The Impact of Service Quality Dimensions on Customer Satisfaction: A Field Study of Arab Bank in Irbid City, Jordan

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Abstract
Service-offering channels in the banking system has emerged on the scene with a wide variety of forms such as internet banking, automated teller machine (ATM), telephone banking and banks . Mature competition and global financial systems have been forced to investigate the significance of customer satisfaction.Therefore, the research should shed light on the changing status of the banking system and financial market dynamics. This study has used the model of service quality (Parasuraman et al., 1988) with five dimensions to evaluate its effect on the customer satisfaction among Arab bank customers in the city of Irbid. The results indicate that the higher the service quality, the more the costumer's satisfaction. The Dimensions of service quality plays an important role in this equation. These dimensions are tangibility, responsiveness reliability, empathy, and security. Finally, the findings indicate that these five factors have positively affected the customer satisfaction. This research also shows that the service quality is an appropriate tool to measure the quality of service in the banking sector in the Arab bank. Therefore, the banking sector practitioners regard this instrument a very important tool to evaluate, support, and improve the quality of their services.
Keywords: Service quality, Customer satisfaction, Banking industry, Jordan

1. Introduction

Service companies regard service quality an important tool to maintain their competitive advantage in the marketplace. Due to the fact that financial services such as banks' competition vary in the market using differentiated products, these services are regarded as a basically competitive tool (Logasvathi, & Haitham 2015). In other words, a banking sector can attract customers by providing high quality services. Therefore, structural adjustment has led to banks that are able to carry out various activities which in turn, allow them to be more competitive even against non-bank financial institutions (Angur et al., 1999). In addition, Banks play a significant and vital role in financial development and economic growth in Jordan. Efficient banking system greatly influences the growth of the Jordanian economy in different sectors. Furthermore, practitioners in the banking sector face many complex challenges in the global market. It is important for banks to better understand the changing customer requirements and adopt the latest information technology system to compete more effectively with global organizations (Lau et al., 2013). Moreover, service sector such as banks have the responsibility to provide the best services to their customers in order to have sustainable competitive advantages. Due to the critical quality of service to business, it is difficult for service providers to measure the quality of services. The difficulty of measuring the service quality stems from its intangibility, diversity, and the difficulty of separation (Saghier, & Nathan, 2013). In this vision, the service requires an independent framework for explaining and measuring quality. Among the key frameworks, service quality model developed by (Parasuraman et al., 1985, 1988) is the most popular model and is widely used to measure the quality of service in the service industry. Moreover, the research of service quality, and customer satisfaction issues have dominated the service literature, but no new researches on retail banking setting have been performed to investigate the impact of the performance of service attributes on customer satisfaction in an integrated model. Furthermore, no new researches have included decision-making factors such as the tangible quality of service product and the quality of service environment. These factors play a vital role in the service environment, especially in the environment of the bank, because they become a sign of quality to the customer. (Herington, & Wearen, 2009). Based on this literature review, it can be concluded the need to investigate and assess the effect of tangiblity, reliability, responsiveness, empathy, and security on customer satisfaction. This research heavily depends on previous research recommendations detailed by Simpson (2006), Ashour, (2006), Liniere (2013), and Ismail (2009). Finally, the significance of service quality and customer satisfaction appear justified for survival services companies, including banking companies; several empirical researches in various industrial sectors such as banking services, hotels, insurance; long distance call companies, and other financial companies was performed to determine the factors that determine the quality of service. More specifically, this study is limited to service quality practices in Arab bank. The Bank has branches in almost all the regions of Jordan. This research however focuses on the four branches of Arab Bank located in the city of Irbid. Furthermore, this

research attempts to identify the relationship between service quality perception and customer's satisfaction in Arab bank in Irbid city by adapting and modifying SERVQUAL and CARTER scales (Parasuraman et al., 1988).

