

Analysis of Service Quality towards Customer Satisfaction at Bank Rakyat Indonesia, Kediri

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Abstract - The banking industry, as an economic sector grow rapidly among the development of communication and information technology. With the convenience obtained by customers, competition between banks is getting tighter and more competitive. Therefore, banks are required to provide maximum service quality to maintain satisfaction from their customers. The problem formulation in this research is (1) How is the influence of service variables on the level of customer satisfaction? (2) How does the variable quality of service affect the level of customer satisfaction simultaneously? (3) Which variable is the most dominant that affects customer satisfaction? The population in this study were customers of the Bank Rakyat Indonesia Kediri while the respondents in this study were 30 people. The sampling method is accidental sampling technique, which is random sampling at the time of observation. The analysis used in this study is quantitative analysis. The type of data used is primary data. The analytical method of this study is multiple regression analysis. The results showed that the variables on time (X1), facilities and infrastructure (X2), and convenience (X3) had a positive and significant impact on customer satisfaction at PT. Bank Rakyat Indonesia , Kediri .

Keywords — comfort, customer satisfaction, facilities and infrastructure, service quality

I. INTRODUCTION

The slow economic growth in 2015 also had an impact on the slow Indonesian economy, currently Indonesian banks are reorganizing their intermediary functions. Bank Indonesia as the Central Bank conducts accommodative monetary policy

by cutting the benchmark interest rate with the aim of boosting Indonesia's economic growth. The banking industry is an economic sector that functions as a support for the implementation of national development in order to increase the standard of living of many people. Banking also plays a role as a collection of community funds and distributor of community funds [1]. Based on this explanation it can be

concluded that the bank functions as an intermediary for those who need a loan of funds with those who need funds.

Indonesian economic growth rate in the last 3 years has always increased, indicating that the Indonesian economy has returned

to normal. It can be seen in Figure 1 that Indonesia's economic growth rate in 2016 was 5.03%, an increase from 2015 which was only 4.88%. Furthermore, in 2017 and 2018 again increases with the percentage of 5.07% and 5.17% respectively.

FIGURE 1 : INDONESIA ECONOMICS GROWTH IN 2011-2018



Sumber: Badan Pusat Statistik, 2018

Looking further from the data, by looking at Figure 2, finance sector and insurance almost always records growth in every year. Year by year (Q3 2018) the growth of finance sector and insurance is 3.16% and year to date (Q3 2018) is 3.50%. This indicates that the sector finance has very good growth.

FIGURE 2: INDONESIA ECONOMICS GROWTH IN 2016-2018

Indonesia Economic Growth per Economic Sector at Constant Prices
In IDR Trillions

Economic Sector	2016		2017		2017		2017		2018		2018		Growth YOY Q3 2018	Growth YTD Q3 2018
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
Agriculture, Forestry And Fishery	337	265	306	332	347	272	317	348	359			3.63%	3.90%	
Mining And Quarrying	192	196	195	196	196	196	195	200	201			2.63%	1.68%	
Manufacturing	512	508	511	525	536	530	534	545	559			4.28%	4.25%	
Electricity And Gas Supply	25	26	25	25	26	26	26	26	27			5.58%	5.48%	
Water Supply, Sewerage, Waste Management	2	2	2	2	2	2	2	2	2			6.22%	4.58%	
Construction	235	245	234	240	251	263	251	253	266			5.64%	6.22%	
Wholesale And Retail Trades, Repair of Motor Vehicles	319	318	318	327	337	332	333	343	354			5.04%	4.93%	
Transport And Storage	97	98	97	100	105	105	105	108	111			5.87%	7.71%	
Accommodation And Food Service Activities	71	72	72	73	74	76	77	78	80			6.97%	6.59%	
Information And Communication	117	119	119	126	128	130	131	134	139			8.43%	8.15%	
Financial And Insurance Services	97	96	98	99	103	99	102	102	106			3.16%	3.50%	
Real Estate Activities	70	70	71	72	72	73	74	75	75			4.19%	3.76%	
Business Services	40	41	42	43	44	45	45	47	48			8.80%	8.63%	
Public Adm and Defence; Compulsory Social Security	79	85	78	78	80	91	82	84	86			8.16%	7.08%	
Education	72	80	72	74	75	85	75	77	80			6.50%	5.41%	
Human Health And Social Work Activities	25	27	27	27	27	29	28	29	29			7.79%	7.01%	
Other Services Activities	39	40	41	42	43	44	44	46	47			9.28%	9.05%	
Gross Domestic Product	2,429	2,386	2,378	2,473	2,551	2,509	2,499	2,604	2,684			5.20%	5.18%	

