and Yoo 1998; Haron et al. 2020) support such results. This research also supports this argument. The concept is that NBFIs concentrate more on assurance in SQ and are therefore more capable of building confidence and loyalty among customers of the non-banking sector in Bangladesh. Customers would presume service operators to display respect and attention to them, and they would thus concentrate more on the assurance provided by the service providers.

Finally, accessibility is not significantly associated with customer satisfaction (H6). Accessibility indicates that customers pursue simple ways to access services, additional reception options and the facility to receive the assistance they requested in the desired location, time and manner. The present study did not strongly support the impact of access on CS in the NBFIs in Bangladesh. The findings are in line with Cronin and Taylor (1992), but are opposite to some studies (Ladhari et al. 2011; Pakurár et al. 2019; Khamis and AbRashid 2018; Nazeri et al. 2019; Shayestehfar and Yazdani 2019). In this way, from the customer's standpoint, the accessibility could be redundancy in NBFIs. The reason could be that consumers are still treating the excellent accessibility facility of NBFIs as basic requirements for the banking sector. The customers' expectations are far more. Moreover, this non-significant result can also be induced by a small area surveyed in metropolitan towns with adequate NBFI outfits and facilities.

6. Conclusions

The study aims to identify the relationship between service-quality dimensions and customer satisfaction for NBFIs in Bangladesh. Employing an extended SERVPERF model, the empirical investigation confirms that the four dimensions, assurance, tangibility, responsiveness and reliability, are significant predictors of customer satisfaction. The other dimensions, accessibility and empathy, did not significantly fit in the Bangladeshi NBFI context. The research results also demonstrate that reliability is the most crucial dimension in the model for NBFIs in Bangladesh. The independent factors of assurance, tangibility, responsiveness and reliability explain 70.5% of the variance in customer satisfaction, validating the model as well-fitted and validated. The following are the implications of the study that could have an impact on the industry, if carefully considered.

6.1. Policy Implications

Firstly, the model's confirmation will help managers understand that service-quality factors associated with NBFIs are different from the traditional banking industry. This

indicates what should be given priority and what should be kept in order to keep customers satisfied. The quality indicators determined in this study are analogous to customer satisfaction and therefore recommend that managers pay equal attention to quality considerations.

Secondly, empathy is the care for customers' feelings that contributes to their bank satisfaction. While technology can provide various ways to improve services in institutions, such as ATM and internet banking, these services are essential for users to understand. The outcomes also show that the participants stress the firm's ability to discuss and communicate its needs. For NBFIs, they also need to be more responsive to customer sentiments and enhance their employee empathy, as personal relationships are relevant for direct transactions. Thus, given previous research findings (Jianu et al. 2015) the idea of sustainable marketing (referring to an eco-friendly way of the financial transaction such as online operations), should be addressed when looking at customer satisfaction. These offerings comply with the tangibility dimension, allow businesses to be precise, be paperless, reduce queues, be useful and operate for longer hours.

Thirdly, an up-gradation program for employees could help to reach its efficient way of delivering services. Given the highly dynamic nature of employee–customer relations, the Bangladeshi non-banking sector can provide service excellence by arranging its employees in a structured and upgraded training program. To recognize the need for customized programs, the training curriculum should also concentrate on staff communication abilities and customer psychology. Policymakers need to reassess their customers' desired level of service quality. This will facilitate non-banking institutions to efficiently and effectively handle their clients.

Fourthly, the study found the highest influence on customer satisfaction by the reliability dimension. This refers to the NBFIs being genuine in solving problems and delivering consistent and accurate services. NBFIs should boost their service reliability to draw the customer's attention.

6.2. Contribution to the Theory

This study extends the literature on CS and SQ. The previous empirical research covers service sectors like consumer goods, higher education, hospitals and the tourism and travel sectors in Bangladesh. Several studies were performed in traditional banks; but NBFIs, in particular, remained untouched. This research expands the current knowledge paradigm by providing evidence-based information on SQ and CS in non-bank institutions in Bangladesh. Although the proposed extension of the SERVPERF model with accessibility was not supported by the findings, this experience can encourage future academics to incorporate new constructs in new contexts. The applicability of a theory across different settings enhances its level of validity. This study validated the existing model in a new context. This can supplement future research by replicating the present study in other contexts.

