**Customer Service Operations Within Private Commercial Banks Located in Rangpur City of Bangladesh: Have Any Changes Occurred in 4th Generation Banks?**

**ABSTRACT**

This research examines the evolution of customer service operations in private commercial banks, specifically focusing on the 4th generation banks in Rangpur City. Launched in 2013, these banks were designed to invigorate the banking sector; however, they have encountered significant financial hurdles, leading to a critical reassessment of their service strategies. The paper analyzes the differences in customer service practices between 4th generation banks and earlier generations, determining which generation excels in performance. A total of 200 customers participated in this study, with 100 individuals from each generation banks and 20 customers from each bank selected through purposive sampling method. It underscores the importance of regulatory institutions, such as Bangladesh Bank, in preserving financial stability and promoting customer satisfaction. The results indicate that, although overall customer satisfaction is generally positive, there are still areas that require improvement, particularly in meeting customer expectations. Additionally, the study found that 4th generation banks provide a higher level of customer service compared to their predecessors. It further explores the influence of regulatory supervision and initiatives aimed at enhancing banking services, especially in rural and developing areas like Rangpur. The findings contribute to a broader understanding of the ongoing transformations within the banking sector, shedding light on how 4th generation banks are modifying their service models to adapt to evolving market demands and financial challenges while delivering quality service to customers in Rangpur City.

**Keyword:** Customer Service,Commercial Bank, Quality, Benchmark, accessibility.

**INTRODUCTION**

The satisfaction of customers is the core of any successful business. The impact of service quality on customer orientation's role in achieving higher customer satisfaction within the banking industry, as perceived by customers, has not been adequately addressed in marketing literature. Service quality is crucial for the growth and progress of service sector businesses. Previously, quality was only assessed for tangible products due to the limited dominance of the service sector in the economy. Customer service quality plays a vital role in the banking sector, significantly influencing customers' perceptions and overall bank experience. In the modern business environment, banks recognize that providing outstanding customer service is not merely an added advantage but a critical strategic imperative for attracting and retaining clientele **(Kaur & Soch, 2019).** The quality of customer service is a multifaceted concept that includes aspects such as responsiveness, empathy, reliability, assurance, and tangible elements, all of which significantly influence customer satisfaction and loyalty. The banking sector in Bangladesh offers distinctive research setting to explore the specific factors that enhance customer service quality and their subsequent impact on customer satisfaction. By conducting a thorough analysis of these elements, banks can identify areas needing enhancement and develop tailored strategies to improve customer service delivery. As a significant player in Bangladesh's banking sector, the bank faces intense competition from both local and global financial institutions. The banking landscape in Bangladesh is consistently evolving, with new banks emerging regularly. To meet customer needs and foster loyalty, banks must prioritize the development of customer-oriented skills among their employees to cultivate robust relationships with clients. Additionally, considering the year of establishment, the banks in Bangladesh are classified into four generations. Those banks that have received licenses from 2013 to the present are classified as fourth-generation banks. Utilizing advanced technologies, it provides a comprehensive strategy to develop seamless, flexible, and adaptable banking platforms. These banks are characterized by greater technological integration compared to earlier generations. However, do they excel in customer service effectiveness? This research seeks to investigate the customer service offerings of banks in Bangladesh, particularly in the Rangpur region, and conduct a comparative assessment of service quality between 4th generation banks and other generations.

**OBJECTIVES OF THE STUDY**

The objectives of the research are as follows:

* To identify the factors that contribute to customer service in the banking sector.
* To conduct a comparative analysis of the service quality between fourth-generation banks and other generational banks in Bangladesh, determining which institutions offer superior service facilities to their customers.

**RESEARCH GAP**

Research on customer service operations within commercial private banks in Bangladesh is abundant; however, there is a notable lack of focused studies concerning the transformations associated with fourth-generation banks in Rangpur City. The existing literature primarily addresses trends in banking services, advancements in digital banking, and related consumer satisfaction, yet few have critically examined how fourth-generation banks have innovated or altered their service operations compared to previous generations. Additionally, there is a scarcity of empirical data exploring the impact of technological and regulatory changes, along with evolving customer expectations, on service delivery in these new banking institutions. Many studies tend to generalize their findings across Bangladesh, failing to consider the distinct socio-economic and technological context of Rangpur City. This study aims to address this gap by exploring whether and how customer service operations have evolved in fourth-generation banks, focusing on the competitive strategies, consumer-centric innovations, and operational enhancements specific to Rangpur.