2. Problem statement

Although studies on the quality of banking services based on customer perceptions have been extensively investigated, no recent researches have been performed to investigate the impacts of the dimensions of service quality on customer satisfaction in the integrated model (Kheng et al., 2010). Furthermore, improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, the client will use a variety of dimensions / attributes that are important to customers to identify the quality of service through the customer satisfaction. These service dimensions/attributes play a significant role within service mesurment, since they serve as indicators of service quality and customer's satisfaction (Crane and Clark, 1988). As described before, service quality was found to influence the customer satisfaction. This study attempts to investigate the impact of service dimensions/attributes on perceive service quality and customer satisfaction based on the following question:

Q1. Is there any relationship between tangibility, reliability, responsiveness, empathy, security, and customer satisfaction with services provided by the Arab Bank?

3. Significance of Study

This research identifies the important quality dimensions to Arab Bank to enable the bank to develop strategies and improve the quality of service delivery. This will improve the competitive position of the Bank in the banking industry and ensure the survival of the bank, especially in an era of intense competition. Through measuring the level of customer satisfaction; Arab Bank can develop a customer-centric approach to deal with customer service, avoid the tendency of existing customers, and switch to a competing bank. Furthermore, the research will serve as a guide for Arab Bank to develop policies that will improve overall service delivery, particularly in areas where the gap between expectation and perception so wide to improve customer satisfaction. Arab Bank would provide comparative advantages to become the most preferred bank in the banking sector. In accordance with good services, banks and companies alike can benchmark Arab Bank policies and strategies for improving the quality of their programmer which leads to an overall increase in the banking sector and may translate to other sectors of the economy.

4. Literature Review

Successful business companies must obtain new and existing customers to be capable of obtaining the products and services provided rather than switch to competitors. Quality of service is considered a critical success factor for banks to differentiate from competitors. Several researches have been performed to determine the factors of service quality. For instance, studies have discovered that service quality can lead to customer satisfaction (Kheng et al., 2010; Muslim, &Isa, 2005). Customer satisfaction will tend to repurchase from the same service provider (Eshghi et al., 2008); in turn, company revenue will increase in the long run. Variations in service performance may provide opportunities to service quality, and customer satisfaction. Therefore, the relationships between these two aspects can provide bankers with insights into both tangible and intangible service development, particularly to develop a competitive edge in the Jordanian banking industry. The present study uses the SERVQUAL scale to measure customer satisfaction in the banking industry (Parasuraman et al., 1988).

4.1. Service quality

Today, with increased competition, service quality has become a popular area for academic studies and has been recognized as a competitive advantage and supportive relationship with satisfied customers (Zeithmal, 2000). Also, quality of service has become an important tool in the service industry. According to Saghier, and Nathan (2013), service quality is an important concept in the service industry and is more important for financial service providers who have difficulty in showing their customers product differentiation. Moreover, several studies have been pursuing quality of service, and a number of theories and models have been developed to address this issue and highlight the importance of implementation and different dimensions. Furthermore, there are numerous definitions and measures of service quality, but there is no consensus on a single definition. Quality of service has been defined as an overall evaluation done by the customer service (Eshghi et al, 2008), while other researchers have defined the customer service as the extent to which services meet customers' needs or expectations. In addition, quality of service is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of the performance of the service (Parasuraman et al., 1994). The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform (Chidambaram, & Ramachandvan, 2012). More specifically, In order to develop a marketing strategy, services- marketing individuals, particularly bank marketers, need to understand the

attributes of the services used by customers in choosing a bank. For example, users will use the name of the bank, the reliability of the bank, bank guarantees, bank and physical facilities in selecting the bank services. If marketers can understand the attributes used to assess the service, they will be better able to manage and influence the assessment and perception of customer presentations (Toelle, 2006). Quality of service is likely observed to play an important role in the high involvement industries such as banking services. Banks have traditionally placed a high value on customer relationships with both commercial and retail customers. In the last fifteen years, the nature of customer relationships in retail banking in Jordan has particularly changed since the advent of automated teller machines. Five dimensions of SERVQUAL have been developed for the service sector: tangibility, reliability, responsiveness, empathy and security (Ananth et al., 2011). Tangibility represents physical facilities, equipment and appearance staff. Examples of factors are significantly associated with banks including comfortable shop design, up-to-date equipment for customer use, and adequate staffing to provide service .These aspects are important for banks because there are a lot of face-to-face relationship between customers and employees. Therefore, maintaining a professional environment and convenient stores can improve customer satisfaction.