Amid the rapid development of the banking industry, the bank's feeling of satisfying its customers will be increasingly stringent and competitive. This condition makes the banking party required to make an innovation, including in providing services to customers. Providing quality services that are satisfactory is an absolute thing that must be done by banks. Providing maximum service quality can be illustrated by the satisfaction of the customers. the higher the satisfaction received, it means the better the quality of service provided by banking [2].

The rapid growth of the banking industry is also in line with the rapid pace of development of communication and information technology that exists in Indonesia. Based on Indonesia's Market Research Data the number of internet users in 2015 was 88.1 million or 35% of Indonesia's total population. This ratio is increasing in 2016 and 2017 with a percentage of 53% and 57% respectively, with a population of 132.7 million in 2016 and 143.3 million in 2017.

Based on these data the use of Fintech is most widely used to make payments with a percentage of 38% and 31% using it in terms of loans. With the large ratio of payment transactions and lending in the use of fintech, the banking world must be careful and improve so that their market share is not taken over by other financial service providers. Therefore banks must be able to provide the right service strategy so they can spoil their customers so that they do not move to other banks or service providers. Customers can compare and choose which financial services provide the best service quality [3].

Bank Rakyat Indonesia (BRI) is an Indonesian government-owned bank with the largest number of customers, with 70 million customers. Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java, formerly named "Bank Assistance and Deposits Owned by Priyayi Purwokerto". This institution was founded on December 16, 1895 which was also made the day of the birth of the Bank Rakyat Indonesia. PT. Bank Rakyat Indonesia Kediri Branch has a variety of programs that can be offered to the public to get attention and foster a sense of curiosity from the public to conduct banking transactions only at the Bank Rakyat Indonesia Kediri Branch. Therefore, PT. Bank Rakyat Indonesia Kediri Branch is required to provide maximum service quality with the aim of maximizing customer satisfaction.

Services quality and customer satisfaction have a close relationship, service quality provides an incentive for customers to establish strong ties with the company. A strong bond like this will create a bank's understanding of what is expected and desired by customers, improving services can be provided by maximizing pleasant customer experience and minimizing unpleasant customer experiences [4].

The service division is very important to consider in the face of increasingly intense competition between banks. Because this is one of the conditions for the company's success [5]. Service quality is a form of assessment of the level of service received with the expected level of service [6]. Service quality for a bank can have an influence to bring in new customers and reduce the likelihood of old customers moving to other companies. Indicators to improve service quality are [7]:

a. On time

The accuracy of the bank in carrying out activities does not buy time so customers do not feel a waste of time.

b. Availability of facilities and infrastructure

Facilities provided by the bank to customers to support banking activities.

c. Convenience

The sense of security and comfort provided by the bank to customers is in accordance with customer expectations.

Dimensions of Service Quality can be classified as follows [8]:

1. Reliability, namely the ability to provide the promised service immediately, accurately and satisfactorily,
2. Responsiveness, namely the ability of employees to help customers (customers) and provide services responsibly,
3. Assurance (assurance of certainty) that is ability, politeness and trustworthy nature that is owned by staff, free from danger, risk and doubt,
4. Empathy that is ease in making relationships, good communication, personal attention, and understanding customer needs,
5. Tangibles (direct evidence), namely physical facilities, equipment, employees and communication advice.

Bank Rakyat Indonesia Kediri Branch knows very well that service quality provides a vital role in creating customer satisfaction. Providing quality services will make satisfaction for customers, so customers will decide to utilize the services provided by the relevant bank [9].

Satisfaction is the level of one's feelings after comparing performance or the results he feels compared to his expectations [10]. Another understanding of defining satisfaction is as a whole the attitude that someone shows for goods or services after they have obtained and used it [11]. There are 5 (five) factors in determining the level of customer satisfaction, including product quality, service quality, emotional, price and cost [12].

