



# An Empirical Study Of Service Quality And Its Impact On Customer Satisfaction In Rural Banks

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## ABSTRACT

The study titled "*An Empirical Study of Service Quality and Its Impact on Customer Satisfaction in Rural Banks*" aims to evaluate the level of customer satisfaction and examine how specific service quality dimensions influence it in rural banking contexts. Conducted in Pamarru Mandal of Krishna District, Andhra Pradesh, the research adopts a quantitative, empirical approach using a structured questionnaire administered to 120 rural bank customers. The study employs Neural Network Analysis to identify the most influential satisfaction drivers and Structural Equation Modeling (SEM) to examine the impact of five key service quality dimensions tangibility, reliability, responsiveness, assurance, and empathy. The findings reveal that responsiveness is the most impactful factor, followed by empathy and reliability, underscoring the need for prompt, personalized, and dependable service in rural banking. Additionally, the bank's ability to understand and address customers' financial needs emerged as a critical determinant of satisfaction. On the contrary, digital banking services were found to have minimal influence, suggesting limited digital adoption in rural areas. The study concludes that enhancing service quality across key dimensions can significantly improve customer satisfaction and support the broader goal of financial inclusion in rural India.

**Keywords:** Service Quality, Customer Satisfaction, Rural Banks, Neural Network, SEM, Responsiveness, Empathy, Financial Inclusion, Pamarru Mandal, Andhra Pradesh

## INTRODUCTION

Service quality has long been recognized as a critical factor in determining customer satisfaction, loyalty, and overall organizational success, particularly within service-intensive sectors such as banking. It encompasses multiple dimensions tangibility, reliability, responsiveness, assurance, and empathy each contributing uniquely to customer perception (**Kebede, 2019; Kalidoss & Ravikumar, 2012**). Unlike tangible goods, services are perishable, heterogeneous, and produced and consumed simultaneously, which makes service quality measurement both complex and highly subjective.

In the banking industry, service quality is directly linked to customer retention and competitive advantage. For rural banks in India, however, the delivery of quality services is more challenging due to infrastructural limitations, low digital penetration, and distinctive customer expectations rooted in socioeconomic and geographic contexts. Studies such as **Singh and Kaur (2011)** have emphasized that rural customers place greater value on personal interaction, accessibility, and trust, in contrast to their urban counterparts who prefer efficiency and technology-driven services. These unique expectations necessitate a focused evaluation of service quality in rural banking settings.

Several scholars have examined the linkage between service quality and customer satisfaction using SERVQUAL dimensions. For instance, **Padhy and Swar (2009)** found significant service quality gaps, particularly in public sector banks, suggesting a need for service redesign. Similarly, **Patra and Dash (2014)** revealed that reliability and assurance were the most influential dimensions in public sector rural banks, aligning with the view that dependable and secure services drive satisfaction. More recently, **Hadiputro and**

**Rofiaty (2023)** highlighted the impact of assurance and responsiveness on satisfaction and customer loyalty, emphasizing the growing need for personalized and efficient banking services.

In the rural banking context, service quality plays a dual role—not only in shaping satisfaction but also in promoting financial inclusion and trust among first-time users. **Zukhrufani et al. (2022)** reinforced that dimensions such as reliability and compliance are especially vital during uncertain times, like the COVID-19 pandemic, to sustain customer trust. Moreover, **Farouk (2024)** emphasized that internal marketing practices, such as staff training and motivation, are instrumental in enhancing external service delivery—a finding particularly relevant for rural banks often constrained by workforce limitations.

Despite substantial progress in expanding financial services through government initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Direct Benefit Transfers (DBT), and priority sector lending, rural banks still face numerous service delivery challenges. These include inadequate infrastructure, lack of trained personnel, limited digital access, and inconsistent service experiences—all of which hinder customer satisfaction. **Al-Harkan (2025)** highlighted the growing importance of digital financial services in shaping satisfaction, yet the limited influence of digital banking in rural India suggests that these services are still in nascent stages. **Fianto et al. (2021)** similarly found that while mobile banking is gaining traction in Islamic banks, empathy and responsiveness remain more important than app-based interfaces in determining satisfaction levels, especially among less digitally literate populations. This underscores the fact that rural customers often prioritize human interaction, trust, and service reliability over technological convenience.

