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# ENHANCING CUSTOMER SERVICE IN COMMERCIAL BANKS OF BANGLADESH

A Data-Driven Approach Through Customer Feedback  
Analysis

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## ABSTRACT

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Customer satisfaction in commercial banks of Bangladesh is increasingly influenced by both digital platforms and in-branch services. However, many banks struggle to meet growing customer expectations. This research investigates how customer service experiences align with expectations and how feedback practices contribute to service improvement. The study aims to identify satisfaction levels, service gaps, and improvement priorities across traditional and digital channels.

The research is grounded in the SERVQUAL model and Expectation Disconfirmation Theory. Key concepts include service quality, customer satisfaction, expectation gaps, and feedback responsiveness. The study follows a quantitative approach, using a structured questionnaire. Data were collected from 120 customers using convenience sampling. Descriptive statistics, correlation, and regression analysis were performed using JAMOVI. Thematic analysis supported open-ended responses.

Findings reveal that digital platforms perform better than in-branch services in terms of reliability and user satisfaction. However, customers still value personal interaction. Major gaps exist in complaint handling and branch service speed. Feedback is seen as important but often lacks visible results. The study concludes that a hybrid service approach, active feedback use, and improved staff training are essential. These insights can guide bank managers and policymakers in planning customer-focused reforms across banking services in Bangladesh.

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Keywords customer satisfaction, feedback, expectations, services, customer experience

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## **ABBREVIATIONS**

ATM	Automated Teller Machine
EDT	Expectation Disconfirmation Theory
ICT	Information and Communication Technology
KPI	Key Performance Indicator
SMS	Short Message Service
UI	User Interface

## **1 INTRODUCTION**

This study explores customer service quality in commercial banks across Bangladesh. It focuses on the gaps between customer expectations and real service experiences. Using quantitative data, it examines both digital and in-branch services. The research applies SERVQUAL and EDT frameworks to identify improvement areas and guide banks toward customer-driven, responsive, and effective service strategies.

### **1.1 Background and Perspective of Topic Selection**

Customer service is one of the most important issues in Bangladesh's banking industry. Many customers still experience poor service, long queues, and slow responses. These problems lead to low customer trust and high dissatisfaction. As a result, people often move to banks offering better services. Service quality directly impacts how satisfied customers feel and how long they stay. Banks must now focus more on customer needs and feedback. This helps them improve service and build customer trust (Anika et al., 2023).

Customer satisfaction depends on how fast, polite, and helpful a bank's service is. If the staff are respectful and solve issues quickly, customers stay loyal. But in many banks across Bangladesh, this level of service is still missing. Many staff are not trained well, and some systems are slow and outdated. Rahaman, Ali, Kejing, Taru, and Mamoon (2020) showed that poor service quality lowers satisfaction in Bangladeshi banks. That's why banks need to collect feedback and fix their problems fast. This is key to keeping customers happy in today's market.

Digital banking is growing in Bangladesh and is changing customer service needs. People now use mobile apps, online forms, and ATMs more than before. They expect these services to be smooth, easy, and always

available. However, many banks still have slow or confusing digital systems. Huda, Aktar, and Islam (2020) found that weak e-banking platforms harm customer satisfaction. If banks want to stay ahead, they must invest in better technology. Customers will choose banks that make their digital services easier and faster.

Customer-centred service is now a must in every commercial bank. Customers expect personal support, clear communication, and quick service. They want banks to solve problems without making them wait. When banks meet these needs, customers feel valued and become more loyal. Hasan, Siam, and Haque (2023) noted that strong customer service helps build trust and reputation. In the current competitive market, banks must treat customer care as a priority. This helps banks grow and stay ahead of others in the industry.

In Bangladesh, many banks still follow old service models that no longer work. Customers are more informed and have higher expectations than before. They expect fast replies, helpful staff, and 24/7 digital access. But many banks fail to meet these basic demands. Iqbal, Nisha, and Rashid (2018) found that service gaps affect Islamic banks too. Even these banks face pressure to improve customer care. If all banks improve service, customers will feel more satisfied and supported. Satisfaction of customers regarding banking services will be increased at expected level.

When service is poor, banks lose more than just customers—they also lose reputation. A single bad experience can spread quickly through social media or word of mouth. People tell others about rude staff or failed systems. This makes it harder for banks to attract new customers. Hasan (2023) explained how service quality shapes a bank's image and future. So, a bank that wants long-term growth must fix its weak points. Listening to customers is the best way to begin that process.

Improved customer service also brings better business results. A good service experience makes customers spend more and stay longer. Satisfied customers use more products and refer others to the same bank. Tahmid Abtahi, Rabbani, Fuad, and Nath showed a link between service and financial gains (Abtahi et al., 2023). They found that customer care boosts a bank's revenue over time. That's why banks must treat service as a core business function. It is not just support—it's a tool for success.

Customer feedback is a powerful tool for service improvement. It helps banks find what is working and what is not. Many customers are ready to give feedback if asked properly. But some banks still do not collect or act on this feedback. Tabassum (2024) argued that feedback and customer relationship management improve satisfaction. Banks need systems to collect feedback through apps, SMS, or face-to-face. These systems must also show customers that their voices matter.