Philip Kotler argues that customer satisfaction through service quality can be improved by several approaches [13]:

1. Minimizing the gaps that occur between management and customers. For example conducting research using a method of focusing on consumers to find out perceptions of service according to customers.
2. Companies must be able to build a shared commitment to create a vision in improving the service process. Included in it is improving the way of thinking, behavior, abilities, and knowledge of all existing human resources.

3. Provide opportunities for customers to submit complaints. Can be done by forming a system of advice and criticism, for example with a toll free hotline.

4. Develop and implement accountable, proactive and partner marketing in accordance with the marketing situation. The company contacts the customer after the service process occurs to find out customer satisfaction and expectations (accountable). The company contacts customers from time to time to find out service development (proactive). Approach where the company builds closeness with customers that is useful to improve the image and position of the company in the market (partnership marketing).

According to Philip Kotler, there are several methods that companies can use to measure customer satisfaction [14]:

1. System of complaints and suggestions

Every customer-oriented company is advised to provide easy and convenient access for its customers to submit their suggestions, criticisms, opinions and complaints. The media used can include a suggestion box, questionnaire, or provide a Call center. Information obtained through this method can be processed and used as valuable input for the company, allowing it to respond quickly and responsibly to any problems that arise.

2. Ghost shopping

This method is carried out by employing a number of people called ghost shopper to act as potential customers of other companies' products and then assess the way other companies serve consumer specific requests, answer consumer questions and handle complaints.

3. Lost Customer Analysis

In this case the company must re-communicate with consumers who decide to terminate the use of the product from the company in order to understand why this can happen and so that they can take a policy of repairing or improving services.

4. Customer satisfaction surveys

Through surveys, companies will obtain information or responses directly from customers and also give a positive impression that the company pays attention to its customers [15].

The higher the level of quality of service provided, the higher the level of customer satisfaction produced. With maximum service quality, customers will feel comfortable and satisfied, so customers are expected to continue to use the product from the bank [16].

Research that analyzes the influence of service quality on customer satisfaction is often done in many cases. J.J. Navaratnaseelan and P. Elangkumaran (2014) have done the

research under the title "Impact of Service Quality on Customer Satisfaction: A Study on Customers of Customer Bank of Ceylon PLC Trincomalee District". The research shows that reliability, assurance, responsiveness and four positive aspects are associated with customer satisfaction of the commercial banks of Ceylon PLC in Trincomalee district [17]. Meanwhile, Jonathan B Dawit and Change Adem conducted a similar study with the title "The Effect of Quality Service on Customer Satisfaction in Private Commercial Banks of Ethiopia". The results of the study show that tangibility, reliability, assurance, responsiveness and empathy have a positive and significant influence on the Customer Satisfaction in Private Commercial Banks of Ethiopia [18].

In two (2) studies show that the dimensions of service quality that include tangibility, reliability, assurance, responsiveness and empathy always have a positive relationship and are significant to customer satisfaction. But in Wicaksono's research on the Effect of Service Quality on Customer Satisfaction, Bank Rakyat Indonesia, Tulungagung Regency tried to conduct research with different dimensions of service quality, namely timeliness, convenience, and infrastructure. The results of this study indicate that the three dimensions of service quality, namely timely, convenience, and infrastructure have a positive and significant influence on customer satisfaction.

Researches on service quality on customer satisfaction have been described in the previous paragraph. Where there are differences in the use of the theory of service quality dimensions, therefore in this study the researcher wants to reaffirm the use of dimensions of service quality related to the timeliness, convenience, and infrastructure of customer satisfaction at PT. Bank Rakyat Indonesia Kediri.

The formulation of the problem for this study is as follows:

1. How does the service variable affect: on time,

Facilities and infrastructure, convenience, to the level of customer satisfaction at Bank Rakyat Indonesia Kediri partially?

2. How is the influence of service variables: on time, facilities and infrastructure, convenience to the level of customer satisfaction at the Bank Rakyat Indonesia Kediri Branch simultaneously?

3. Which variable is the most dominant that affects customer satisfaction at the Kediri Branch of Bank Rakyat Indonesia?

The research objectives in this study are as follows:

1. Knowing the influence of service variables: on time, facilities and infrastructure, comfort, influence the level of customer satisfaction at the Bank Rakyat Indonesia Branch Kediri partially.