**RATIONALE OF THE STUDY**

The banking sector is experiencing substantial changes, particularly with the rise of 4th Generation Banks. While these banks are experiencing growth in prominent urban centers; however, the implications of such progress on smaller cities, like Rangpur, have not been adequately explored. This research intends to analyze the alterations in customer service operations within private commercial banks in Rangpur City, specifically examining the operational shifts prompted by the advent and expansion of 4th Generation Banks. This investigation is essential for understanding technological advancements in banking, evolving customer expectations, competitive positioning, and policy ramifications. In conclusion, this study will delve into the changing dynamics of customer service in private commercial banks in Rangpur City, emphasizing how the emergence of 4th Generation Banks has impacted operational methodologies and customer anticipations. Through this research, it will provide significant insights into the future of banking in smaller urban areas and the overarching transition towards both generation banking in Bangladesh.

**HYPOTHESIS OF THE STUDY**

Let us take null hypothesis (H0) that, there is no significant difference between the superior customer service provided by the Fourth Generation and Other Generation Banks.

**LITERATURE REVIEW**

Anika, Mahia, and Farhad (2023), discussed the essential role of customer service quality in the banking sector, highlighting its substantial effect on customer perceptions and overall experiences with banks. This objective of the study was to explore the influence of customer service quality on customer satisfaction within the context of Bangladeshi banks, addressing existing gaps in the literature regarding this relationship. Utilizing a qualitative research methodology, the study provides an in-depth analysis of the perspectives and experiences of participants. The findings indicate that responsive service, efficient service delivery, and personalized interactions are critical factors that drive customer satisfaction. Additionally, the research emphasizes the significance of effective complaint resolution in enhancing customer satisfaction. This study reinforces the importance of customer service quality in cultivating customer satisfaction and loyalty in the banking industry. By prioritizing high standards of customer service and implementing the recommendations outlined, Bangladeshi banks can improve customer relationships, foster loyalty, and establish themselves as customer-focused organizations in a competitive landscape. The insights gained from this research are valuable for informing the strategic decision-making processes of banks and ensuring their long-term success in delivering exceptional customer experiences.

Anwar, Ali, and Mamoon (2021), highlighted that the success of the banking sector is primarily determined by its customers. The stability and economic growth of a nation are closely linked to the robustness of its banking system. The objectives of the study are to identify the factors influencing customer satisfaction within the Bangladeshi banking sector and emphasizing the importance of service quality. Utilizing a pre-structured questionnaire for data collection, the findings indicate a statistically significant relationship between service quality and customer satisfaction. Furthermore, a positive correlation was observed between various dimensions of service quality and customer satisfaction in this sector. The findings advocate for the Bank Supervisory Authority, the Central Bank of Bangladesh, and bank management to prioritize customer satisfaction initiatives.

Gonu, Agyei, Richard, and Asare-Larbi (2023) revealed a critical oversight in marketing literature regarding the influence of service quality on customer orientation and its effect on customer satisfaction in the banking sector. The objective of the research was to explore whether service quality can impact the relationship between customer orientation and customer satisfaction. Adopting a quantitative research approach with a descriptive survey design, the findings indicate that an increase in service quality leads to higher customer satisfaction, with service quality acting as a partial mediator in the relationship between customer orientation and customer satisfaction. The authors recommend that policymakers create comprehensive strategies and guide commercial bank management in developing customer orientation programs.

Rezina, Nur, Mitu, Ameen, and Mustafi (2018) highlighted the competitive landscape of the rapidly expanding banking sector in Bangladesh, where institutions strive for accelerated growth by enhancing their service quality. Nevertheless, the burgeoning banking industry faces several pressing challenges that require immediate attention, including compliance management, fraud and cybersecurity mitigation, and recruitment strategies. This objective of the study was to evaluate customer perceptions regarding the service quality provided by Conventional Commercial Banks in comparison to Islamic Shariah-compliant Commercial Banks in Bangladesh, utilizing the SERVQUAL framework. The research findings are intended to provide valuable insights for policymakers and regulators within the banking sector, enabling them to understand varying customer perceptions and implement effective strategies to enhance service quality and achieve organizational objectives.

Jaydeb Ray in 2018, emphasizes the crucial role that banks play in the economic development of a nation. A modern banking system is essential for fostering growth in trade and commerce. This research aims to evaluate customer satisfaction levels between public and private sector banks in Dinajpur city, Bangladesh. Data were gathered using a structured questionnaire based on a five-point Likert scale. Findings indicate that customer satisfaction is higher in private banks compared to their public counterparts. The dimensions of service quality, including tangibles, responsiveness, reliability, assurance, and empathy, significantly impact overall customer satisfaction. The insights derived from this study will assist bank managers and stakeholders in evaluating the service quality of banks in Bangladesh and in formulating effective strategies to meet the demands and expectations of their customers in a competitive market.