Additionally, the present study adds to the literature with new findings. For example, while the significant effect of empathy was previously assumed in multiple studies (Slack and Singh 2020; Umoke et al. 2020; Zia 2020), we found an insignificant relationship between empathy and customer satisfaction in the context of NBFIs in a developing economy. Future research can benefit from this illustration as a motivation for more systematic investigations.

6.3. Limitations and Future Direction of the Study

The study is limited in terms of sample size, although it is suitable for PLS-SEM analysis. It is also limited only to metropolitan cities, even though the growth of NBFIs is happening beyond these cities. So, for future research, it could be extended with a greater sample size and sample areas to generalize the result to a greater extent. Future studies could come up with a different data analysis technique for analyzing SEM, such as, they could use the covariance-based SEM (using AMOS) which will provide a more validated result with this model.

This study only portrayed the direct relationship between customer satisfaction and service quality. It lacked the inclusion of indirect relationships, including mediation and

moderation effects on the dependent variable. This creates an opportunity for further advanced research to fill the gap in NBFI settings.

Author Contributions: Conceptualization, C.-K.W., M.M., S.S.A. and I.A.; methodology, C.-K.W., S.S.A. and C.-Y.L.; software, M.M.; validation, C.-K.W., S.S.A., I.A. and Y.-H.H.; resources, I.A. and Y.-H.H.; writing—original draft preparation, C.-K.W., M.M., S.S.A., I.A., C.-Y.L. and Y.-H.H.; writing—review and editing, C.-Y.L. and Y.-H.H.; project administration, S.S.A. All authors have read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Institutional Review Board Statement: Not applicable.

Informed Consent Statement: Informed consent was obtained from all subjects interviewed and involved in this study.

Data Availability Statement: The data that support the findings of this study are available from the corresponding authors upon reasonable request.

Acknowledgments: The authors wish to thank the anonymous reviewers for improving the standard of this article.

Conflicts of Interest: The authors declare no conflict of interest.