Moreover, rural banking success is closely tied to how well banks understand and address the unique financial needs of their customers. This includes the provision of agricultural loans, low-cost savings products, and small business credit—services that are not only transactional but also developmental in nature. As **Kalidoss and Ravikumar (2012)** and **Hadiputro and Rofiaty (2023)** observe, responsiveness and empathy are not merely service attributes but vital trust-building mechanisms in rural contexts. Effective service delivery in rural banking thus requires a customer-centric approach that blends operational efficiency with relationship-driven practices. By identifying which service quality dimensions are most valued by rural customers, this study aims to inform banking strategies that are both inclusive and sustainable, contributing to broader financial inclusion and rural economic development goals.

## NEED FOR THE STUDY

The Indian government's ongoing push for financial inclusion through rural banking initiatives, understanding what drives customer satisfaction in rural areas has become more important than ever. Rural banks act as a vital financial lifeline for large sections of the population, many of whom are first-time banking users. Improving service quality in these banks can significantly enhance customer retention, trust, and financial literacy. Therefore, the study is essential to evaluate the service quality dimensions most relevant to rural customers and to empirically assess their impact on customer satisfaction. The insights drawn can help policymakers, bank managers, and service designers tailor banking services that are not only efficient but also sensitive to the unique needs of rural populations.

## REVIEW OF LITERATURE

**Al-Harkan (2025)** explored the relationship between digital payments as a digital financial service and customer satisfaction in the context of Saudi banks. The study investigated how the growing adoption of digital payment systems, including mobile banking, internet banking, and electronic wallets, affects customers' perception of service quality and satisfaction. A quantitative research design was adopted, using survey data from bank customers across Saudi Arabia. The results revealed a positive and significant correlation between the efficiency, reliability, and ease of use of digital payment services and overall customer satisfaction. The study also found that customers who frequently used digital services reported higher levels of trust and loyalty toward their banks. The research underscores the strategic importance of digital innovation in enhancing service quality and meeting customer expectations in the digital era.

**Farouk (2024)** explores the role of internal marketing procedures in shaping the quality of banking services in Biskra, Algeria. The study focuses on how factors such as internal communication, employee training, motivation, and engagement influence the external service quality experienced by bank customers. The findings indicate a strong positive relationship, suggesting that well-structured internal marketing strategies significantly enhance service delivery and customer perception. The study highlights that employee empowerment and internal alignment with service objectives are key enablers of service excellence. The results stress the need for banks to invest in human resource development and internal communication systems to improve overall performance. This study contributes to bridging the gap between internal management practices and external service outcomes in the banking sector.

**Hadiputro and Rofiaty (2023)** examined the relationship between service quality, perceived value, customer satisfaction, and customer loyalty in the Indonesian banking sector. Their study used a structural model to analyze data collected from bank customers through a survey method. The results indicated that both service quality and perceived value had a direct and significant impact on customer satisfaction. In turn, customer satisfaction was found to strongly influence customer loyalty. Among service dimensions, assurance

and responsiveness were the most influential. The study emphasized that banks must consistently deliver value-added services to maintain long-term customer relationships. It concluded that enhancing service quality not only increases satisfaction but also promotes repeat usage and trust among customers in the competitive banking environment.

**Zukhrufani, et al., (2022)** investigate how service quality affects customer satisfaction in Islamic rural banks during the COVID-19 pandemic, using the CARTER model an extension of the SERVQUAL framework that includes compliance with Islamic principles. The study employed a quantitative research design, surveying rural bank customers in Indonesia to understand their satisfaction levels during the health crisis. The results revealed that compliance and reliability were the most influential factors in maintaining trust and satisfaction during uncertain times. Tangibility and assurance had moderate impacts, while empathy and responsiveness varied depending on customer location and access. The study underscores the critical role of Shariah-compliant service and consistent communication in retaining customer confidence. It offers practical implications for Islamic rural banks in enhancing service delivery during crisis periods while aligning with faith-based customer expectations.