Rouf, Kamal, and Iqbal (2017) emphasized the importance of service quality in business, as it establishes a vital connection between the organization and its customers. The primary objective of this research was to assess customer perceptions regarding service quality within the Bangladeshi banking sector and to examine how these perceptions relate to various personal characteristics such as gender, age, education, and occupation. The study employs a random sampling survey method for data collection, which is subsequently analyzed using descriptive statistics, one-way ANOVA, t-tests, and f-tests. The key findings reveal that overall customer perception is at a neutral level, with gender, age, and occupation showing statistically significant differences, while education does not. These insights will serve as a valuable reference for policymakers and practitioners aiming to enhance customer satisfaction levels.

Mahonta and Tarannum (2020) emphasized the banking sector as a vital part of financial institutions. The competitive landscape of banking in Bangladesh has evolved significantly over time. This research objective was to pinpoint the factors that influence customer satisfaction across various banks in the northern region. Data collection involved both primary and secondary sources, with a structured questionnaire employing a 5-point Likert scale. The analysis was performed using SPSS software, incorporating statistical techniques such as reliability analysis, frequency distribution, cross-tabulation, multiple regression analysis, hypothesis testing, and factor analysis. The findings highlighted the critical factors affecting customer satisfaction, indicating a strong influence of independent variables on the dependent variable. However, it is essential to recognize that the study's sample size of 200 may not adequately represent the entire banking scenario in Bangladesh. The outcomes of this research will assist bank authorities and stakeholders in understanding customer preferences and in crafting effective policies to enhance satisfaction for current customers while drawing in new clientele.

Karim and Chowdhury (2014), highlighted the essential nature of banks as customer-centric service providers. The survival of a bank in the competitive market is heavily reliant on its customer base. This study aims to explore how service quality affects customer satisfaction within private banks in Bangladesh. It examines five key dimensions of service quality: tangibility, reliability, responsiveness, empathy, and assurance. Data was gathered through a structured questionnaire utilizing a 5-point Likert scale. The findings indicate that all five dimensions significantly and positively impact customer satisfaction, underscoring their importance in the private commercial banking sector in Bangladesh.

Uppal (2011) discussed the radical transformations within the Indian Banking Industry, which have been driven by liberalization and globalization efforts since 1991. Presently, this industry is recognized as one of the largest worldwide, with a marked improvement in customer service efficiency. A survey was conducted in the Amritsar district of Punjab in September 2007. The study's objectives are to: investigate and assess customer service across various banking groups and to address the challenges related to customer service in banks. The research employs the Chi-Square test to evaluate the significance of differences among the various bank groups, and it also calculates the coefficient of contingency to analyze the responses of customers from these groups.

Md. Shelim Miah (2021) discussed the pronounced sensitivity of bank customers in Bangladesh towards service quality. It asserts that service quality is a vital element contributing to customer satisfaction. There is a consistent demonstration of the relationship between customer satisfaction and loyalty, both of which are affected by the quality of service. The main objective of this study is to analyze the structural relationships among the dimensions of service quality, customer satisfaction, and customer loyalty for conventional bank customers in Bangladesh. A survey was conducted involving 13 conventional banks, and the demographic data were processed using SPSS software. The results reveal that all service quality dimensions, namely assurance, reliability, responsiveness, and tangibility, are significant factors influencing customer satisfaction.

Masukujjaman and Afia (2010) highlighted the essential role of a healthy financial sector in fostering a country's economic growth. It posits that the momentum of economic advancement, a balanced capital market, and an efficient transfer of funds between savers and investors cannot be achieved without a robust financial framework. The study primarily objects to evaluate customer satisfaction concerning service quality and to ascertain whether the banking services provided by these institutions are satisfactory to Bangladeshi customers, particularly in the area of general banking. Furthermore, the research empirically explores the determinants of service quality in Bangladesh. A questionnaire was crafted for this investigation, and various statistical methods were utilized to analyze the data collected. The results reveal that the overall service quality in private commercial banks in Bangladesh is moderate, with general banking services rated higher than credit and foreign exchange services, although the latter are still considered acceptable. As a policy recommendation, it is suggested that banks, especially those that are lower ranked, should place greater emphasis on improving their credit and foreign exchange banking services.

Nazrul and Ezaz in 2005, investigated service performance measures that are predominantly internally oriented. These measures assess the current performance of services and ensure they consistently meet the required design specifications. The objective of the study is to identify the factors that affect service quality in banks within Dhaka City, Bangladesh. It examines the relationships between clients' age, educational level, profession, duration of service engagement, and the types of services accessed, alongside various service quality factors. The findings indicate that the foremost service quality factor for banks is the personal attention given to clients, followed by the accuracy of records, transaction safety, and the physical facilities provided by the bank. Additionally, the study reveals a notable disparity between the expected and perceived service quality in public versus private banks.