4.2. Service quality Model

Most of the researchers have recognized and used the service quality measuring model in a variety of industries such as the service quality model improved by Parasuraman et al (1988). The service quality model of Parasuraman et al. (1988) suggested a five dimensional structure of perceived service quality tangibles, reliability, responsiveness, empathy and security as the instruments for measuring the service quality (Parasuramanet el al., 1988; Zeithamlet el al., 1990).

4.2.1. Tangibles as a SERVQUAL dimension

The tangibles involve the firms' representatives, physical facilities, materials, and equipment as well as communication materials. Furthermore, Physical environmental conditions appeared as a clear evidence of the care and attention paid for the details offered by the service provider (Fitzsimmons & Fitzsimmons, 2001). Davis et al. (2003) summarize tangibles like the physical confirmation of the service. More specifically, Parasuraman et al. (1985) define the tangibility appearance of physical facilities, equipment, personnel, and written materials. Finally, in the present research, tangibles are the facilities and the banking services offered by the providers of the Arab bank headquarters as perceived by the specific Arab banking customers. Such tangibles are measured using 4 items of the tangible dimension of the *22-item SERVQUAL*

4.2.2. Reliability as a SER VQUAL dimension

Reliability depends on handling customer service issues, performs the services right the first time; offers services on time, and maintain a record of error-free. Moreover, they define reliability as the most significant factor in conventional service (Parasuraman et al., 1988). Reliability also consists of the right order fulfillment; accurate records; accurate quote; right in the bill; Results are more accurate than commissions; keep the promise of service. He also mentions that reliability is the most significant factor in banking services (Yang et al., 2004). More specifically, in a study by Parasuraman et al. (1985), SERVQUAL was applied to gather data in four different companies, including banks, credit card companies, the company's maintenance services, and long-distance phone company. He found high reliability in all four of these companies, with the possible exception of some of the values associated with significant dimensions (Parasuraman et al., 1985, p. 24). Finally, reliability is defined as the "ability to perform the promised service dependably and accurately" (Parasuraman et al., 1988, p. 23). In this research, reliability is the ability of banking service providers at a specific Arab bank to execute the promised service as perceived by the specific Arab bank headquarters' banking customers. This is measured using 5items of the reliability dimension of the 22-item SERVQUAL

4.2.3. Responsiveness as a SERVQUAL dimension

Responsiveness is defined as "the willingness to help customers and provide prompt service"(Parasuraman et al., 1988). Furthermore, Johnston (1997) defines responsiveness such as speed and timeliness of service delivery. This consists of processing speed and service capabilities to respond promptly to customer service requests, and wait a short and queuing time. More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman et al., 1985). It also contains understanding the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Kumar et al., 2009). Finally, in this research, responsiveness is the readiness of banking service providers at a specific Arab bank headquarters to provide punctual services as perceived by a specific Arab bank headquarters' banking customers. This is measured using 4 items of the responsiveness dimension of the 22-item SERVQUAL

4.2.4. Empathy as a SERVQUAL dimension

Parasuraman et al. (1985) defined empathy as a caring and individual attention that the firm provides to its clients. It contains giving individual attention to employees who understand the needs of their customers and customer facilities during business hours. Furthermore, Ananth et al. (2011) demonstrates empathy in their

research of private sector banks, provide individual attention and easy operation time; give personal attention, and understand the specific needs of customers. Fitzsimmons and Fitzsimmons (2001) suggest that empathy contains approachability, sensitivity, and efforts to understand customer needs. Also, Johnston (1997) defined empathy as the ability to make customers feel welcome, especially by staff contacts. Additionally, the SERVQUAL model indicates that satisfaction is related to the size and direction of disconfirmation of a person''s experience when he/she faces his/her initial expectations (Churchill & Surprenant, 1982; Parasuraman, Zeithaml& Berry, 1985; Smith & Houston, 1982). This study uses 4 items of the empathy dimension of the 22-item SERVQUAL.