**Fianto, et al., (2021)** conducted a study to investigate the quality of mobile banking services and its impact on customer satisfaction in Indonesian Islamic banks. The study identifies five dimensions of service quality reliability, responsiveness, assurance, empathy, and tangibles and evaluates how each affects customer satisfaction in the context of digital Islamic financial services. The findings reveal that reliability and responsiveness significantly influence customer satisfaction, while tangibles and assurance have a moderate effect. Empathy, though present, was found to be less impactful in the mobile banking context. The study emphasizes the importance of improving service responsiveness and app functionality to enhance user experience. The results offer practical insights for Islamic banks seeking to strengthen their digital banking services and foster stronger customer relationships.

**Kebede (2019)** explored the impact of service quality on customer satisfaction using the case of the Commercial Bank of Ethiopia (CBE). The study focused on five core service quality dimensions—tangibility, reliability, responsiveness, assurance, and empathy—and measured their influence on customer satisfaction levels. Data were collected through structured questionnaires and analyzed using statistical tools. The findings showed that reliability and responsiveness had the most significant positive impact on satisfaction, while tangibility and empathy also contributed meaningfully. The study concluded that improving customer service delivery, minimizing delays, and enhancing staff courtesy would lead to greater satisfaction among CBE customers. It recommended continuous employee training and infrastructure upgrades to meet evolving customer needs in the Ethiopian banking sector.

**Patra and Dash (2014)** conducted an empirical investigation to examine the relationship between service quality and customer satisfaction in public sector banks in Odisha. The study focused on assessing customer perceptions regarding banking services using the SERVQUAL model. Primary data was collected from bank customers, and quantitative analysis was performed to evaluate the impact of service quality dimensions on satisfaction levels. The results revealed that reliability and assurance were the most influential factors in determining satisfaction, followed by empathy and responsiveness. The study highlighted that while public sector banks performed adequately in terms of service access and reliability, there were noticeable gaps in personalized customer care and responsiveness. The research concluded that enhancing service delivery processes and employee training could significantly improve customer satisfaction in public sector banking. These findings serve as a basis for policymakers and bank officials to refine service delivery models in rural and semi-urban areas.

**Sirajudeen (2012)** conducted a study to evaluate service quality and its impact on customer satisfaction within the life insurance sector. The research focused on understanding how different dimensions of service quality influence policyholders' satisfaction levels. Using structured questionnaires, data was collected from customers of life insurance companies to measure perceptions across parameters such as reliability, assurance, responsiveness, empathy, and tangibles. The study employed statistical tools to analyze customer feedback and assess service delivery effectiveness. Findings revealed that responsiveness and assurance were critical drivers of satisfaction in the insurance experience, while gaps existed in empathy and communication. The research emphasized the need for service providers to tailor offerings and enhance staff interaction quality. The study concluded that improving service quality not only strengthens customer satisfaction but also promotes trust and long-term loyalty in the insurance sector.

**Kalidoss and Ravikumar (2012)** explored the impact of service quality on customer satisfaction in the Indian banking sector, offering a comparative overview of key service attributes. The study aimed to understand how the five SERVQUAL dimensions tangibility, reliability, responsiveness, assurance, and empathy affect customer perceptions across banking services. The findings showed that responsiveness and reliability had the most significant effect on customer satisfaction, while tangibility was of relatively lesser concern. The study emphasized that prompt service delivery, error-free transactions, and employee behavior play a vital role in shaping the customer's overall experience. It concluded that improving service quality in these areas can lead to higher satisfaction, customer retention, and competitiveness in the banking sector. The research offers valuable insights for bank managers to adopt customer-centric strategies.