Hoque and Raihan in 2012, relied entirely on primary data. This data, which reflects opinions on the factors that contribute to job satisfaction, their significance, and their effects, was collected through a structured questionnaire, utilizing both direct interviews and observational methods. The study's primary objective was to critically analyze the job satisfaction of executives at both senior and junior levels within the selected banks. It specifically examined the determinants of job satisfaction, the measurement of job satisfaction levels, and the evaluation of these levels. As a result, it is crucial for the respective bank authorities to focus on improving the determinants of job satisfaction, as these factors play a vital role in enhancing overall job satisfaction.

Kanojia and Yadav (2012) asserted that a customer who is both highly satisfied and delighted constitutes an essential non-financial asset for banks in the current era of information technology. The attributes of courtesy, accuracy, and speed are regarded as critical determinants for banking success. The study draws upon the responses of 100 customers from Punjab National Bank in the Meerut district of Uttar Pradesh, where the survey was carried out.

Salma and Shahneaz (2013) discussed the evolving landscape of banking, where institutions have come to understand that the expenses related to acquiring new customers are significantly higher than those for retaining current ones. As a result, there is an increased focus on customer satisfaction. Modern customers demand high-quality services and products with minimal delays, which has led to a preference for banks that leverage technology effectively. This paper seeks to compare customer satisfaction levels between public and private sector banks. The study was conducted in five cities and employed a questionnaire method, with a sample of 500 customers selected through convenient sampling techniques. Statistical tests were applied at both 5% and 1% significance levels, utilizing various statistical methodologies. The results reveal that a majority of customers prefer private sector banks, which prioritize relationship management and possess more advanced infrastructure than public sector banks.

Abraham and Sasidharan's research article, the performance of a banking business is influenced by its ability to service its target audience. Banking service providers must always improve the quality of their offerings in order to thrive in this competitive industry and keep clients happy. Consumer contentment is a term often used in the business and commerce sectors that refers to more than simply a satisfied customer. This study will look at customer satisfaction in commercial banks in Kerala's Idukki district. The approach of multistage random sampling was used. The study's findings show that consumers are satisfied with how commercial banks operate in Idukki district.

Ariful, Siddiqui, and Rayhan (2014), aimed to assess how well private commercial banks (PCBs) have adjusted to their current circumstances. Following the nationalization and reforms of banks after independence in 1971, with a few exceptions for foreign banks, PCBs entered the banking sector in 1982. Their intention was to improve both the performance of nationalized commercial banks (NCBs) and the overall condition of the banking industry. The article aimed to measure the growth of PCBs over time. We have evaluated the expansion of PCB branches, their ability to mobilize deposits, and the quality of credit deployment to assess their growth. The paper also examines the non-performing loan (NPL) problems faced by banks and how much PCBs have managed to restore their NPL status. What measures should be implemented next to address this issue? Consequently, to address their shortcomings, PCBs should focus on their entire concentration.

**RESEARCH METHODS**

**Study Design**

The research is founded on a survey executed in Rangpur city, utilizing both primary and secondary data sources. Primary data were gathered through questionnaires and direct personal engagement, while secondary data were acquired from various books, magazines, periodicals, and online resources. The study is quantitative based research where the data is being utilized through different statistical measures. Moreover, a comparative analysis of the data has been conducted.

**Measures**

A service quality model known as SERVQUAL has been employed in the questionnaire to evaluate the service quality of banks. SERVQUAL is a recognized framework utilized for the assessment and measurement of service quality across various industries and contexts. The SERVQUAL-based questionnaire encompasses five essential dimensions: tangibility, reliability, responsiveness, assurance, and empathy, with each dimension comprising its own specific attributes.

* **Tangibility:** This dimension pertains to the physical attributes of the service environment, including facilities, equipment, and the appearance of staff. It evaluates the concrete elements that customers can observe, touch, or experience.
* **Reliability:** This aspect refers to the capacity to deliver the promised service consistently and accurately. It encompasses the commitment to fulfilling promises, delivering services as agreed, and maintaining dependable performance.
* **Responsiveness:** This dimension reflects the readiness to assist customers and provide timely service. It evaluates how effectively a service provider addresses the needs and concerns of customers.
* **Assurance:** This aspect involves the expertise and politeness of employees, as well as their ability to instill trust and confidence in customers. It emphasizes the importance of employee knowledge and courtesy in fostering a sense of reliability.
* **Empathy:** This dimension highlights the personalized attention and care that the organization extends to its customers. It signifies the degree of consideration and individualized service provided to meet customer needs.

*(****Source:*** *L. Berry. 1985)*

**Sampling and Data Collection**

Examining every individual in the population is impossible due to the substantial time and resources it would necessitate. Consequently, the research project will adopt a suitable sampling method to ensure representation of the population. A simple random sampling technique, has been implemented to select private commercial banks from both the fourth generation and other generations. Data collection was conducted from five (5) fourth generation banks *(Meghna Bank PLC, Modhumoti Bank Ltd., NRB Bank Limited, NRB Commercial Bank Limited and South Bangla Agriculture and Commercial Bank Limited)* and five (5) banks from other generations *{(Arab Bangladesh Bank Limited (1st Gen.), First Security Islami Bank Limited (2nd Gen.), Export Import Bank of Bangladesh Limited (2nd Gen.), Dutch-Bangla Bank (3rd Gen.) and Bank Asia Limited (3rd Gen.)}* in Rangpur city.