References

- Abdelhadi, Abdelhakim. 2021. Patients' Satisfaction on the Waiting Period at the Emergency Units. Comparison Study before and during COVID-19 Pandemic. *Journal of Public Health Research* 10: 1956. [\[CrossRef\]](#)
- Ali, Muhammad, and Syed Ali Raza. 2017. Service Quality Perception and Customer Satisfaction in Islamic Banks of Pakistan: The Modified SERVQUAL Model. *Total Quality Management & Business Excellence* 28: 559–77.
- Alkhazaleh, Ayman Mansour Khalaf, and Hossam Haddad. 2021. How Does the Fintech Services Delivery Affect Customer Satisfaction: A Scenario of Jordanian Banking Sector. *Strategic Change* 30: 405–13. [\[CrossRef\]](#)
- Amin, Muslim, and Zaidi Isa. 2008. An Examination of the Relationship between Service Quality Perception and Customer Satisfaction. *Management* 1: 191–209. [\[CrossRef\]](#)
- Andaleeb, Syed Saad, and Carolyn Conway. 2006. Customer Satisfaction in the Restaurant Industry: An Examination of the Transaction-Specific Model. *Journal of Services Marketing* 20: 3–11. [\[CrossRef\]](#)
- Anderson, Eugene W., and Mary W. Sullivan. 1993. The Antecedents and Consequences of Customer Satisfaction for Firms. *Marketing Science* 12: 125–43. [\[CrossRef\]](#)
- Arasli, Huseyin, Salime Mehtap-Smadi, and Salih Turan Katircioglu. 2005. Customer Service Quality in the Greek Cypriot Banking Industry. *Managing Service Quality: An International Journal* 15: 41–56. [\[CrossRef\]](#)
- Ashraf, Dawood, Mohsin Khawaja, and M Ishaq Bhatti. 2022. Raising Capital amid Economic Policy Uncertainty: An Empirical Investigation. *Financial Innovation* 8: 1–32. [\[CrossRef\]](#)
- Babakus, Emin, and Gregory W. Boller. 1992. An Empirical Assessment of the SERVQUAL Scale. *Journal of Business Research* 24: 253–68. [\[CrossRef\]](#)
- Baghla, Aditi, and Amandeep Garai. 2016. Service Quality in the Retail Banking Sector-A Study of Selected Public and New Indian Private Sector Banks in India. *IJAR* 2: 598–603.
- Baqué, Nils, Alban Ferati, and Rahul Singh. 2021. Customer Satisfaction in the Cooperative Banking Industry: A Quantitative Approach. Available online: <https://www.diva-portal.org/smash/get/diva2:1574507/FULLTEXT01.pdf> (accessed on 3 February 2023).
- Barbara, R Lewis, and W Mitchell Vincent. 1990. Defining and Measuring the Quality of Customer Service. *Marketing Intelligence & Planning* 8: 11–17.
- Barclay, Donald, Clarence Higgings, and Ronald Thompson. 1995. The Partial Least Squares (PLS) Approach to Casual Modeling: Personal Computer Adoption and Use as an Illustration. *Technology Studies* 2: 285–309.
- Bashir, Md Abdul, Mass Hareeza Ali, Lam Mun Wai, Mohammad Imtiaz Hossain, and Md Shumonur Rahaman. 2020. Mediating Effect of Customer Perceived Value on the Relationship between Service Quality and Customer Satisfaction of E-Banking in Bangladesh. *International Journal of Advanced Science and Technology* 29: 3590–606.
- Blut, Markus. 2016. E-Service Quality: Development of a Hierarchical Model. *Journal of Retailing* 92: 500–17. [\[CrossRef\]](#)
- Boonlertvanich, Karin. 2019. Service Quality, Satisfaction, Trust, and Loyalty: The Moderating Role of Main-Bank and Wealth Status. *Marketing* 37: 278–302. [\[CrossRef\]](#)
- Buzzel, Robert D., and Bradley, T. Gale. 1987. *The PIMS Principles*. New York: The Free Press, chp. 6.
- Caruana, Albert, Arthur H. Money, and Pierre R. Berthon. 2000. Service Quality and Satisfaction a, the Moderating Role of Value. *European Journal of Marketing* 34: 1338–53. [\[CrossRef\]](#)
- Chatzoglou, Prodromos, Dimitrios Chatzoudes, Eftichia Vraimaki, and Eleni Leivaditou. 2014. Measuring Citizen Satisfaction Using the SERVQUAL Approach: The Case of the 'Hellenic Post'. *Procedia Economics and Finance* 9: 349–60. [\[CrossRef\]](#)