4.2.5. Security as a SERVQUAL dimension

Security refers to the safety and security of customer transactions with the Arab bank including a privacy policy. Dabholkar (1996) recommended adding the security dimension to future service quality research. Security is ensued when the service becomes safe, and the customer information gets protection (Parasuraman et al., 2005; Zeithamlet al., 2002).

4.3 Customer Satisfaction

The literature shows that customer satisfaction is important to get long-term business success (Zeithami et al., 1996). To protect market share / profit, organizations need to overcome competitors through offering high quality products or services to ensure customer satisfaction (Tsoukatos & Rand, 2006). Furthermore, Oliver (1980) indicates that customer satisfaction requires full meeting customer expectations of products and services. When performance matches or exceeds customer expectations for service, they are satisfied. If not, they are not satisfied (Munusamy, 2006). Moreover, several studies generally define customer satisfaction and dissatisfaction as the customer's judgments concerning a business's success or failure in meeting expectations (Chidambaram, & Ramachandran, 2012, Kheng et al., 2010). When expectations are met, satisfaction results and unmet expectations lead to dissatisfaction (Oliver, 1980). Lau, and Cheung (2013) indicate that the attitude of customer satisfaction resulting from what customers believe should happen (anticipation) compared with the situation when what they believe is not the case (perceived performance). In addition; satisfaction strengthens quality perception and leads repeat purchases. More specifically, in the banking industry, a main element of customer satisfaction is the nature of the relationship among customers and suppliers of products and services. Therefore, both product and service quality usually are observed as an important condition and valuable factor for retaining customer satisfaction (Muslim & Isa, 2005). It is true that the delivery of high quality services to the company customers offers an opportunity to differentiate them in the competitive market (Karatepe *et al.,* 2005). Additionally, Zaim, Bayyurt, and Zaim (2010) found that tangibility, reliability and empathy are significant for customer satisfaction, but Mengi (2009) indicated that responsiveness and assurance are more significant. Additionally, Siddiqi (2010) examined the applicability of service quality of retail banking industry in Bangladesh and found that the quality service is positively correlated with customer satisfaction where empathy had the highest positive correlation with customer satisfaction followed by assurance and tangibility. On the other hand, Lo, Osman, Ramayah and Rahim (2010) found that empathy and assurance had the highest influence on customer satisfaction in the Malaysian retail banking industry. Arasli, Smadi and Katircioglu (2005) found that reliability had the highest impact on customer satisfaction. Finally, a number of studies have identified the dimensions of service quality as the antecedents of customer satisfaction (Lau et al., 2013, Saghier, & Nathan, 2013). Relatively few studies have investigated service quality in the retail banking sector in Jordan. Also, Bank administrators recognize the significance of customer satisfaction and have developed a strategy to improve the quality of service satisfaction and loyalty (Awan et al., 2011). Customer places on services significantly affect satisfaction, and customer satisfaction is a result of loyalty (Awan et al., 2011)

4.4 Theoretical Framework

Most studies confirm that there is a relationship between service quality and customer satisfaction. For instance, Parasuraman et al. (1988) and Caruana (2002) found a positive relationship between service quality and customer satisfaction. Likewise, Linier, (2013) also found that perceived service quality influences customer satisfaction. Similarly, Nathan, and Elsaghier, (2012) assured that service quality has a positive effect on customer satisfaction which means that the higher quality of service attracts more customers who have bought back the desire and intention to recommend. Finally, this theoretical framework guiding the evaluation is depicted in figure 1 below, adapted from Parasuraman et al. (1994) and Caruana (2002). Also, this study will investigate five variables of service quality namely: tangibles, reliability, responsiveness, empathy, security and customer satisfaction. Based on the foregoing, the following framework was developed.