The selected banks have approximately large amount customers in Rangpur, it is not feasible to collect data from every customer. Therefore, research have utilized purposive sampling method, opting to collect data from different banks. A total of 200 customers were to be selected for the sample, comprising 100 customers from fourth-generation banks and 100 from other generation banks. This selection was to be conducted purposively, with 20 customers chosen from each bank through personal visits to the respective institutions.

**Data Analysis**

The researcher will employ both descriptive (frequency distribution, mean scores and standard deviation) and inferential statistics (e.g., Pearson's correlation, Reliability test and other analysis tools), to draw conclusions. The satisfaction level will be measured using a Likert scale (strongly disagree to strongly agree). Data is calculated using the following method:

The standard weighted average is determined by the formula: "(Strongly agree + Agree + Average + Disagree + Strongly disagree)" divided by "Number of points." Thus, the standard weighted average is calculated as follows: (5 + 4 + 3 + 2 + 1) / 5 = 15 / 5 = 3. From this calculation, a standard value of 3 has been established. If the value of the standard weighted average exceeds 3, it indicates a satisfactory level, whereas a value below 3 signifies a dissatisfactory level. The score obtained is calculated as follows: (Score for Each Level × Number of Respondents). The average is then derived by dividing the score obtained by the sample size.

Additionally, the gathered data will be examined using the IBM Statistical Package for Social Sciences (SPSS) version 23 for further analysis.

**RESULT ANALYSIS AND INTERPRETATION**

**Age of the Respondents**

As indicated in the table-1, the age distribution of respondents from fourth generation banks shows that 2% are between the ages of 18 and 25, 20% are aged 25 to 30, 50% fall within the 30 to 40 age range, 16% are between 40 and 50, and 12% are 50 years or older. In comparison, the respondents from other generation banks demonstrate that 6% are aged 18 to 25, 28% are between 25 and 30, 38% are in the 30 to 40 age group, 10% are aged 40 to 50, and 18% are 50 years and above.

**Table-1:** Age Distribution of Respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| 18-25 | 2 | 2.0 | 6 | 6.0 |
| 25-30 | 20 | 20.0 | 28 | 28.0 |
| 30-40 | 50 | 50.0 | 38 | 38.0 |
| 40-50 | 16 | 16.0 | 10 | 10.0 |
| 50 and above | 12 | 12.0 | 18 | 18.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Gender of the Respondents**

The data presented in the table-2 indicates that among the total respondents, 78% are male while 22% are female, representing both generation banks.

**Table-2:** Gender distribution of respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Male | 78 | 78.0 | 78 | 78.0 |
| Female | 22 | 22.0 | 22 | 22.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Marital Status of the Respondents**

As indicated in the table-3, the demographic distribution of respondents from fourth generation banks shows that 80% are married and 20% are unmarried. In comparison, the respondents from other generation banks demonstrate that 78% are married, 22% are unmarried.

**Table-3:** Marital status of respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Married | 80 | 80.0 | 78 | 78.0 |
| Unmarried | 20 | 20.0 | 22 | 22.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Educational Qualification of the Respondents**

According to the table-4, the demographic profile of respondents affiliated with fourth generation banks indicates that there are no individuals with primary education, 2% have SSC qualifications, 24% are HSC educated, 44% are graduates, and 30% hold postgraduate degrees. Conversely, the demographic data for respondents from other generation banks reveals that 4% are primary educated, 12% have SSC qualifications, 20% are HSC educated, 44% are graduates, and 20% possess postgraduate degrees.

**Table-4:** Educational Qualification of respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Primary | 0 | 0.0 | 4 | 4.0 |
| SSC | 2 | 2.0 | 12 | 12.0 |
| HSC | 24 | 24.0 | 20 | 20.0 |
| Graduate | 44 | 44.0 | 44 | 44.0 |
| Post Graduate | 30 | 30.0 | 20 | 20.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Account Tenure**

The data presented in the table-5 reveals that among respondents from fourth generation banks, 46% of accounts are under 5 years old, 50% fall within the 5 to 10-year range, and 4% are over 10 years old. In contrast, respondents from other generation banks indicate that 38% of accounts are less than 5 years old, 46% are between 5 and 10 years old, and 16% exceed 10 years in age.