**Singh and Kaur (2011)** conducted a comparative study to examine customer perception of banking services in rural and urban branches. The study aimed to identify key differences in customer expectations, experiences,

and satisfaction levels across these geographical settings. The findings indicated that urban customers had higher expectations and were more inclined toward digital and automated services, whereas rural customers valued personal interactions, accessibility, and trust in banking personnel. The study highlighted significant gaps in service delivery, especially in rural branches, due to infrastructural and resource limitations. It emphasized the need for a tailored service strategy to address the unique needs of rural customers. Overall, the research offers valuable insights into customer-centric banking strategies across diverse demographic segments.

**Padhy and Swar (2009)** conducted a comparative study to assess customer satisfaction and service quality gaps across selected private, public, and foreign banks in India. The research aimed to identify how different banking segments performed in meeting customer expectations. Using a structured survey and SERVQUAL dimensions, the study revealed notable gaps between perceived and expected service quality, particularly in public sector banks. The findings indicated that private and foreign banks outperformed public banks in responsiveness, assurance, and tangibility. However, even these banks had room for improvement in delivering consistent service experiences. The study emphasized the need for all banks to adopt customer-centric strategies and reduce service delivery gaps to enhance satisfaction and loyalty. Recommendations were made for banking institutions to train staff, adopt efficient processes, and align services with customer expectations.

### RESEARCH GAP

The literature on banking service quality and customer satisfaction predominantly focuses on urban and semi-urban contexts, overlooking rural banking dynamics in India. Studies like **Parasuraman et al. (1988)** emphasize service quality dimensions (e.g., reliability, responsiveness) but rarely address rural-specific factors like accessibility and trust. Rural banking customers face unique challenges, including limited infrastructure and low digital literacy, which influence satisfaction differently (**Kumar & Mishra, 2019**). Research by **Siddiqui and Tripathi (2020)** highlights trust and interpersonal interactions as critical in rural banking but lacks depth on other dimensions. Generalizations from urban studies fail to capture rural behavioral patterns and expectations (**Bhatia & Thakur, 2022**). The lack of tailored studies on rural service quality dimensions creates a gap in understanding satisfaction drivers. Focused research is needed to explore these unique factors and enhance rural banking services.

### RESEARCH QUESTIONS

1. To what extent are customers satisfied with the services provided by rural banks in Pamarru Mandal, Krishna District?
2. How do the service quality dimensions' impact customer satisfaction in rural banking?

### OBJECTIVES OF THE STUDY

1. To evaluate the level of customer satisfaction with services provided by rural banks.
2. To analyse the impact of service quality dimensions on customer satisfaction.

### HYPOTHESIS OF THE STUDY

**Ho:** There is no significant difference between the level of customer satisfaction with services provided by rural banks.

**Ho:** There is no significant impact of service quality dimensions on customer satisfaction.

### SCOPE OF THE STUDY

The scope of the study is limited to examining the impact of service quality dimensions on customer satisfaction in rural banking, specifically within Pamarru Mandal of Krishna District, Andhra Pradesh. The study aims to provide valuable insights for bank officials, service strategists, and policymakers to enhance service quality standards in rural banking institutions. The study is restricted to rural bank, additionally, macroeconomic factors and regulatory frameworks are considered beyond the scope of the research.

### RESEARCH METHODOLOGY

**Research Design:** The study adopts a quantitative and empirical research design aimed at evaluating customer satisfaction and analysing the impact of service quality dimensions in rural banks. It follows a descriptive and analytical approach, where data was collected through a structured questionnaire and analysed using statistical modelling techniques.

**Sampling Technique:** The study employed a purposive sampling technique to target respondents who had sufficient exposure to various banking services and were in a position to provide relevant feedback on service quality and satisfaction.

**Geographical Location:** The study was conducted in Pamarru Mandal of Krishna District, Andhra Pradesh, a representative rural region with active banking operations. This location was selected to capture the banking experiences of rural customers who rely heavily on public sector rural bank branches.

**Sample Size:** A total of 120 respondents were selected for the study. These respondents were rural bank customers with regular interactions with banking services in Pamarru Mandal.