- Chonsalasin, Dissakoon, Sajjakaj Jomnonkwao, and Vatanavongs Ratanavaraha. 2021. Measurement Model of Passengers' Expectations of Airport Service Quality. *International Journal of Transportation Science and Technology* 10: 342–52. [\[CrossRef\]](#)
- Choudhury, Koushiki. 2014. The Influence of Customer-Perceived Service Quality on Customers' Behavioural Intentions: A Study of Public and Private Sector Banks, Class and Mass Banking and Consumer Policy Implications. *International Review on Public and Nonprofit Marketing* 11: 47–73. [\[CrossRef\]](#)
- Cohen, Jacob. 1988. *Statistical Power Analysis for the Behavioral Sciences*. Cambridge: Academic Press.
- Collis, Jill, and Roger Hussey. 2013. *Business Research: A Practical Guide for Undergraduate and Postgraduate Students*. Macmillan International Higher Education. London: Palgrave Macmillan.
- Cronin, J. Joseph, Jr., and Steven A. Taylor. 1992. Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing* 56: 55–68. [\[CrossRef\]](#)
- Dabholkar, Pratibha A., C. David Shepherd, and Dayle I. Thorpe. 2000. A Comprehensive Framework for Service Quality: An Investigation of Critical Conceptual and Measurement Issues through a Longitudinal Study. *Journal of Retailing* 76: 139–73. [\[CrossRef\]](#)
- Derksen, Frans, Jozien Bensing, and Antoine Lagro-Janssen. 2013. Effectiveness of Empathy in General Practice: A Systematic Review. *British Journal of General Practice* 63: e76–e84. [\[CrossRef\]](#)
- Devesh, Sonal. 2019. Service Quality Dimensions and Customer Satisfaction: Empirical Evidence from Retail Banking Sector in Oman. *Total Quality Management & Business Excellence* 30: 1616–29.
- Donthu, Naveen, and Boonghee Yoo. 1998. Cultural Influences on Service Quality Expectations. *Journal of Service Research* 1: 178–86. [\[CrossRef\]](#)
- Endara, Yousef Mohamed, Asbi B. Ali, and Mohd Shukri Ab Yajid. 2019. The Influence of Culture on Service Quality Leading to Customer Satisfaction and Moderation Role of Type of Bank. *Journal of Islamic Accounting and Business Research* 10: 134–54. [\[CrossRef\]](#)
- Ennew, Christine, Nigel Waite, and Róisín Waite. 2013. *Financial Services Marketing: An International Guide to Principles and Practice*. Abingdon-on-Thames: Routledge.
- Famiyeh, Samuel, Disraeli Asante-Darko, and Amoako Kwarteng. 2018. Service Quality, Customer Satisfaction, and Loyalty in the Banking Sector: The Moderating Role of Organizational Culture. *International Journal of Quality & Reliability Management* 35: 1546–67.
- Fase, Martin MG, and R C N Abma. 2003. Financial Environment and Economic Growth in Selected Asian Countries. *Journal of Asian Economics* 14: 11–21. [\[CrossRef\]](#)
- Fida, Bashir Ahmad, Umar Ahmed, Yousuf Al-Balushi, and Dharmendra Singh. 2020. Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open* 10: 2158244020919517. [\[CrossRef\]](#)
- Fornell, Claes, and David F. Larcker. 1981. Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research* 18: 39–50. [\[CrossRef\]](#)
- Gatari, Eva Nyawira. 2016. Factors Influencing Customer Satisfaction in the Banking Industry in Kenya: A Case Study of Investments and Mortgages (I&M) Bank Ltd. Ph.D. thesis, United States International University Africa, Nairobi, Kenya.
- Gotlieb, Jerry B., Dhruv Grewal, and Stephen W Brown. 1994. Consumer Satisfaction and Perceived Quality: Complementary or Divergent Constructs? *Journal of Applied Psychology* 79: 875. [\[CrossRef\]](#)
- Gronroos, Christian. 1988. Service Quality: The Six Criteria of Good Perceived Service. *Review of Business* 9: 10.
- Hair, Joe F., Christian M. Ringle, and Marko Sarstedt. 2011. PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice* 19: 139–52. [\[CrossRef\]](#)
- Hair, Joseph F., Jr., G. Tomas M. Hult, Christian M. Ringle, and Marko Sarstedt. 2014. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. New York: Sage Publications.
- Hamzah, Zalfa Laili, Siew Peng Lee, and Sedigheh Moghavvemi. 2017. Elucidating Perceived Overall Service Quality in Retail Banking. *International Journal of Bank Marketing* 35: 781–804. [\[CrossRef\]](#)
- Haron, Razali, Noradilah Abdul Subar, and Khairunisah Ibrahim. 2020. Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust. *Islamic Economic Studies* 28: 3–23. [\[CrossRef\]](#)
- Hartline, Michael D., and Orville C. Ferrell. 1996. The Management of Customer-Contact Service Employees: An Empirical Investigation. *Journal of Marketing* 60: 52–70. [\[CrossRef\]](#)
- Henseler, Jörg, Christian M. Ringle, and Marko Sarstedt. 2015. A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling. *Journal of the Academy of Marketing Science* 43: 115–35. [\[CrossRef\]](#)
- Hossain, Monzur, and Md Shahiduzzaman. 2002. Development of Non Bank Financial Institutions to Strengthen the Financial System of Bangladesh. *Quarterly Journal of Bangladesh Institute of Bank Management* 28: 1–21.
- Hui, Baldwin S., and Herman Wold. 1982. Consistency and Consistency at Large of Partial Least Squares Estimates. *Systems under Indirect Observation, Part II* 131: 119–30.
- Islam, Mohd Aminul, and Jamil Bin Osman. 2011. Development Impact of Non-Bank Financial Intermediaries on Economic Growth in Malaysia: An Empirical Investigation. *International Journal of Business and Social Science* 2: 187–98.
- Islam, Rafikul, Selim Ahmed, Mahbubur Rahman, and Ahmed Al Asheq. 2020. Determinants of Service Quality and Its Effect on Customer Satisfaction and Loyalty: An Empirical Study of Private Banking Sector. *The TQM Journal* 33: 1163–82. [\[CrossRef\]](#)