Staff training is another big part of service quality. Even with good systems, untrained staff can ruin the customer experience. Customers want to talk to people who are polite, fast, and informed. But in some banks, staff lack the skills or motivation to do well. Anika (2023) found that staff quality is a key driver of satisfaction. Training, rewards, and supervision can improve how staff interact with clients. This makes every visit more comfortable and productive.

Bangladesh is moving towards more modern banking tools. Many banks now use apps, ATMs, and internet banking. But technology alone cannot solve all service problems. If apps are hard to use or full of errors, customers get frustrated. If support is not available quickly, trust is lost. Huda (2020) stressed that digital platforms must work well to support service. That's why both physical and digital services must improve together. A smart mix of both creates the best customer experience.

In Bangladesh, many people still visit bank branches for common tasks. This includes depositing money, asking questions, or solving issues. If the in-branch service is poor, customers feel upset and ignored. Banks must make sure that every customer feels heard and helped. Rahaman found that poor branch service causes frustration (RAHAMAN et al., 2020). Staff must be trained and systems must be fast. This improves the total customer journey, both in-person and online.

Banks must now design service based on what customers need—not just what banks want to offer. The focus must shift from products to people. A customer-first approach builds stronger connections and long-term trust. Tabassum highlighted that customer relationship systems help banks personalise service (Tabassum, 2024). Using data from feedback, banks can create better plans. These changes show customers that the bank cares. This also creates more loyal and happy clients. Today's banking environment is highly competitive. Many banks offer the same products like savings, loans, and cards. The real difference comes from how they treat customers. Fast replies, respectful staff, and working apps can make one bank stand out. Many researches found that service quality is now a key reason why people choose a bank (Iqbal et al., 2018). So, banks must create a service plan based on real customer needs. This keeps the bank strong in a changing market.

Every bank in Bangladesh must now rethink how it delivers service. The goal should be to improve every step of the customer experience. From branch visits to mobile apps, every touchpoint must be smooth and helpful. Hasan stressed that trust and service quality go hand in hand (Hasan et al., 2023). Without one, the other cannot survive. Trust is earned through good service and lost through bad service. So, improving customer care must be a long-term goal.

Customers expect their banks to be more than just money handlers. They want them to act as partners in their financial journey. This means

giving advice, solving problems, and supporting them during life events. Good customer service builds that type of relationship. According to Anika (2023), this connection drives customer loyalty. Banks must act quickly to meet these rising expectations. If not, customers will look for better service elsewhere.

The shift towards digital banking in Bangladesh is clear and fast. People want to use their phones or laptops for simple tasks. They want apps that work and chatbots that respond. But digital banking must still be backed by human help. Not all problems can be solved by machines. Huda (2020) noted that digital tools are part of, not replacements for, good service. Banks must find the right balance between technology and people.

## **1.2 Purpose and Research Aim**

The main purpose of this research is to improve customer service in banks. It focuses on commercial banks operating in Bangladesh's growing financial market. Many banks still fail to meet customer expectations across different service areas. This research uses customer feedback to understand what customers want from their banks. It collects real data using a structured quantitative survey with multiple indicators. These include satisfaction levels, service gaps, and feedback preferences. The study helps banks understand where they need to improve. Aim of the research is to enhance customer service in commercial banks of Bangladesh through quantitative analysis of customer feedback data. The paper attempts to provide some practical changing measures both from the customer satisfaction and customer loyalty perspectives, based on the data-driven findings.

### **1.3 Research Objectives and Research Questions**

The specific aims and research questions of the study are described in this discussions. Well structure defined objectives serve as a guideline through out the research and also help the focus on the solution of the service problems in Bangladesh commercial banks. The research questions are derived to investigate the customer experiences, feedback systems and service quality gaps of digital and in-branch banking. The questions and goals help to guide all aspects of data collection, analysis, and actionable findings.

#### **1.3.1 Research Objectives**

This study is guided by four specific and measurable research objectives. These objectives help organise the research process and guide data analysis. They also ensure that each part of the study has a clear focus. The objectives are directly linked to key service dimensions and feedback strategies. The objectives are listed below.

- To assess customer satisfaction levels across various service dimensions in Bangladeshi commercial banks (Anika et al., 2023; Famiyeh et al., 2018).
- To identify the gaps between customer expectations and actual service experiences (Md. A. Islam, 2013; X. Wang et al., 2020).
- To explore customer preferences for service improvement and the most valued enhancements (Costa & Di Pillo, 2024; Ngo et al., 2023).
- To evaluate customer perspectives on feedback collection, transparency, and engagement practices (Hasan et al., 2023).

### **1.3.2 Research Questions**

The research questions were formulated to delve into the crucial aspects influencing the customer service of commercial banks in Bangladesh. They want to identify the most prevalent customer issues, see how well banks address those complaints and see how the data can be used to spark improvements in service. These are the questions that propel the research towards discovering practical implications to evolve into a more customer oriented banking services:

- What is the current level of customer satisfaction with different service aspects in commercial banks?
- Where do customers experience significant gaps between expectations and actual banking service delivery?
- What specific improvements do customers value most for better banking experiences?

### **1.4 Key Concepts and Theoretical Framework**

This explains customer satisfaction using service quality, performance gaps, feedback, and theories like SERVQUAL (Service Quality Model) and EDT (Expectation Disconfirmation Theory) to measure and understand banking service experiences and expectations effectively. Table 1 presents the key concepts and theoretical frameworks informing development and analysis of this study.