### DATA ANALYSIS

**Objective-1: To evaluate the level of customer satisfaction with services provided by rural banks.**

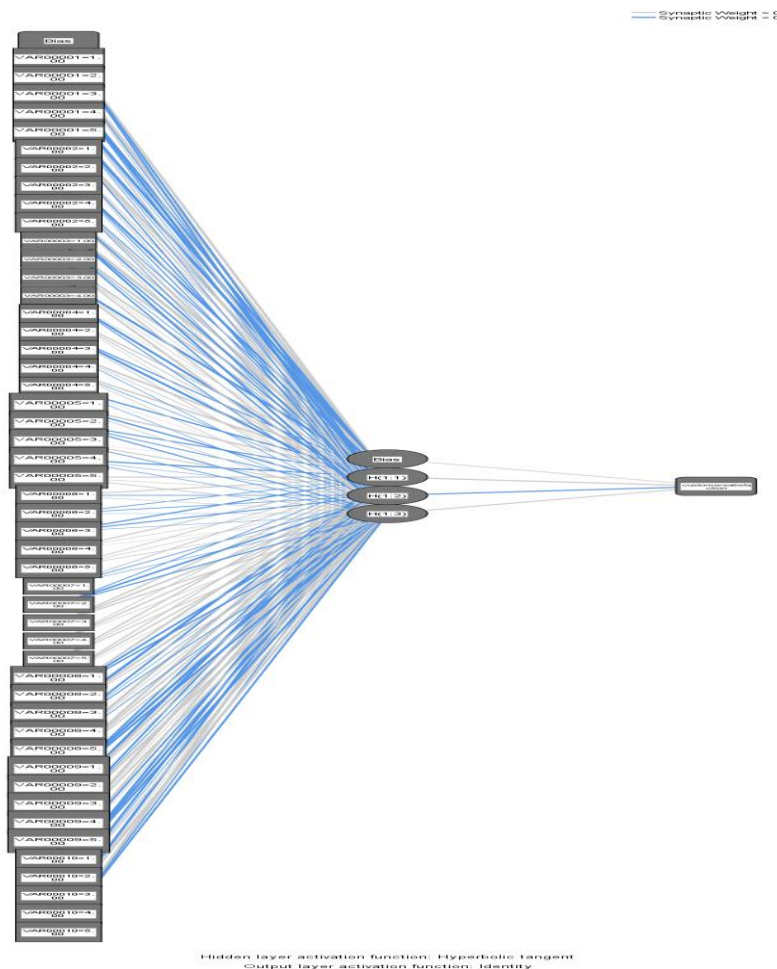
To evaluate the level of customer satisfaction with services provided by rural banks, this study employs **Neural Networking** techniques to identify hidden patterns and satisfaction trends among rural bank customers. The analysis helps in predicting satisfaction levels based on various input parameters derived from study responses.

**Table 1 Case Processing Summary**

		N	Percent
Sample	Training	90	75.0%
	Testing	30	25.0%
Valid		120	100.0%
Excluded		0	
Total		120	

Source: Primary Data

The Case Processing Summary table provides a breakdown of the dataset used to evaluate the level of customer satisfaction with services provided by rural banks. Out of the total 120 valid responses collected, 90 cases (75%) were allocated to the training sample, and the remaining 30 cases (25%) were assigned to the testing sample. No cases were excluded from the analysis, ensuring the entire dataset was utilized. This data split is appropriate for neural network modeling, as it allows the model to learn from a substantial portion of the data (training set) while also validating its predictive accuracy on unseen data (testing set). The even distribution ensures both robustness and generalizability of the customer satisfaction evaluation model.



**Fig 1**



### Neural Networking diagram

The neural network diagram illustrates the model used to evaluate customer satisfaction with services provided by rural banks. The input layer consists of multiple variables, which feed into a hidden layer. These neurons process the inputs and transmit signals to the output layer, which represents predicted customer satisfaction and uses an identity activation function. The dense interconnections and use of both training and testing datasets reflect the model's ability to learn complex patterns from the data and generate accurate satisfaction predictions. This structure confirms that customer satisfaction is influenced by multiple interconnected service factors captured in the input layer.