- Jahan, Nasrin, Md Julfikar Ali, and Ahmed Al Asheq. 2020. Examining the Key Determinants of Customer Satisfaction Internet Banking Services in Bangladesh. *Academy of Strategic Management Journal* 19: 1–6.
- Jain, Sanjay K., and Garima Gupta. 2004. Measuring Service Quality: SERVQUAL vs. SERVPERF Scales. *Vikalpa* 29: 25–38. [\[CrossRef\]](#)
- Jamal, Ahmad, and Kamal Naser. 2002. Customer Satisfaction and Retail Banking: An Assessment of Some of the Key Antecedents of Customer Satisfaction in Retail Banking. *International Journal of Bank Marketing* 20: 146–60. [\[CrossRef\]](#)
- Jianu, Ionel, Carmen Turlea, and Ionela Gusatu. 2015. The Reporting and Sustainable Business Marketing. *Sustainability* 8: 23. [\[CrossRef\]](#)
- Kamilla, Bahia, and Nantel Jacques. 2000. A Reliable and Valid Measurement Scale for the Perceived Service Quality of Banks. *The International Journal of Bank Marketing* 18: 84–91.
- Kant, Rishi, and Deepak Jaiswal. 2017. The Impact of Perceived Service Quality Dimensions on Customer Satisfaction: An Empirical Study on Public Sector Banks in India. *International Journal of Bank Marketing* 35: 411–30. [\[CrossRef\]](#)
- Khamis, Fauz Moh, and Rosemaliza AbRashid. 2018. Service Quality and Customer's Satisfaction in Tanzania's Islamic Banks: A Case Study at People's Bank of Zanzibar (PBZ). *Journal of Islamic Marketing* 9: 884–900. [\[CrossRef\]](#)
- Khan, Abdul Gaffar, Reshma Pervin Lima, and Md Shahed Mahmud. 2021. Understanding the Service Quality and Customer Satisfaction of Mobile Banking in Bangladesh: Using a Structural Equation Model. *Global Business Review* 22: 85–100. [\[CrossRef\]](#)
- Khatoun, Sadia, Xu Zhengliang, and Hamid Hussain. 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: 2158244020935887. [\[CrossRef\]](#)
- Krishnamurthy, Ravichandran, B. Tamil Mani, S. Arun Kumar, and Sandhya Prabhakaran. 2010. Influence of Service Quality on Customer Satisfaction Application of Servqual Model. *International Journal of Business and Management* 5: 117. [\[CrossRef\]](#)
- Kumar, Mukesh, K. Sukumaran Sujit, and Vincent Charles. 2018. Deriving Managerial Implications through SERVQUAL Gap Elasticity in UAE Banking. *International Journal of Quality & Reliability Management* 35: 940–64.
- Ladhari, Riadh, Nizar Souiden, and Ines Ladhari. 2011. Determinants of Loyalty and Recommendation: The Role of Perceived Service Quality, Emotional Satisfaction and Image. *Journal of Financial Services Marketing* 16: 111–24. [\[CrossRef\]](#)
- Lee, Sanghyun, Lucette B. Comer, Alan J. Dubinsky, and Kai Schafer. 2011. The Role of Emotion in the Relationship Between Customers and Automobile Salespeople. *Journal of Managerial Issues* 23: 206.
- Markovic, Stefan, Oriol Iglesias, Jatinder Jit Singh, and Vicenta Sierra. 2018. How Does the Perceived Ethicality of Corporate Services Brands Influence Loyalty and Positive Word-of-Mouth? Analyzing the Roles of Empathy, Affective Commitment, and Perceived Quality. *Journal of Business Ethics* 148: 721–40. [\[CrossRef\]](#)
- Munusamy, Jayaraman, Shankar Chelliah, and Hor Wai Mun. 2010. Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia. *International Journal of Innovation, Management and Technology* 1: 398.
- Murray, John, Jonathan Elms, and Mike Curran. 2019. Examining Empathy and Responsiveness in a High-Service Context. *International Journal of Retail & Distribution Management* 47: 1364–78.
- Nazeri, Ali, Rahman Soofifard, Mohsen Ebrahimi, and Ladan Babayof. 2019. The Effect of the Internet Banking Service Quality on Customer Satisfaction (Case Study: Refah Bank in Tehran). *International Journal of Services and Operations Management* 34: 65–80. [\[CrossRef\]](#)
- Negash, Geleta Etana. 2021. Impact of Service Quality Performance on Customer Satisfaction: A Case of Oromia International Bank (OIB), Ambo Branch, West Shoa Zone, Oromia Regional State, Ethiopia. *African Journal of Marketing Management* 13: 12–24.
- Nguyen, Do Thanh, Van Thanh Pham, Dung Manh Tran, and Duyen Bich T. Pham. 2020. Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty. *The Journal of Asian Finance, Economics and Business* 7: 395–405. [\[CrossRef\]](#)
- Olorunniwo, Festus, Maxwell K. Hsu, and Godwin J. Udo. 2006. Service Quality, Customer Satisfaction, and Behavioral Intentions in the Service Factory. *Journal of Services Marketing* 20: 59–72. [\[CrossRef\]](#)
- Ong, Khian Sin, Bang Nguyen, and Sharifah Faridah Syed Alwi. 2017. Consumer-Based Virtual Brand Personality (CBVBP), Customer Satisfaction and Brand Loyalty in the Online Banking Industry. *International Journal of Bank Marketing* 35: 370–90. [\[CrossRef\]](#)
- Oppewal, Harmen, and Marco Vriens. 2000. Measuring Perceived Service Quality Using Integrated Conjoint Experiments. *The International Journal of Bank Marketing* 18: 154–69. [\[CrossRef\]](#)
- Othman, AbdulQawi, and Lynn Owen. 2001. Adopting and Measuring Customer Service Quality (SQ) in Islamic Banks: A Case Study in Kuwait Finance House. *International Journal of Islamic Financial Services* 3: 1–26.
- Pakurár, Miklós, Hossam Haddad, János Nagy, József Popp, and Judit Oláh. 2019. The Service Quality Dimensions That Affect Customer Satisfaction in the Jordanian Banking Sector. *Sustainability* 11: 1113. [\[CrossRef\]](#)
- Parasuraman, Ananthanarayanan, Valarie A. Zeithaml, and Leonard L. Berry. 1988. SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing* 64: 12–40.
- Parasuraman, Ananthanarayanan, Leonard Berry, and Valerie Zeithaml. 2002. Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing* 67: 114.
- Parasuraman, Ananthanarayanan, Valarie A. Zeithaml, and Leonard L. Berry. 1985. A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing* 49: 41–50. [\[CrossRef\]](#)
- Parasuraman, Arun, Leonard L. Berry, and Valarie A. Zeithaml. 1991. Understanding Customer Expectations of Service. *Sloan Management Review* 32: 39–48.