2. Knowing the influence of service variables: on time, facilities and infrastructure, convenience has an effect on the level of customer satisfaction at the Bank Rakyat Indonesia Kediri Branch simultaneously.
3. Knowing the variables that affect customer satisfaction at the Bank Rakyat Indonesia Kediri Branch which is the most dominant.

II. METHOD

A. Research Approach

The population in this study were customers of the Bank Rakyat Indonesia Kediri while the respondents in this study were 30 people. The sampling method is to use the accidental sampling technique, which is random sampling at the time of observation.

The analysis used in this study is to use quantitative analysis. The type of data used is primary data, is a source of data obtained directly from the original source, and secondary data, namely data obtained by researchers indirectly and recorded as research material. Hypothesis testing is done by multiple linear regression analysis because this study has the purpose of revealing the relationship between dependent variables and independent variables with SPSS software.

The method of data collection in research is carried out by conducting observations, giving questionnaires (questionnaires) and by interviewing.

B. Operational Definition of Variables

Operational definitions and research variables are as follows:

1. Research Variables

The independent variable is given the symbol X, which is Service Quality. While the dependent variable is given the symbol Y, which is customer satisfaction.

2. Definition of Operations

- Independent variables
- Timely (X1)
 - Accuracy in helping customer difficulties
 - Transaction settlement process
 - Accuracy in serving customers
 - Clear information
- Availability of facilities and infrastructure (X2)
 - Information services provided
 - Facilities available
 - Bank cleanliness
 - Employee appearance
- Convenience (X3)
 - Security officer
 - Bank services
 - Security system in transactions
 - Escort assistance
- Dependent variable

• Customer satisfaction (Y)

Variable measurement is done by using a "Likert Scale". Which of these scales measures the attitudes of respondents, where the respondents' scores are on a scale of 1-5.

C. Framework for thinking

Based on the problems that exist between the variables on time, the availability of facilities and infrastructure and the comfort of customer satisfaction. Following is the picture of the thinking framework in this study



III. RESULT AND DISCUSSION

A. Characteristics of Respondents

This study used a number of 30 respondents who came from customers of the Bank Rakyat Indonesia Kediri Branch. The following are the characteristics of respondents based on several criteria:

TABLE 1. CHARACTERISTICS OF RESPONDENTS

Jenis Kelamin		Pekerjaan		Pendidikan	
Pria	40%	Pegawai Negeri	20%	SMA/ Sederajat	10%
Wanita	60%	Karyawan Swasta	40%	Diploma	13%
Usia (Tahun)		Wirausaha	27%	S1	33%
20-29	50%	Lainnya	13%	S2	27%
30-39	33%			S3	17%
>40	17%				

B. Results of data analysis

The method used to test the variable analysis of Satisfaction (On Time, Availability of Facilities and Infrastructure and Convenience) Against Customer Satisfaction at PT. Bank Rakyat Indonesia (Persero) Kediri namely by multiple linear regression analysis, T Test and F. Test based on the calculation of data can be obtained as follows:

1. Multiple regression analysis

Multiple regression equation means that a regression equation has one dependent variable and more than one independent variable.

Based on the results of multiple linear regression analysis the regression equation is obtained, as follows:

$$Y = 3,357 +, 277X1 +, 297X2 +, 174X3$$

By using a level of significance of 5% ($\alpha = 0.05$), the regression model can be interpreted as follows:

1. Constants of 3.357 means In the equation above the constant value is 3.357 (positive), which means that if there is no effect of the variable on time (X1), facilities and infrastructure (X2), and convenience (X3), the level of customer satisfaction is 3.357 .

2. Timely coefficient (X1) = 277 shows the influence of customer satisfaction dependent variable (Y). So that when the variable on time is raised one variable unit on time will decrease by 0.277

3. The coefficient of facilities and infrastructure (X2) = bah 297 shows a positive influence on the dependent variable customer satisfaction (Y). So that if the timely variable is raised by one unit of infrastructure and facilities, it will increase by 0.297.

4. The comfort coefficient (X3) = 147, shows the influence of the customer satisfaction dependent variable (Y). So if convenience decreases by one unit, the employee's comfort will decrease by 0.174.

2. Test t

The t test is used to determine the significant effect partially of the independent variable (X) on customer satisfaction (Y).