Table 1. Key Concepts and Theoretical Models Guiding the Study

<b>Key Concept / Theory</b>	<b>Definition and Relevance</b>
Customer Satisfaction	Customer satisfaction is the emotional response when service meets or exceeds expectations. It reflects the outcome of customer experiences in banking.
Service Quality	Service quality is the perceived value of how well banking services meet customer needs across multiple dimensions like speed, reliability, and professionalism.
Expectation-Performance Gap	This gap occurs when there is a mismatch between what customers expect and what they receive. A large gap usually results in dissatisfaction.
Feedback Mechanisms	Feedback mechanisms are systems banks use to collect, process, and respond to customer opinions. These include surveys, digital forms, or in-person interviews.
SERVQUAL Model	SERVQUAL is a five-dimension model measuring service quality: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. It helps banks assess performance gaps.
Expectation Disconfirmation Theory (EDT)	EDT suggests that satisfaction is based on the gap between expected and actual service performance. Positive disconfirmation leads to satisfaction.

## **1.5 Relevance and Significance**

This research is important for banks, customers, and the banking industry in Bangladesh. It helps banks understand how customers feel about the services they get. When banks know the problems, they can fix them more easily. This leads to better service design and fewer complaints. Good service also gives banks a strong competitive edge in the market. When service improves, more people want to use that bank again. This increases trust, customer loyalty, and long-term growth. So, banks benefit by giving better value to their clients.

For customers, this study offers many clear benefits through improved service quality. They will enjoy faster help, better communication, and smoother service processes. Customers feel more respected when their feedback is used for real changes. They also get more value from each visit or digital interaction. This creates a more satisfying and stress-free banking experience. When banks respond to customer needs, people feel more secure and confident. That builds a positive relationship between the customer and the bank. So, the study helps improve the experience for all types of customers.

This study also helps in personal and professional development for the researcher. It builds skills in data collection, problem analysis, and service improvement. The research process also improves knowledge about how banks work in real life. It helps understand what customers expect and how banks can meet those needs. These insights are useful for working in the service or banking industry later. It also builds confidence in handling customer issues using real data. So, the research adds value to future career plans in service management.

## **1.6 Methodological Overview**

This study uses a primary quantitative method to collect and analyse customer feedback. The research follows a structured approach to answer specific service-related questions. It uses a survey tool with clear, short, and easy-to-answer questions. The questions cover topics like satisfaction, expectations, service gaps, and feedback systems. Each answer is used to find out what customers really want from banks. This makes the research focused, measurable, and based on actual customer views. The survey was shared online to reach people in different parts of Bangladesh. This allowed more people to take part in the study easily.

The method is good for collecting many responses in a short time. It also helps to find patterns and trends in how people experience bank services. This kind of method is useful for understanding what changes are needed most. It helps banks get a clear picture of service strengths and weak areas. The answers give deep insight into what people like or dislike in a bank. The results can guide real service changes in future banking strategies. So, this method helps give real answers to real problems in a simple way.

## **1.7 Structure of the Thesis**

This structure outlines the study from Introduction to Conclusion. It includes theory, methods, analysis, and findings. Each chapter builds understanding of customer service in Bangladeshi banks. The structure of the thesis is detailed in Table 2, which creates a clear escalation from the background and literature review of the research, through to the key findings and conclusions followed by the final recommendations. Each chapter leads to develop an overall picture of the customer service discourse in Bangladeshi commercial banks.

Table 2. Detailed Chapter Structure of the Thesis

<b>Chapter</b>	<b>Title</b>	<b>Detailed Description</b>
Chapter 1	Introduction	Provides background on customer service in Bangladeshi banks. Defines the research aim, objectives, and questions. Explains key concepts, relevance, and methodology.
Chapter 2	Theoretical Framework and Literature Review	Discusses theories like SERVQUAL and Expectation Disconfirmation Theory. Reviews earlier studies on service quality, customer satisfaction, and feedback practices in banking. Builds a framework to guide data analysis.
Chapter 3	Research Methodology	Describes the research approach, data collection tools, target group, and sampling method. Explains how the data was analysed and discusses reliability and ethical considerations.
Chapter 4	Results	Presents analysis of customer responses. Includes descriptive and comparative findings on satisfaction, service gaps, improvement preferences, and feedback practices. Uses tables and graphs for clarity.
Chapter 5	Discussion	Summarises main findings in relation to the objectives. Discusses implications for banks, evaluates the research process, and reflects on ethical issues. Suggests areas for further research and gives personal insights.
Chapter 6	Conclusion and Recommendation	Customer service quality must be the combination of upgraded digitalization platforms, well-trained staffs, together with active listening and usage of feedbacks from the customers in order

		to manage the service gap and to increase the customer satisfaction level.
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The above table demonstrates the ordering of theory, methodology, analysis and reflection within the study. This systematic structure increases the coherence and scholarly value of the thesis as it aligns each part with the research purposes.

## **2 THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

This chapter presents the theories and prior studies that support the research. It introduces two key models: SERVQUAL and Expectation Disconfirmation Theory (EDT), which help evaluate customer satisfaction in banking. The chapter reviews global and Bangladeshi literature on service quality, expectation-performance gaps, customer-driven improvements, and feedback systems. It also highlights digital banking challenges, staff training needs, and service redesign strategies. These insights create a strong theoretical base and justify the research focus. Together, they guide the data analysis and connect findings with real-world banking issues across Bangladesh's evolving financial sector.