- Peitzika, Eirini, Sofia Chatzi, and Dimitra Kissa. 2020. Service Quality Expectations in the Fitness Center Context: A Validation of the Expectations Component of the SERVQUAL Scale in Greece. *Services Marketing Quarterly* 41: 89–104. [\[CrossRef\]](#)
- Peng, Lee Siew, and Sedigheh Moghavvemi. 2015. The Dimension of Service Quality and Its Impact on Customer Satisfaction, Trust, and Loyalty: A Case of Malaysian Banks. *Asian Journal of Business and Accounting* 8: 91–121.
- Phan, Tien, Vinh Thai, and Thao Vu. 2021. Port Service Quality (PSQ) and Customer Satisfaction: An Exploratory Study of Container Ports in Vietnam. *Maritime Business Review* 6: 72–94. [\[CrossRef\]](#)
- Pooya, Alireza, Mehran Abed Khorasani, and Simin Gholamian Ghoushdi. 2020. Investigating the Effect of Perceived Quality of Self-Service Banking on Customer Satisfaction. *International Journal of Islamic and Middle Eastern Finance and Management* 13: 263–80. [\[CrossRef\]](#)
- Potluri, Rajasekhara Mouly, Srinivas Rao Angati, and M Srinivasa Narayana. 2016. A Structural Compendium on Service Quality and Customer Satisfaction: A Survey of Banks in India. *Journal of Transnational Management* 21: 12–28. [\[CrossRef\]](#)
- Powell, Philip A., and Jennifer Roberts. 2017. Situational Determinants of Cognitive, Affective, and Compassionate Empathy in Naturalistic Digital Interactions. *Computers in Human Behavior* 68: 137–48. [\[CrossRef\]](#)
- Rahman, Md Atikur, Md Julfikar Ali, Zhang Kejing, Rupali Dilip Taru, and Zahidur Rahman Mamoon. 2020. Investigating the Effect of Service Quality on Bank Customers' Satisfaction in Bangladesh. *The Journal of Asian Finance, Economics and Business* 7: 823–29. [\[CrossRef\]](#)
- Rashid, Md Harun Ur, Mohammad Nurunnabi, Mahfuzur Rahman, and Md Abdul Kaium Masud. 2020. Exploring the Relationship between Customer Loyalty and Financial Performance of Banks: Customer Open Innovation Perspective. *Journal of Open Innovation: Technology, Market, and Complexity* 6: 108. [\[CrossRef\]](#)
- Rasyida, Dyah R. M. Mujiya Ulkhaq, Priska R. Setiowati, and Nadia A. Setyorini. 2016. Assessing Service Quality: A Combination of SERVPERF and Importance-Performance Analysis. In *MATEC Web of Conferences, the 3rd International Conference on Industrial Engineering and Applications (ICIEA 2016)*. Les Ulis: EDP Sciences, vol. 68, p. 06003. [\[CrossRef\]](#)
- Reinartz, Werner, Michael Haenlein, and Jörg Henseler. 2009. An Empirical Comparison of the Efficacy of Covariance-Based and Variance-Based SEM. *International Journal of Research in Marketing* 26: 332–44. [\[CrossRef\]](#)
- Ringle, Christian M., Sven Wende, and A. S. Will. 2015. *SmartPLS 2.0 (M3) Beta*. Hamburg: University of Hamburg.
- Rioja, Felix, and Neven Valev. 2004. Finance and the Sources of Growth at Various Stages of Economic Development. *Economic Inquiry* 42: 127–40. [\[CrossRef\]](#)
- Ross, Dhyana Sharon, and Ramesh Venkatesh. 2015. An Empirical Study of the Factors Influencing Quality of Healthcare and Its Effects on Patient Satisfaction. *International Journal of Innovative Research in Science, Engineering and Technology* 4: 54–59.