**Table-5:** Account Tenure of respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Less than 5 Years | 46 | 46.0 | 38 | 38.0 |
| 5 to 10 Years | 50 | 50.0 | 46 | 46.0 |
| 10 and above | 4 | 4.0 | 16 | 16.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Bank Account Types**

The table-6 illustrates that the demographic composition of respondents from fourth generation banks consists of 66% savings accounts, 24% current accounts, and 10% FDR accounts. In comparison, the demographic data for respondents from other generation banks reveals that 64% are savings account holders, 24% are current account holders, and 12% have FDR accounts.

**Table-6:** Bank Account types of respondents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Fourth Gen.** | | **Others Gen.** | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Savings | 66 | 66.0 | 64 | 64.0 |
| Current | 24 | 24.0 | 24 | 24.0 |
| FDR | 10 | 10.0 | 12 | 12.0 |
| **Total** | **100** | **100.0** | **100** | **100.0** |

**Comparison of Weighted Average Ratings**

The data presented in Table-7 indicates that the weighted average for each factor exceeds 3, with the exception of the factor concerning 'Appearing too busy to address client requests.' This suggests that a majority of respondents concur that the customer service provided by Fourth Generation banks, as well as other generations, is generally satisfactory. However, it is noteworthy that the service quality of Fourth Generation banks is superior to that of Other Generation banks.

**Table-7:** Weighted Average Ratings of Various Factors for Fourth Generation Banks and Other Generation Banks

|  |  |  |
| --- | --- | --- |
| **Weighted Average** | | |
| **Factor** | **Fourth Generation Banks** | **Other Generation Banks** |
| Relevant information center | 4.24 | 3.52 |
| Physical facilities visual alignment | 4.66 | 4.30 |
| Significant accessible facilities | 4.32 | 3.92 |
| Utilizing modern equipment | 4.44 | 3.70 |
| Knowledge to performing jobs | 4.24 | 3.86 |
| Appearance of the bank staff match the nature of the services | 4.22 | 3.48 |
| Proper deposit facilities | 4.32 | 3.94 |
| Appropriate collections arrangement | 4.30 | 3.72 |
| Appropriate response during services | 4.16 | 3.46 |
| Accurate service completion times | 4.00 | 3.54 |
| Accurate maintenance of loans and returns record | 4.22 | 3.74 |
| Error-free records | 4.08 | 3.56 |
| ATMs operating properly | 4.22 | 3.36 |
| Delivering services within promised time | 4.08 | 3.46 |
| Effectively functioning website | 3.88 | 3.24 |
| Accommodating operating hours | 4.00 | 3.64 |
| Respond in emergency situations | 4.14 | 3.18 |
| Banker dressed appropriately | 4.50 | 4.30 |
| Recognizing particular needs of their clients | 4.20 | 3.58 |
| Personal attention to clients | 4.22 | 3.34 |
| Consistently willing to assist clients | 4.10 | 3.50 |
| Security during the transactions with bank employees | 4.10 | 3.60 |
| Behavior of employee’s promoting confidence | 4.12 | 3.60 |
| Sincere interest in finding solutions of client’s problem | 4.18 | 3.24 |
| Genuine concerned about the best interests of clients | 3.90 | 3.48 |
| Appearing too busy to address client requests | 2.02 | 2.26 |
| Polite and respectful towards clients | 4.66 | 4.00 |

**Reliability Test Results**

The data presented in the Table-8 and Table-10 indicates that a reliability level of 0.520 is appropriate for the datasets pertaining to other generation banks utilized in this study. The Cronbach's Alpha value recorded is 0.541, which is near the established benchmark. Conversely, a reliability level of 0.462 is deemed suitable for the datasets associated with fourth-generation banks, with a Cronbach's Alpha of 0.502, also close to the benchmark. All variable values in both tables meet or exceed the standard thresholds; however, the values for fourth-generation banks are positioned more favorably in relation to their respective standards. The scales applied in this research demonstrate a high degree of consistency and reliability, making them suitable for future research.

**Others Generation Banks**

**Reliability Statistics**

**Table-8:** Value of Cronbach's Alpha for other generation banks

|  |  |  |
| --- | --- | --- |
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .541 | .520 | 27 |

**Summary Item Statistics**

**Table-9:** Summary of the Statistical Items of other generation banks

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Mean | Minimum | Maximum | Range | Variance | N of Items |
| Item Means | 4.130 | 2.020 | 4.660 | 2.640 | .214 | 27 |
| Item Variances | .449 | .202 | .713 | .511 | .019 | 27 |
| Inter-Item Covariances | .019 | -.182 | .287 | .469 | .005 | 27 |
| Inter-Item Correlations | .039 | -.359 | .575 | .934 | .023 | 27 |

**Fourth Generation Banks**

**Reliability Statistics**

**Table-10:** Value of Cronbach's Alpha for fourth generation banks

|  |  |  |
| --- | --- | --- |
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .502 | .462 | 27 |