### **2.1 Theoretical Models of Customer Satisfaction**

Customer satisfaction is a key measure of service quality in the banking industry. Banks must understand what makes customers feel satisfied or disappointed. Many theories help explain how customer satisfaction works in different service settings. Two important models used in this study are SERVQUAL and Expectation Disconfirmation Theory (EDT). Both models help in identifying service gaps and improving customer experience. These models also support the use of feedback for service improvement. They are commonly used in banking research across different countries, including Bangladesh.

The SERVQUAL model explains how customers evaluate the quality of service. It has five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles include the physical look of the bank, staff uniforms, and equipment. Reliability means doing what was promised, accurately and dependably. Responsiveness is about

helping customers quickly and giving them needed support. Assurance includes the knowledge, courtesy, and confidence of staff during service. Empathy means giving personal attention and showing care to customers (Nair et al., 2010). All five dimensions must work together for high customer satisfaction.

Research shows that SERVQUAL is widely used in bank service evaluations. It helps banks find out where service is strong and where it needs change. In Bangladesh, many banks use SERVQUAL to measure customer feelings and opinions. Islam (2013) used SERVQUAL to link service quality with loyalty. They found that when these five dimensions score high, customers are more loyal. Yesmin (2023) used a similar model with advanced analysis. They also confirmed that SERVQUAL fits the retail banking environment. So, the model helps banks set service goals based on customer needs.

But some researchers also raise concerns about SERVQUAL's fit in all contexts. Tadić (2018) argued that SERVQUAL may not work well in uncertain environments. They said customers change their expectations due to economy, location, or bank size. Some also say the model does not fit digital banking well. Moraru and Duhnea (2018) suggested adding digital service elements into the framework. They believed mobile apps and online tools now affect satisfaction more than before. So, SERVQUAL works well, but banks must adapt it to modern needs.

The Expectation Disconfirmation Theory (EDT) also helps explain satisfaction. It says customers first form expectations before using a service. After the service, they compare the outcome with their original expectations. If the service is better than expected, it leads to satisfaction. If it is worse, it causes dissatisfaction. This gap is called disconfirmation. A positive gap means the service was better than expected. A negative gap shows the service failed to meet expectations (X. Wang et al.,

2020). This simple idea helps explain why some customers feel happy and others feel frustrated.

EDT is useful for measuring the difference between expected and actual service. In banking, customers expect fast help, polite staff, and working systems. If the bank provides all these things, customers feel satisfied and return. If not, they feel upset and may switch to another bank. Karim (2014) showed that expectations in private banks are rising. They found that many customers are unhappy when banks do not meet promises. So, this theory helps banks close the gap and build trust through better performance.

Some researchers support EDT because it focuses on customer judgement. Islam (2013) used it to show why service gaps must be addressed quickly. They said banks that reduce this gap enjoy more loyal and happy customers. However, EDT also has its critics. Some say it is too focused on personal feelings. Others argue it does not consider the role of repeated service or habit. Wang (2020) said behaviour may not always follow satisfaction results. This means even satisfied customers may still leave for other reasons. So, EDT works well, but should be used with care.

Combining SERVQUAL and EDT gives a strong base for this research. SERVQUAL shows where banks fail in service delivery. EDT explains how customers feel when those failures happen. Together, they help understand both service quality and emotional response. Yesmin (2023) used this kind of approach to study retail banking behaviour. Their findings supported the use of both models to improve satisfaction. These models help banks listen better, plan better, and serve better. They also help connect customer experience with service design goals.

In short, both SERVQUAL and EDT are useful for this thesis. They help find out what customers expect and what they actually experience. They

also help explain satisfaction levels and why service gaps matter. But these models are not perfect and must be used with updates. Today's banking needs more focus on digital service, speed, and personalisation. So, this research applies both models but stays open to new ideas. This helps build a better picture of how to improve customer service in Bangladesh.

## **2.2 Service Quality in Commercial Banking**

Service quality is an important topic in the banking sector. It helps banks build trust and long-term relationships with their customers. Many researchers define service quality as how well a service meets expectations. It also includes how fast, polite, and helpful the service process is. In banking, service quality covers both physical and digital interactions. This includes branch visits, ATM use, and mobile banking apps. Good service across all areas leads to higher customer satisfaction and loyalty (Tešić, 2020).

The dimensions of service quality are clearly defined by researchers. These include reliability, assurance, responsiveness, empathy, and tangibles. Reliability means providing correct service each time, without any mistakes or delays. Assurance is the trust built by skilled, polite, and confident bank staff. Responsiveness is the ability to help customers quickly when they need support. Empathy is about treating each customer with care and attention. Tangibles refer to the bank's look, including the staff's dress and clean facilities (Singaraj et al., 2019). All these elements work together to shape customer opinions.

Many banks in South Asia use these dimensions to check service performance. In Bangladesh, the retail banking sector is highly competitive and customer-driven. Banks often use service quality data to improve

operations and solve problems. Siddique (2020) found that strong service quality improves bank performance in Asian countries. They noted that satisfied customers are more likely to return and stay loyal. The same study also said weak service causes customer complaints and bad publicity. So, service quality is important for both reputation and customer retention.