Testing steps:

a. determine the null hypothesis and alternative hypothesis

Ho: $\beta = 0$ means that there is no influence between the independent variables (on time, facilities and infrastructure, comfort) on the dependent variable (customer satisfaction).

Ho: $\beta \neq 0$ this means that there is an influence between the independent variables (Timely, Facilities and Infrastructure, Comfort) on the dependent variable (customer satisfaction).

b. Level of significance

$$t \text{ table} = t (\alpha / 2; n - k - 1) \text{ table} = (0,05 / 2; 30 - 3 - 1) \\ = (0,025; 26) \\ = \pm 2,056$$

c. Testing Criteria

Based on the above calculations, it can be concluded that:

1. The calculation results obtained from t count > t table on the Exact variable 3.532 > 2.056 or the sig value. 0.001 > 0.05, means that Ho is rejected. Based on the results of the t test, the results show that there is a significant effect between Timing of customer decisions.

2. The calculation results obtained from t count > t table on facilities and infrastructure variables 3.875 > 2, or 2.056 or sig values. 0.001 > 0.05, means that Ho is rejected. So that the employee condition variable has a positive and significant influence between facilities and infrastructure on customer satisfaction.

3. The calculation results obtained from t count > t table on the comfort variable 1.189 > 2.056 or the sig value. 0.244 > 0.05, meaning Ho is rejected. Based on the results of the t test, the results show that there is a significant influence between convenience and customer satisfaction.

3. Test f

This test is conducted to determine whether all independent variables have an effect on the dependent variable.

The steps are as follows:

a. Determine the null hypothesis and the alternative hypothesis.

Ho: $b_1 = b_2 = b_3 = 0$ means that there is no simultaneous influence between variables X1, X2, and X3 on variable Y.

Ho: $b_1 \neq b_2 \neq b_3 \neq 0$ means that there is a simultaneous influence between variables X1, X2, and X3 on variable Y.

b. Level Of Significance

$$F_{\text{table}} = \alpha (n - k; k - 1) \\ = 0.05 (30 - 3; 3 - 1) \\ = 0.05 (27; 2) \\ = 3.32$$

c. Testing Criteria

Ho is accepted if $F \leq 3.32$

Ho is rejected if $F > 3.32$

d. Determine the calculation of the calculated F value

F count is obtained from the calculation of SPSS 11.05 in ANOVA, in the Timely research, Facilities and Infrastructure, Convenience with customer satisfaction F count is 16,755.

e. Interesting Conclusions = Ho accepted or rejected

The calculated F value will be compared with the value of Ftable. If the value of Fcount > Ftable value, it can be concluded that Ho is rejected so that there is a significant influence between the independent variables on the dependent variable together. If 16.755 > 3, 32, then Ho is accepted so the conclusion is that the higher the quality of service simultaneously it will have an impact on increasing customer satisfaction. The results of this study mean that the results of the study with the same direction hypothesis.

f. Variable Coefficient of Determination Timely, Facilities and Infrastructure, Convenience with customer satisfaction together.

The greater the value of R2 means the greater the influence of the independent variable (X) on the non-independent variable (Y). Likewise, on the other hand, calculations that are assisted by computer equipment have a result of 0.659. The determination coefficient is known that the variables Timely, Facilities and Infrastructure, Comfort with customer satisfaction amounted to 65.90% while the remaining 34.10% was influenced by other factors not mentioned in the study.

IV. CONCLUSION

Based on the results of the research and discussion on Analysis of Service Quality Variables on Customer Satisfaction at PT. Bank Rakyat Indonesia (Persero) Kediri, it can be concluded as follows: Simultaneously all variables Timely, Facilities and infrastructure Comfort has a significant effect on customer satisfaction; Partially, the Exact variable (X1) has an effect of 3,532, the Facilities and infrastructure variable (X2) has an effect on 3,875, the variable Comfort (X3) has an effect on 1,189 on customer satisfaction; and the most dominant variable on customer satisfaction is facilities and infrastructure, which is equal to 3.875.

The results of this study support Wicaksono's research on the Effect of Service Quality on Customer Satisfaction of Bank Rakyat Indonesia in Tulungagung Regency which shows that the dimensions of service quality, namely timely, convenience, and infrastructure have a positive and significant influence on customer satisfaction.

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