**Table 2 Independent Variable Importance**

	Importance	Normalized Importance
Overall satisfied with the quality of services provided by my bank.	.115	75.1%
The bank's services consistently meet my expectations.	.100	64.8%
Satisfied with the speed and efficiency of banking transactions.	.058	38.0%
Find it easy to understand the bank's rules, charges, and processes.	.071	46.0%
Rarely experience delays or errors in banking transactions.	.140	91.4%
The bank's location is convenient for my regular visits.	.095	61.5%
The bank's digital banking services (if available) are easy to use and reliable.	.040	26.1%
Receive clear and timely updates about changes in interest rates or new services.	.130	84.8%
The bank makes efforts to understand and respond to my financial needs.	.154	100.0%
Receive timely information and communication regarding my banking activities.	.097	63.0%

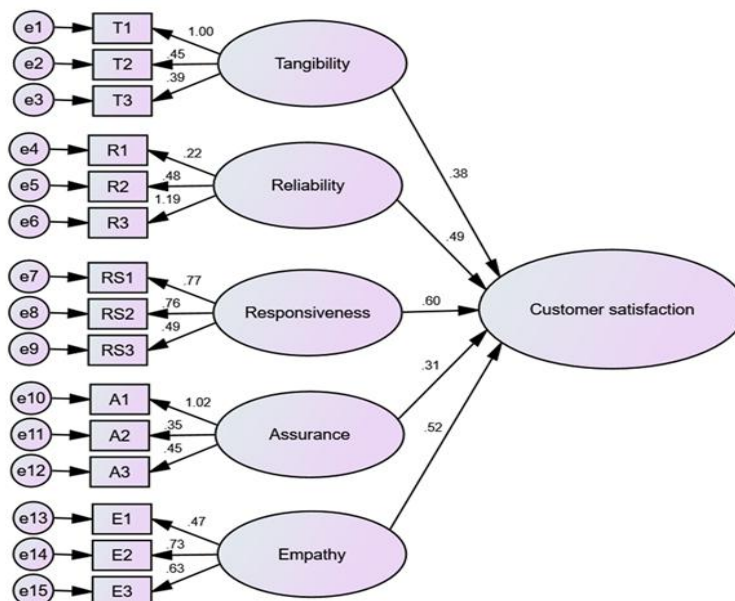
Source: Primary Data

The table represents the normalized importance of various service quality dimensions in influencing customer satisfaction with rural banks. The most influential factor is the bank's effort to understand and respond to customers' financial needs, with the highest normalized importance of 0.154, indicating that personalized attention strongly drives satisfaction. This is followed by the absence of delays or errors in transactions (0.140) and timely communication about changes in services (0.130), indicating that operational accuracy and effective communication are critical satisfaction drivers. General satisfaction with service quality (0.115) and consistent service expectations (0.100) also show high importance, reinforcing the value of reliable and consistent service delivery. Meanwhile, digital banking services (0.040) have the lowest importance, which may reflect either limited digital adoption in rural areas or lesser reliance on such platforms by rural customers. Overall, the results clearly reject the null hypothesis, confirming that service quality dimensions have a significant impact on customer satisfaction in rural banking contexts.

### Objective-2: To analyse the impact of service quality dimensions on customer satisfaction.

To analyze the impact of service quality dimensions such as reliability, responsiveness, and accessibility on customer satisfaction, **Structural Equation Modeling (SEM)** is applied. This approach helps in examining the strength and significance of the impact between these service quality variables and overall satisfaction.

**Fig -2 SEM analysis**



**Table 3 Impact of service quality dimensions on customer satisfaction**

			Estimation	SE	CR	p
F1	<---	Tangibility	0.388	0.085	4.564706	***
F2	<---	Reliability	0.491	0.092	5.336957	***
F3	<---	Responsiveness	0.609	0.092	6.619565	***
F4	<---	Assurance	0.319	0.087	3.666667	***
F5	<---	Empathy	0.523	0.088	5.943182	***

Source: Primary Data

The table represents impact of service quality dimensions namely tangibility, reliability, responsiveness, assurance, and empathy on customer satisfaction using Structural Equation Modeling (SEM). The SEM results reveal that all five service quality dimensions have a statistically significant impact on customer satisfaction, as indicated by their critical ratios (CR) exceeding the threshold of 1.96 and p-values less than 0.001.