**Summary Item Statistics**

**Table-11:** Summary of the Statistical Items of fourth generation banks

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Mean | Minimum | Maximum | Range | Variance | N of Items |
| Item Means | 3.575 | 2.260 | 4.300 | 2.040 | .150 | 27 |
| Item Variances | .568 | .317 | 1.442 | 1.125 | .060 | 27 |
| Inter-Item Covariances | .020 | -.236 | .640 | .876 | .011 | 27 |
| Inter-Item Correlations | .031 | -.369 | .604 | .973 | .030 | 27 |

**Outcomes of Hypothesis Testing**

For **n=200** and **m= 2**, with a 1% significance level: **df1** = 1 (numerator), **df2** = 198 (denominator). The critical F-value at the 1% significance level is approximately **6.635**. Most of the observed F-values are above 6.635, with the exception of ‘Appearing too busy to address client requests.’ Therefore, the null hypothesis is rejected. So, there is a significant difference between the superior customer service provided by the Fourth Generation and Other Generation Banks.

**Table-12:** F-test Outcomes

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | Sum of Squares | df | Mean Square | F | Sig. |
| Relevant information center | Between Groups | 25.920 | 1 | 25.920 | 61.685 | .000 |
| Within Groups | 83.200 | 198 | .420 |  |  |
| Total | 109.120 | 199 |  |  |  |
| Physical facilities visual alignment | Between Groups | 6.480 | 1 | 6.480 | 21.585 | .000 |
| Within Groups | 59.440 | 198 | .300 |  |  |
| Total | 65.920 | 199 |  |  |  |
| Significant accessible facilities | Between Groups | 8.000 | 1 | 8.000 | 27.731 | .000 |
| Within Groups | 57.120 | 198 | .288 |  |  |
| Total | 65.120 | 199 |  |  |  |
| Utilizing modern equipment | Between Groups | 27.380 | 1 | 27.380 | 87.950 | .000 |
| Within Groups | 61.640 | 198 | .311 |  |  |
| Total | 89.020 | 199 |  |  |  |
| Knowledge to performing jobs | Between Groups | 7.220 | 1 | 7.220 | 15.163 | .000 |
| Within Groups | 94.280 | 198 | .476 |  |  |
| Total | 101.500 | 199 |  |  |  |
| Appearance of the bank staff match the nature of the services | Between Groups | 27.380 | 1 | 27.380 | 41.663 | .000 |
| Within Groups | 130.120 | 198 | .657 |  |  |
| Total | 157.500 | 199 |  |  |  |
| Proper deposit facilities | Between Groups | 7.220 | 1 | 7.220 | 17.141 | .000 |
| Within Groups | 83.400 | 198 | .421 |  |  |
| Total | 90.620 | 199 |  |  |  |
| Appropriate collections arrangement | Between Groups | 16.820 | 1 | 16.820 | 34.277 | .000 |
| Within Groups | 97.160 | 198 | .491 |  |  |
| Total | 113.980 | 199 |  |  |  |
| Appropriate response during services | Between Groups | 11.520 | 1 | 11.520 | 28.370 | .000 |
| Within Groups | 80.400 | 198 | .406 |  |  |
| Total | 91.920 | 199 |  |  |  |
| Accurate service completion times | Between Groups | 24.500 | 1 | 24.500 | 56.224 | .000 |
| Within Groups | 86.280 | 198 | .436 |  |  |
| Total | 110.780 | 199 |  |  |  |
| Accurate maintenance of loans and returns record | Between Groups | 10.580 | 1 | 10.580 | 15.309 | .000 |
| Within Groups | 136.840 | 198 | .691 |  |  |
| Total | 147.420 | 199 |  |  |  |
| Error-free records | Between Groups | 13.520 | 1 | 13.520 | 24.787 | .000 |
| Within Groups | 108.000 | 198 | .545 |  |  |
| Total | 121.520 | 199 |  |  |  |
| ATMs operating properly | Between Groups | 36.980 | 1 | 36.980 | 83.016 | .000 |
| Within Groups | 88.200 | 198 | .445 |  |  |
| Total | 125.180 | 199 |  |  |  |
| Delivering services within promised time | Between Groups | 19.220 | 1 | 19.220 | 27.941 | .000 |
| Within Groups | 136.200 | 198 | .688 |  |  |
| Total | 155.420 | 199 |  |  |  |
| Effectively functioning website | Between Groups | 20.480 | 1 | 20.480 | 41.891 | .000 |
| Within Groups | 96.800 | 198 | .489 |  |  |
| Total | 117.280 | 199 |  |  |  |
| Accommodating operating hours | Between Groups | 6.480 | 1 | 6.480 | 12.452 | .001 |
| Within Groups | 103.040 | 198 | .520 |  |  |
| Total | 109.520 | 199 |  |  |  |
| Respond in emergency situations | Between Groups | 46.080 | 1 | 46.080 | 47.819 | .000 |
| Within Groups | 190.800 | 198 | .964 |  |  |
| Total | 236.880 | 199 |  |  |  |
| Banker dressed appropriately | Between Groups | 2.000 | 1 | 2.000 | 4.829 | .029 |
| Within Groups | 82.000 | 198 | .414 |  |  |
| Total | 84.000 | 199 |  |  |  |
| Recognizing particular needs of their clients | Between Groups | 19.220 | 1 | 19.220 | 45.111 | .000 |
| Within Groups | 84.360 | 198 | .426 |  |  |
| Total | 103.580 | 199 |  |  |  |
| Personal attention to clients | Between Groups | 38.720 | 1 | 38.720 | 80.194 | .000 |
| Within Groups | 95.600 | 198 | .483 |  |  |
| Total | 134.320 | 199 |  |  |  |
| Consistently willing to assist clients | Between Groups | 18.000 | 1 | 18.000 | 31.263 | .000 |
| Within Groups | 114.000 | 198 | .576 |  |  |
| Total | 132.000 | 199 |  |  |  |
| Security during the transactions with bank employees | Between Groups | 12.500 | 1 | 12.500 | 25.515 | .000 |
| Within Groups | 97.000 | 198 | .490 |  |  |
| Total | 109.500 | 199 |  |  |  |
| Behavior of employee’s promoting confidence | Between Groups | 13.520 | 1 | 13.520 | 19.320 | .000 |
| Within Groups | 138.560 | 198 | .700 |  |  |
| Total | 152.080 | 199 |  |  |  |
| Sincere interest in finding solutions of client’s problem | Between Groups | 44.180 | 1 | 44.180 | 94.061 | .000 |
| Within Groups | 93.000 | 198 | .470 |  |  |
| Total | 137.180 | 199 |  |  |  |
| Genuine concerned about the best interests of clients | Between Groups | 8.820 | 1 | 8.820 | 26.476 | .000 |
| Within Groups | 65.960 | 198 | .333 |  |  |
| Total | 74.780 | 199 |  |  |  |
| Appearing too busy to address client requests | Between Groups | 2.880 | 1 | 2.880 | 4.281 | .040 |
| Within Groups | 133.200 | 198 | .673 |  |  |
| Total | 136.080 | 199 |  |  |  |
| Polite and respectful towards clients | Between Groups | 21.780 | 1 | 21.780 | 35.221 | .000 |
| Within Groups | 122.440 | 198 | .618 |  |  |
| Total | 144.220 | 199 |  |  |  |