- Sardana, Shivani, and Venkata N. Bajpai. 2020. E-Banking Service Quality and Customer Satisfaction: An Exploratory Study on India. *International Journal of Services and Operations Management* 35: 223–47. [\[CrossRef\]](#)
- Schneider, Benjamin, and Susan S. White. 2004. *Service Quality: Research Perspectives*. Thousand Oaks: Sage Publication.
- Selvakumar, J. Joshua. 2015. Impact of Service Quality on Customer Satisfaction in Public Sector and Private Sector Banks. *Purushartha: A Journal of Management, Ethics and Spirituality* 8: 1–12.
- Seth, Nitin, Sanjeev Gopalrao Deshmukh, and Prem Vrat. 2005. Service Quality Models: A Review. *International Journal of Quality & Reliability Management* 22: 913–49.
- Shayestehfar, Reza, and Bitia Yazdani. 2019. Bank Service Quality: A Comparison of Service Quality between BSI Branches in Isfahan and Dubai. *The TQM Journal* 31: 28–51. [\[CrossRef\]](#)
- Shi, Yan, Abu Bakkar Siddik, Mohammad Masukujjaman, Guangwen Zheng, Muhammad Hamayun, and Abdullah Mohammed Ibrahim. 2022. The Antecedents of Willingness to Adopt and Pay for the IoT in the Agricultural Industry: An Application of the UTAUT 2 Theory. *Sustainability* 14: 6640. [\[CrossRef\]](#)
- Shokouhyar, Sajjad, Sina Shokouhyar, and Sepehr Safari. 2020. Research on the Influence of After-Sales Service Quality Factors on Customer Satisfaction. *Journal of Retailing and Consumer Services* 56: 102139. [\[CrossRef\]](#)
- Slack, Neale J., and Gurmeet Singh. 2020. The Effect of Service Quality on Customer Satisfaction and Loyalty and the Mediating Role of Customer Satisfaction: Supermarkets in Fiji. *The TQM Journal* 32: 543–58. [\[CrossRef\]](#)
- The Business Standard. 2020. Six More Non-Bank Financial Institutions in Trouble. Available online: <https://tbsnews.net/economy/banking/six-more-non-bank-financial-institutions-trouble> (accessed on 3 February 2023).
- Uddin, K. M. Salah, Nymatul Jannat Nipa, and Mamunur Rashid. 2015. Identification the Factors Influencing Customer Satisfaction on Service Quality in Jamuna Bank. *International Journal of Business and Economic Research* 4: 30–35. [\[CrossRef\]](#)
- Umoke, Maryjoy, Prince Christian Ifeanchor Umoke, Ignatius O. Nwimo, Chioma Adaora Nwalieji, Rosemary N. Onwe, Nwafor Emmanuel Ifeanyi, and Agbaje Samson Olaoluwa. 2020. Patients' Satisfaction with Quality of Care in General Hospitals in Ebonyi State, Nigeria, Using SERVQUAL Theory. *SAGE Open Medicine* 8: 2050312120945129. [\[CrossRef\]](#)
- Vencataya, Lomendra, Sharmila Pudaruth, Roubina Juwaheer, Ganess Dirpal, and Nebeelah Sumodhee. 2019. Assessing the Impact of Service Quality Dimensions on Customer Satisfaction in Commercial Banks of Mauritius. *Studies in Business and Economics* 14: 259–70. [\[CrossRef\]](#)
- Vittas, Dimitri. 1997. *The Role of Non-Bank Financial Intermediaries in Egypt and Other MENA Countries*. Washington, DC: Development Research Group, World Bank. Available online: <https://papers.ssrn.com/sol3/Delivery.cfm/698.pdf?abstractid=620529&mirid=1> (accessed on 3 February 2023).