FigureL1
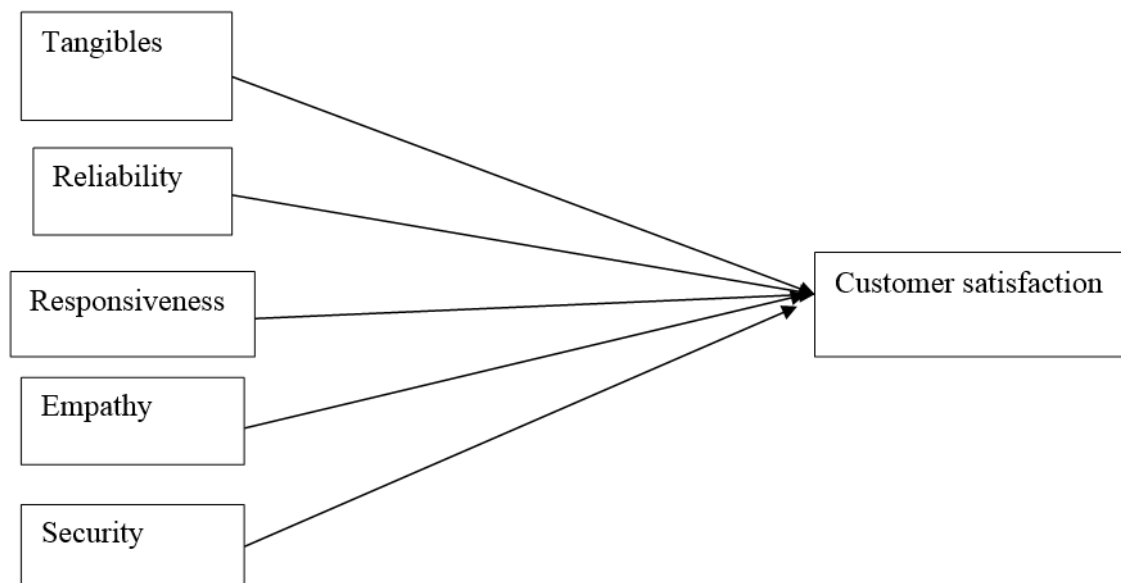
5. Methodology

The objective of this study is to present the research methodology that addresses the hypothesis and study questions about service quality emphasizing the dimension of tangibles, reliability, responsiveness, empathy, security and customer satisfaction in specific Arab bank headquarters in Irbid city, Jordan. Research questions and hypotheses emerge from the gap in the literature. The significance of service quality in customer's retention in the service industry included in this study is a description of the sampling size, research design, and data collection procedures, and methods of data analysis. This research concludes with an assessment of the research methods that were used in this study. Additionally, the methodology used in obtaining information on customer satisfaction in banking through a survey performed on a sample of the general user population. The questionnaire has been adopted from questions of previous studies. It measures the quality of services by implementing the five dimensions "SERVQUAL" instrument: each dimension is followed by questions. The 5-point Likert -scale is used for all responses   with (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree).   The questionnaire was designed and distributed to the respondents at random targets. Respondents were targeted public on legal age to hold a Savings Account Current and / or in any bank in Jordan. Furthermore, the population of this study includes all the individual customers of the four branches from Arab bank currently operating in irbid city. Also, in an attempt to attain increase representativeness, data for this study used random sample of bank customers in the irbid city. Hence, this study used simple random sampling. Finally, convenience sampling technique was applied according to selected 400 respondents that participated in the study. In the process of data collection, researchers obtained data using primary design data. In this study, researchers used questionnaires as a medium for collecting data. There are thirty questions answered by all respondents. The questionnaire is divided into three sections. Part one consists of questions about your demographic profile where part two consists of questions about the service quality. The third part includes questions about customer satisfaction. In order to assess the effectiveness of this study, the researcher uses the questionnaire as a primary resource. In this research the researcher will examine how the independent variables affect the dependent variable. Hence, the dependent variable is customer satisfaction, and the independent variables are Service Quality. This research has applied quantitative research approach, SPSS version 19 was used to ensure that the relevant issues are investigated in a comprehensive method. Multiple regression analysis was used to test and evaluate the hypothesis in the study framework.