**DISCUSSIONS**

The majority of participants in this study are aged between 30 and 40 from both generational banks **(Table-1).** The Study indicates that 78% of the respondents are male, while 22% are female **(Table-2).** That means male respondents are more active in this research. A significant portion of the participants in this study is married **(Table-3).** The respondents have received formal education, with many being honors graduates **(Table-4).** Most participants have had their accounts for over 5 years, with several from other generational banks having accounts for more than 10 years **(Table-5).** The accounts of both generation banks are primarily consisted of savings accounts, though there are also some current and fixed deposit accounts **(Table-6).** The weighted average ratings for each factor are regarded as satisfactory, exceeding a score of 3, except for the indicator regarding being too busy to respond to client requests. The satisfaction level of the fourth generation is higher compared to the other generational banks **(Table-7).** For the reliability analysis (Cronbach's Alpha), fourth generation banks scored 50.2% **(Table-10),** while other generational banks achieved 54.1% **(Table-8),** both surpassing the accepted threshold. The results of hypothesis testing, indicate a notable difference in the superior customer service offered by Fourth Generation Banks compared to Other Generational Banks. **(Table-12).** Additionally, employees of fourth generation banks demonstrate better behavior than those in other generational banks and the supply of the fund is more precise in fourth generation banks in Rangpur City compared to other generational banks.

**CONCLUSION**

The evolution of customer service operations in private commercial banks situated in Rangpur City, particularly among the 4th generation banks, has been remarkable. These banks, distinguished by their use of state-of-the-art technology and digital banking solutions, have fundamentally altered the customer service paradigm by delivering more efficient, accessible, and customized services. They have embraced a variety of technological innovations, including mobile banking applications, online banking platforms, and automated customer service systems, which have streamlined the banking experience for their clients. Moreover, a strong emphasis on customer-centric methodologies has led to enhanced support services, improved accessibility, and quicker transaction processing. The transition from traditional in-branch services to digital-first platforms has allowed customers to engage with banking services at their convenience, catering to the rising demand for speed and accessibility. In conclusion, the integration of contemporary technology in 4th generation banks has significantly advanced customer service operations, making them more agile, efficient, and user-friendly compared to previous banking generations in Rangpur City. These advancements are consistent with global banking trends, and the ongoing shift towards digital banking services is expected to further enrich the customer experience in the future.

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