- Wang, Yonggui, Hing-Po Lo, and Yongheng Yang. 2004. An Integrated Framework for Service Quality, Customer Value, Satisfaction: Evidence from China's Telecommunication Industry. *Information Systems Frontiers* 6: 325–40. [\[CrossRef\]](#)
- Yarimoglu, Emel Kursunluoglu. 2014. A Review on Dimensions of Service Quality Models. *Journal of Marketing Management* 2: 79–93.
- Yun, Jeewoo, and Jungkun Park. 2022. The Effects of Chatbot Service Recovery with Emotion Words on Customer Satisfaction, Repurchase Intention, and Positive Word-of-Mouth. *Frontiers in Psychology* 13: 2912. [\[CrossRef\]](#) [\[PubMed\]](#)
- Zeithaml, Valarie A., Ananthanarayanan Parasuraman, Leonard L. Berry, and Leonard L. Berry. 1990. *Delivering Quality Service: Balancing Customer Perceptions and Expectations*. New York: Simon and Schuster.
- Zhang, Min, Xueping He, Fang Qin, Wenbiao Fu, and Zhen He. 2019. Service Quality Measurement for Omni-Channel Retail: Scale Development and Validation. *Total Quality Management & Business Excellence* 30: S210–S226.
- Zia, Adil. 2020. Discovering the Linear Relationship of Service Quality, Satisfaction, Attitude and Loyalty for Banks in Albaha, Saudi Arabia. *PSU Research Review* 6: 90–104. [\[CrossRef\]](#)

Disclaimer/Publisher's Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of MDPI and/or the editor(s). MDPI and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.