Some researchers link service quality directly with customer satisfaction. Nguyen (2020) argued that service quality affects satisfaction and also reduces switching. They found that when banks offer quick and respectful service, customers feel happy. Famiyeh (2018) supported this by saying good service builds loyalty over time. Their study also found that organisational culture plays a role in service delivery. Banks with staff-focused cultures give better service to customers. These findings show that both systems and people matter in quality service.

However, other researchers provide a more critical view of this connection. Alolayyan (2018) argued that service quality does not always guarantee satisfaction. They used a model to show how different factors affect customer views. Their study showed that service must also be consistent and emotionally engaging. Customers want services that are both fast and meaningful. If banks miss one part, satisfaction may still go down. So, banks must focus on full service delivery, not just speed or technology.

In South Asia, retail customers now expect faster, smarter, and safer banking. Most banks are trying to keep up with these new demands. Basiruddin and Ahmed (2019) said poor governance in banks affects service quality. They found that weak systems lead to delays and customer frustration. Afzal (2021) added that customer trust goes down when service is slow. They stressed that market discipline is needed for better service in the region. Together, these studies show the link between quality, trust, and banking success.

Still, some banks in South Asia perform better than others in service delivery. Researchers found that service quality varies between developing and developed countries. Siddique (2020) found that Asian developing banks often lack the right training. These banks also face system issues that affect customer experience. On the other hand, developed banks focus more on service upgrades. So, improving service in Bangladesh means learning from better-performing banks.

### **2.3 Expectation vs. Reality in Service Performance**

Customers always have expectations before they use a bank's service. They expect fast service, helpful staff, and easy digital access. When these expectations are met, they feel satisfied and happy. But when banks fail to deliver, customers feel disappointed and frustrated. This gap between expectation and actual service is a big issue. Dam and Dam (2021) said poor performance lowers brand image and trust. Tulcanaza-Prieto (2022) found that unmet expectations hurt banking performance. So, banks must reduce service gaps to improve customer satisfaction.

Service gap analysis helps banks find where they fail to meet expectations. It shows the difference between what customers want and what they receive. Nguyen (2020) used gap analysis in banking service studies. They found that large gaps lead to low satisfaction and customer switching. Pakurár (2019) also used gap analysis in Jordanian banks. They found empathy and speed were the most disappointing areas. Customers wanted more personal care and quicker support from staff. These findings help banks know where they need to improve.

Digital banking has changed what customers expect from banks today. Many people now want 24/7 help and fast mobile services. Mbama and Ezepue (2018) found banks in the UK failed to deliver this. Their study showed digital gaps hurt satisfaction and customer loyalty. YuSheng and

Ibrahim (2019) also found similar problems in Ghana. Customers were excited by new services but disappointed by poor execution. These digital failures led to more complaints and lower trust. So, banks must improve both systems and support.

Automated services like chatbots also affect customer experience. Customers want fast, smart replies without errors or confusion. Eren (2021) found that chatbot failure caused frustration and low satisfaction. Many users felt the chatbot did not understand their problems properly. Dam and Dam (2021) also showed that weak digital tools damage customer trust. Banks must improve chatbot design and link it with human help. This can close the digital service gap and improve user experience. Customers want both speed and proper support.

Cultural and local needs also shape customer expectations. What works in one country may not work in another region. Pakurár (2019) noted this in Jordan where empathy was very important. Customers there wanted warm and respectful service from bank staff. Moghavvemi (2018b) found similar issues in Malaysia. Local banks often had wider gaps in reliability and trust. Foreign banks performed better by training staff and using strong systems. So, local banks must invest more to meet rising expectations.

New services and innovations also raise expectations very quickly. People get excited about new apps, online tools, or smart features. But when these tools do not work well, they feel let down. YuSheng and Ibrahim (2019) warned that innovation without delivery hurts customer trust. Mbama and Ezepue (2018) also noted that poor digital design causes frustration. So, banks must test systems carefully before launching new services. This helps keep the service gap small and customers satisfied. Smart planning leads to strong delivery.

Unmet expectations damage both brand image and customer loyalty. Dam and Dam (2021) found that poor service lowers brand trust fast. Even loyal customers may leave if gaps stay for too long. Tulcanaza-Prieto (2022) linked poor service to financial loss. Banks must focus on both customer feelings and real service results. When trust is lost, it takes time and effort to rebuild. Keeping promises and fixing issues quickly reduces negative experiences. A small gap protects both brand and business.

Some experts say gaps are part of fast-changing service environments. Moghavvemi (2018) compared foreign and local banks in Malaysia. They found that foreign banks had smaller gaps due to better planning. Local banks often lacked good systems or training for their staff. Eren (2021) also found weak digital tools cause bigger customer dissatisfaction. So, both staff and systems must improve together. This keeps customer expectations realistic and service delivery smooth. A strong service model closes the gap effectively.

## **2.4 Customer-Driven Service Improvement Strategies**

Customer insights are now key to service improvement in modern banking. Banks must listen closely to what customers want and expect from services. Many banks still design services without including customer opinions or behaviours. Ngo (2023) stressed that customer-driven models improve satisfaction and loyalty. Poudel and Niraula (2024) also found customer input crucial for better banking design. These insights help banks deliver more effective and personal customer experiences. When customers feel heard, they are more likely to stay loyal. Banks that ignore customer voices fall behind their competitors quickly.