5.1. Research Design

To create a design for the study, one should take into account whether the model and the corresponding measures give the subject matter of the investigation. The focus of this study is the relationship between dimensions of service quality and customer satisfaction.

An operational model of service quality in retail banking environment and customer satisfaction is showed in Figure 1. The aim of this study model is to present the testable effects in the research that compromise perceived service quality and customer satisfaction which can be most appropriately evaluated using scaled, self-report attitudinal measures. Therefore, this research will use primary data to be collected from retail banking customers in the city of Irbid, and field-study design will be used as the basic data gathering methods.

5.2. Data Analysis

Before reporting the results, it is significant to understand the procedures used to assess the data collected and ensure the reliability and validity to analyze the findings. Furthermore, the study contains the use of SPSS version 19 for performed data analysis.

The analysis contains five service quality dimensions within Arab bank (independent variables): tangibles, reliability, responsiveness, empathy, and security. The study contains one dependent variable: customer satisfaction.

5.3. Results and Implications

5.3. 1. Scale Reliabilities

Focus reliability in the study is the accuracy and precision of research methods and design (Cooper & Schindler, 2008). The Research is gets reliable when the results would be the same if the replica is under the same conditions (Neuman, 2006). Furthermore, Cronbach alpha coefficient was applied to evaluate the consistency of intraitem scale.

The coefficient is a value between 0 (very low) and 1 (very high) showing internal consistency of items in a scale to measure latent variables. According to Creswell (2008) regarding as a Cronbach's alpha of .60 or higher to be acceptable, the overall scale in the research was thus reliable, with a Cronbach's alpha coefficient of .825 indicating that the survey items fit together. The Cronbach's alpha coefficients for the research variables ranged between.75 and .82. These show that all factors have acceptable internal consistency.

Table 1

Reliability Analysis

Factors	Number of items	Cronbach's Alpha
Customer satisfaction	5	.8253
Tangibles	4	.8157
Reliability	5	.7993
Responsiveness	4	.7818
Empathy	4	.7633
Security	5	.7545

5.3.2. Multiple Regressions

With reference to the theoretical framework presented in Figure 1, SERVQUAL relations, and customer satisfaction was assessed by multiple analyses. The findings are summarized in Table 2, All the five dimensions of SERVQUAL are significant with customer satisfaction at the level $p < .05$. Furthermore, multiple regressions identify the relative contribution of each variable and determine the best predictor variables among a set of variables .The results in Table 2 demonstrate that all variables contributed significantly to the customer satisfaction. Reliability has the highest contribution to customer loyalty among the independents variables (B = .314). Other variables were also significantly and positively found to contribute to customer loyalty, arranged in descending order: responsiveness, empathy, security, tangibles.

Table 2: Results of Multiple Regressions between Tangibles, Reliability, Responsiveness, Empathy, Security and Customer satisfaction

Unstandardized coefficient				
Model	B	Std. error	t	Sig.
(Constant)	.457			
Tangibles	.130	.o37	3.570	.000
Reliability	.314	.035	9.042	.000
Responsiveness	.178	.028	6.150	.000
Empathy	.158	.029	5.535	
Security	.138	.028	4.754	.000

R = .798

Adjusted R Square = .634

R Square = .637

Sig = 0.00

Note. Dependent variable: Customer satisfaction

5.3.3. Hypothesis Test

A set of hypotheses have been tested to answer the research questions based on the research problem and objectives. Furthermore, the hypothesis is a guide to the stud method. Each involves a prediction that the data may or may not support. Also, Two-sided statistical tests were conducted at alpha level of 5% whether to reject or accept the hypothesis. Representing the null hypothesis H0 and Ha represents an alternative hypothesis. Additionally, there are five hypotheses addressed the study's research question. The hypotheses address each

service quality dimension: tangibles, reliability, responsiveness, empathy, security, and customer satisfaction. The hypotheses were as follows.