Tangibility, with an estimation value of 0.388, significantly influences customer satisfaction, indicating that the physical aspects of the bank such as facilities and employee appearance play a vital role in shaping customer perceptions. Reliability, which reflects the bank's ability to deliver promised services consistently and accurately, has a higher estimation of 0.491 and, indicating that dependable service is crucial for customer trust and satisfaction. Responsiveness emerges as the strongest predictor, with an estimation of 0.609, highlighting the importance of prompt service and willingness to assist customers in enhancing satisfaction levels.

Assurance, which relates to employee knowledge, courtesy, and the ability to instill confidence, also has a significant impact with an estimation of 0.319. Although it has a relatively lower coefficient, it still plays an important role in influencing satisfaction. Finally, empathy, which denotes the bank's ability to provide caring and personalized service, shows a strong impact with an estimation of 0.523. These results clearly demonstrate that each of the service quality dimensions significantly contributes to customer satisfaction in rural banking. Therefore, the null hypothesis is rejected, confirming that service quality has a meaningful and positive influence on customer satisfaction.

### FINDINGS OF THE STUDY

1. The study indicates that the most critical factor influencing customer satisfaction in rural banks is the bank's ability to understand and respond to customers' financial needs, with a normalized importance of 0.154.
2. The study identifies that operational efficiency specifically the absence of transaction delays or errors (0.140) and timely communication regarding changes in services (84.8%) are also major drivers of satisfaction.
3. The study found that digital banking services have the lowest influence on customer satisfaction (0.040), possibly due to limited usage or preference for traditional banking methods among rural customers.
4. The study results show that responsiveness (estimation = 0.609) is the most impactful dimension, emphasizing the importance of prompt and helpful service in enhancing customer satisfaction.
5. The study found that empathy (estimation = 0.523) and reliability (estimation = 0.491) also play substantial roles, indicating that personalized attention and consistent service delivery are crucial for meeting rural customers' expectations.
6. The study identifies that tangibility (estimation = 0.388), which includes physical facilities, staff appearance, and equipment, also contributes meaningfully to satisfaction, reflecting the importance of visual and physical cues in rural banking environments.

### CONCLUSION

The study focused on the *Service Quality and Its Impact on Customer Satisfaction in Rural Banks* set out to evaluate the level of customer satisfaction and assess how various service quality dimensions' influence satisfaction among rural bank customers in Pamarru Mandal of Krishna District, Andhra Pradesh. Through the application of empirical tools such as Neural Network Analysis and Structural Equation Modeling (SEM), the study offers valuable insights into customer perceptions and service expectations in the rural banking context. The findings reveal that responsiveness is the most significant service quality dimension, followed closely by empathy and reliability highlighting the importance of prompt service, personalized attention, and dependable operations. Additionally, the study emphasizes that the bank's ability to understand and respond to customers' financial needs plays a critical role in shaping satisfaction. Conversely, digital banking services were found to have minimal impact, suggesting low digital adoption or preference for in-person services in rural areas. Overall, the study concludes that enhancing service quality across key dimensions can significantly improve customer satisfaction and strengthen the role of rural banks in financial inclusion. The insights derived are expected to guide rural bank managers and policymakers in designing customer-centric strategies that address both service quality gaps and the specific needs of rural clientele.

### LIMITATIONS OF THE STUDY

1. The study does not account for differences between individual banks (e.g., public vs. cooperative banks), which may vary in service policies, staff training, and infrastructure, potentially affecting satisfaction outcomes.
2. While the study mentions digital banking, it does not deeply analyze factors affecting digital adoption such as smartphone access, internet connectivity, or digital literacy in rural areas.
3. The study does not include urban or semi-urban customers, which restricts the ability to conduct comparative analysis between rural and urban customer satisfaction levels.

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