Digital banking is a major area for service innovation based on customer needs. People now use apps, websites, and chat tools to access banking

services. Kaur (2021) noted that many users still rely on in-branch help. Shermukhamedov and Tulaganova (2021) showed digital gaps create frustration and stress. So, banks must support both digital and in-branch users effectively. Hasan (2023) found that digital upgrades must match customer digital skills. Without training or support, customers may feel excluded or confused. Good service blends digital tools with human support in a simple way.

Branch services are still important for many customers in emerging economies. Customers want friendly, fast, and clear help from trained staff during visits. Martinez Rodriguez (2017) said banks must redesign branches for better customer flow. Poudel and Niraula (2024) found that layout and waiting time affect satisfaction. Well-designed branches reduce confusion and improve trust in the bank's service. Staff also play a big role in shaping the customer's feelings. Ngo (2023) highlighted that trained staff build stronger relationships with clients. So, both space and people matter in improving customer experience.

Staff training is one of the most important tools for better service delivery. Employees must understand customer needs and know how to respond effectively. Kaur (2021) found that in-branch help boosts satisfaction in digital banking. Bhatnagr (2024) agreed that staff support improves digital tool usage. When staff are trained well, fewer complaints and service delays happen. Staff should also be taught how to handle different types of customers. Oloveze (2024) said customer behaviour varies by location and bank type. So, training must be ongoing and localised to meet real needs.

Innovation must match what customers actually want and find useful every day. Some banks launch tools that customers do not use or understand well. Costa and Di Pillo (2024) said innovation must align with customer values and expectations. Mousavi (2025) found that measuring customer experience helps shape useful innovations. Banks must

use real-time data to adjust service plans and designs. Customer journeys should be mapped and redesigned based on real feedback. Poudel and Niraula (2024) supported using surveys and insights to improve service offers. Without alignment, innovation adds cost but not real value.

Customers in developing countries often want a mix of traditional and modern service. Some trust face-to-face help more than mobile apps or online forms. Shermukhamedov and Tulaganova (2021) found that digital banking is still new to many. Islam (2020) explained that online platforms must be engaging and easy to use. If not, customers lose interest or make mistakes during service use. Kaur (2021) noted that helpful staff at branches solve these problems quickly. So, digital banking should not replace human support but work together with it. This balanced approach meets all customer preferences.

Service personalisation is now a high priority for banks in all regions. Customers want services that match their income, needs, and financial goals. Ngo (2023b) said customer-driven service planning allows better product matching. Costa and Di Pillo (2024) noted that sustainable banks link personalisation with customer feedback. Personal offers increase satisfaction and trust in the long term. Oloveze (2024) added that customers prefer banks that adapt to their lifestyle. Custom services help reduce complaints and increase usage. So, banks should use data to personalise service touchpoints.

Many banks now compare services to learn from other industries or countries. Comparative research helps banks test new ideas before launching them widely. Bhatnagr (2024) studied how digital banking raised performance in different markets. Mousavi (2025) explained that using clear metrics leads to better planning. Such comparisons show what works and what fails in real-time. Poudel and Niraula (2024) suggested copying best practices from high-performing bank branches. This

helps banks in developing countries save time and avoid errors. Banks that learn from others improve faster and serve better.

## **2.5 Feedback Engagement and Responsiveness in Banking**

Feedback is one of the strongest tools for improving service in banking today. When banks collect feedback regularly, they understand what customers like or dislike. Tabassum (2024) found feedback directly shapes service strategies and customer satisfaction levels. Hasan (2023) said feedback also builds trust and strengthens bank reputation. Many banks still ignore this and miss key improvement areas. Iqbal (2018) showed that ignored feedback causes customer exit and poor loyalty. Islam (2013) stressed that timely feedback helps avoid repeated service failures. Therefore, feedback collection must be frequent, structured, and action-focused.

There are many ways banks collect feedback from their customers today. These include surveys, online forms, SMS, mobile apps, and in-branch comment systems. Wang (2020) noted feedback tools must be easy and user-friendly. Islam (2021) found poor digital feedback channels reduce engagement and response rates. Eren (2021) added that chatbot feedback collection often fails without human follow-up. Huda (2020) showed in Bangladesh, many banks lack digital feedback strategies. This leads to missed complaints and slow problem-solving. Banks must improve both digital and physical feedback tools quickly.

Feedback frequency also matters for customer experience and service development. Some customers prefer giving feedback after every transaction or service interaction. Others want to give feedback only when problems occur or quarterly. Alolayyan (2018) suggested banks allow flexible options to increase feedback volume. Yesmin (2023) explained that regular feedback builds customer relationships and enhances trust.

Frequent feedback helps banks track service trends and spot early issues. Without this, service gaps can grow unnoticed and harm satisfaction. Banks must adopt dynamic models to collect feedback across time and channels.

Transparency in using feedback is just as important as collecting it. Customers must see that their feedback leads to real changes or updates. Hasan (2023) said visible responses to feedback improve satisfaction and trust. Costa and Di Pillo (2024) introduced a feedback-CSR model to build brand loyalty. Dam and Dam (2021) found ignored feedback lowers brand image and creates frustration. Anika (2023) also stressed feedback must lead to specific service changes. When banks respond clearly, customers feel heard and respected. Feedback transparency creates a loop of trust and improvement.