H.1. There is a statistically significant difference at the level of ($\alpha \leq 0.05$) between tangibles and customers satisfaction with services provided by the Arab Bank

H.2. There is a statistically significant difference at the level of ($\alpha \leq 0.05$) between reliability and customer satisfaction with services provided by the Arab Bank

H.3. There is a statistically significant difference at the level of ($\alpha \leq 0.05$) between responsiveness and customer satisfaction with services provided by the Arab Bank

H. 4. There is a statistically significant difference at the level of ($\alpha \leq 0.05$) between empathy and customer satisfaction with services provided by the Arab Bank

H. 5. There is a statistically significant difference at the level of ($\alpha \leq 0.05$) between security and customer satisfaction with services provided by the Arab Bank

5.3.4. Correlation of Analysis

Inferential statistical analysis aims at providing evidence to accept or reject the hypothesis (Vogt, 2007). The current research tests the null hypothesis of association between the independent variables and the dependent variable. Furthermore, the correlation coefficient was used to describe and quantify the relationship between two variables. Pearson correlations were applied to the examination of the study's hypotheses.

Table 3 demonstrates the Pearson's correlation coefficients between the study variables. However, they found a statistically significant correlation ($p < .001$; two-tailed) with positive linear association among the five independent variables.

Table 3

Pearson Correlations For Independent Variables and Dependent Variable

	Customer satisfaction	Tangibles	Reliability	Responsiveness	Empathy	Security
Customer satisfaction	1					
Tangibles	.770(**)	1				
Reliability	.651(**)	.553 (**)	1			
Responsiveness	.661(**)	.621(**)	.651(**)	1		
Empathy	.613(**)	.642(**)	.630(**)	.533(**)	1	
Security	.702(**)	.721(**)	.617(**)	.622(**)	.711(**)	1

** Correlation is significant at the 0.01 level (2-tailed)

5.3.5. DISCUSSION

This research demonstrated the interrelationships among service quality and customer satisfaction in the retail banking sector in Jordan. Furthermore, there are five SERVQUAL dimensions confirming significant relationships with customer satisfaction. This study also shows that SERVQUAL is the appropriate tool to measure the quality of retail banking services in Jordan. So, bank managers can use this tool to evaluate the quality of bank services in Jordan and even can use it in other Middle-East countries. Quality of service should be focused to maintain and improve customer satisfaction. Among the five dimensions of SERVQUAL, tangibility, reliability, responsiveness, empathy, and security found a significant predictor of customer satisfaction. This implies that these five dimensions are most significant to the customers of the Arab bank in Jordan. The research comes up with the result that the Customer Satisfaction in the Jordanian banking services is significantly affected by Tangibility, Reliability, Responsiveness, Empathy, and security. It also demonstrates that customers perception is the highest in the reliability area where this finding indicates consistency with Parasuraman et al. (1985, 1988) and Saghier,and Nathan, (2013). The findings also indicate that tangibility has a positive influence on customer satisfaction. This can be explicated by customer significance of tangible variables in terms of physical facilities, equipment and staff performance. Customers can evaluate bank facilities, design, sufficiency, vision equipment, and the appearance of workers in the bank. The findings demonstrate that reliability, responsiveness, empathy, and security have a significant influence on customer satisfaction. The ending results support a prior study by Kheng et al., (2010), and Murugiah, and Akgam, (2015). Furthermore, the findings show that there is a significant relationship between empathy and customer satisfaction, so customers prefer to get bank services face-to-face. Finally, the Results are important to allow bank managers to better understand customer perceptions of the quality of banking services and how to improve their satisfaction with respect to aspects of quality of service. Due to the increasing competition in the banking, customer service is an important part of bank managers who need to rethink how to improve customer satisfaction on service quality.

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