Many studies confirm feedback improves overall service quality and performance. Nguyen (2020) showed that feedback reduces service gaps and switching intentions. Shermukhamedov and Tulaganova (2021) found digital feedback links help identify broken tools fast. Pakurár (2019) noted customer feedback helps detect cultural gaps in service expectations. Moghavvemi (2018) added that feedback helps balance service across bank types. Feedback-led adjustments increase consistency, reduce complaints, and boost engagement. Mousavi (2025) stated that feedback metrics also shape future service planning. These findings prove that feedback is essential to service growth.

Feedback systems must also be integrated into the full service process. It should not be a separate activity but part of regular bank operations. Poudel and Niraula (2024) said real-time integration makes feedback more effective. Tulcanaza-Prieto (2022) explained that feedback-based action improves financial performance. Abtahi (2024) supported that customer-driven processes also increase profitability in Bangladesh. Rahman (2020) noted that integrated feedback reduces staff mistakes

and improves timing. If feedback is separated from operations, change is often too slow. So, feedback should be tied to all service workflows.

Banks must also train staff to handle and respond to feedback correctly. Many staff do not know how to accept negative feedback with professionalism. Kaur (2021) said trained staff reduce complaint escalation and improve communication. Moraru and Duhnea (2018) also found skilled teams fix service breakdowns faster. Bhatnagr (2024) highlighted that trained agents build stronger digital service interactions. Hasan (2023) said in Bangladesh, customer service teams lack feedback handling skills. Proper training helps convert complaints into improvement opportunities. It also protects the bank's image and avoids future losses.

Effective feedback systems also support innovation and long-term strategy planning. Costa and Di Pillo (2024) noted feedback drives sustainable and customer-focused innovations. Ngo (2023) found that customer evaluations shape future digital and in-branch services. YuSheng and Ibrahim (2019) stressed that service innovation should follow feedback patterns, not trends. Feedback also helps measure success of past changes or upgrades. Mbama and Ezepue (2018) linked feedback data with financial performance tracking. Banks using feedback wisely plan better and reduce risks. Feedback thus becomes a guide, not just a reaction.

### **3 RESEARCH METHODOLOGY**

This chapter explains the methods used to collect and analyse the data. The study uses a structured survey with both closed and open questions. It applies descriptive, correlational, and regression analyses using JAMOV software. This allows for accurate understanding of customer satisfaction and service gaps. The approach is quantitative, focusing on real customer feedback. Thematic analysis is used for open-ended responses. Data were collected online using Google Forms. The method ensures wide reach and statistical reliability. Results are supported by both numeric evidence and meaningful customer insights. This chapter also discusses reliability and ethical considerations in detail.

#### **3.1 Research Philosophy and Approach**

This study follows a positivist research philosophy. It focuses on observable facts and real-world patterns. The aim is to collect data that can be measured and tested. Positivism supports objective results without researcher bias or emotions. It helps in finding facts using structured tools and logical steps. This approach is useful when studying customer experiences with clear variables. In this study, the variables are customer satisfaction, service quality, and feedback systems (Creswell & Creswell, 2018).

The study uses deductive reasoning to move from theory to data. It begins with existing theories like SERVQUAL and expectation-disconfirmation. Then, it tests these theories using real customer responses. Deduction works well when the aim is to verify or reject assumptions. In this case, the assumptions are about service gaps and customer satisfaction levels. Deductive research design also ensures clarity and structure in analysis. This study uses logic to connect theory, data, and findings (Saunders et al., 2019).

A quantitative method is used because it fits well with the study aim. The goal is to collect numbers and ratings, not personal opinions or feelings. Numbers help in understanding large patterns and generalising results. They are easier to compare across different customers and service points. The data are collected using Likert scale questions in a structured way. Quantitative data also support statistical analysis and clear presentation of findings. This makes the results more reliable and objective (Bell et al., 2022).

### **3.2 Research Design**

The study uses a cross-sectional survey design. This design collects data at one single point in time. It is ideal for understanding current patterns or customer views. Cross-sectional surveys are useful for large groups of people. They are often used in customer satisfaction studies in banking and service fields. The design also allows for capturing multiple variables in one go (Bell et al., 2022). It helps link customer feedback to the bank's performance and strategies.

An online questionnaire was the main tool used to collect data. The survey was built using Google Forms and shared digitally. This tool was chosen because it is fast and easy to access. It also helps in reaching more people across different areas in Bangladesh. Online tools allow quick collection and management of large data sets. Google Forms also supports exporting data directly into Excel for analysis. These advantages make it suitable for a data-driven customer study (Creswell & Creswell, 2018).

The questionnaire was divided into five sections. The first section focused on demographic data like age, gender, and location. The second section explored customers' banking experiences and habits. The third

section included Likert scale questions on service quality and satisfaction. The fourth section asked about gaps between expectations and reality. The final section focused on customer feedback preferences and transparency. Each section was designed to match the study objectives.

Each part of the questionnaire was linked with one or more objectives. Questions 11 to 22 measured satisfaction across service areas like speed and support. Questions 23 to 25 asked about service gaps and suggestions for improvement. Questions 26 to 28 focused on feedback sharing and customer voice. This direct link helps in analysing which factors affect customer views most. It also supports easier mapping during data analysis. This structure adds value and meaning to the study.

### **3.3 Survey Instrument Design**

This study used a structured questionnaire for collecting all primary data. The tool had both closed and scaled-response types of questions. Likert scale questions (1 = Very Dissatisfied to 5 = Very Satisfied) were mostly used. Some questions used multiple choice, ranking, and tick-all-that-apply options. This mixed-format design helped capture diverse customer views and patterns. The structure made it easy for participants to respond accurately and quickly. Each question was aligned with the research objectives for precise analysis.

The questionnaire had five main parts for better focus and logic. The first part covered demographic data like age, gender, and occupation. The second part asked about banking experience, channels used, and issues faced. The third part explored customer satisfaction with key service aspects. The fourth section compared customer expectations and real service experiences. The final part collected views on feedback collection and transparency. All these sections matched the four research objectives directly. The following table shows this alignment clearly.

Table 3 shows the mapping survey questions to core research objectives. It highlights the relationship between survey questions and research objectives, such that each objective can be directly supported through the instrument items. Such alignment provides clear goals for both the data collection and analytic stages. In connecting specific questions to each research objective, the table supports the methodological soundness of the work. It helps ensure that the results are not only applicable but also directly related to the thesis objectives, and thus increases the reliability of the conclusions.

Table 3. Mapping of Survey Questions to Research Objectives

<b>Objective</b>	<b>Mapped Questions</b>
To assess customer satisfaction across service dimensions	Q9 to Q22
To identify gaps between expectations and actual experience	Q23
To explore preferred service improvements and valued changes	Q24-Q25
To evaluate views on feedback collection, transparency, and responsiveness	Q26-Q28

Before launching the survey, the tool was pilot tested with five participants. The pilot helped find unclear wording and logic issues in question flow. Based on their input, some questions were rephrased for better understanding. This ensured that the actual survey was easy to answer for all users. The final version was proofread and validated for smooth flow. This pretesting increased reliability and participant confidence. Clarity was improved without changing the original question meanings.

Ethical clearance was also obtained before conducting the survey. The questionnaire started with a consent form page for all respondents. This page explained the purpose, voluntary nature, and privacy measures of the study. No personal data like names or contact numbers were collected. Participation was anonymous and based on informed consent only. Respondents could skip any question or exit anytime without penalty. The survey respected full ethical standards set by the academic guidelines. The supervisor approved the instrument and collection method.

### **3.4 Data Collection Process**

The data was collected online using Google Forms over a 10-day period. The survey was open from 15 April 2025 to 25 April 2025. The link was shared through multiple digital platforms like WhatsApp, Email, and Messenger. These channels helped reach participants across various locations in Bangladesh. Reminder messages were sent on the fourth and seventh days. This strategy helped improve the response rate significantly. In total, over 120 responses were collected during the collection period.

All participants completed the survey voluntarily without pressure or incentives. The consent form was shown before the first question. It clearly stated that the responses would remain private and untraceable. No email, phone, or IP data was stored during the process. Participants were also told they could skip any question freely. This kept the data honest, anonymous, and respectful. Ethical standards were followed strictly throughout the entire data collection phase.

### **3.5 Data Analysis Techniques**

The data analysis for this research follows a structured quantitative approach. Since the survey collects numerical and categorical data, descriptive statistics are primarily used to interpret the results. Basic statistical tools such as frequencies, percentages, means, modes, and standard deviations are applied. These methods help summarise overall trends in the responses and provide clear insights into customer opinions and experiences (Saunders et al., 2019). Categorical variables such as age, gender, occupation, location, and banking preferences are summarised. This helps in understanding the demographic distribution and usage patterns across different customer groups. Questions based on satisfaction and service evaluation are presented using a five-point Likert scale, with responses numerically coded from 1 (Very Dissatisfied) to 5 (Very Satisfied). The average scores and standard deviations of each item are calculated to reflect overall sentiment and response consistency.

In addition to the closed-ended questions, open-ended responses are analysed using thematic analysis. Each written response is read carefully and grouped into key themes such as technical issues, lack of branches, or delays in service. This qualitative insight supports the quantitative findings and adds deeper context (Braun & Clarke, 2006). Where applicable, comparisons are made between related questions to explore consistency across responses. For example, satisfaction levels in digital banking are aligned with usage patterns of banking channels to identify whether preferences match experiences. These interpretative comparisons provide a broader understanding of how different aspects of service delivery connect. Overall, the chosen analysis methods prove simple, effective, and suitable for meeting the study's objectives. They offer a balanced view of numerical trends and customer sentiments across both digital and in-branch banking services.

### **3.6 Reliability and Validity**

The reliability of this study was checked using Cronbach's Alpha method. Cronbach's Alpha measures the internal consistency of survey items. A higher value means more reliable and consistent responses (Cohen et al., 2017). The overall alpha score was 0.874 for the Likert-scale items. This means the data has strong internal reliability across themes. Scores above 0.7 are considered acceptable in most research (Saunders et al., 2019). Each theme group had its own Alpha score tested separately. The digital service questions had an Alpha of 0.865. The in-branch service group scored 0.812 in Cronbach's test. All results show that the survey was reliable and stable.

To check validity, several steps were followed in the study. Each survey item was linked to a research objective clearly. This helped ensure content validity from the start (Saunders et al., 2019). The pilot test involved five participants for face validity testing. This confirmed that the questions made sense to real users. Expert review from the supervisor helped confirm overall content validity. Construct validity was checked using theme-based question grouping. This helped reflect real customer experience clearly and fairly. The survey avoided unclear words and used clear Likert statements. These checks helped ensure strong validity across the full dataset.

Honest answers were supported through voluntary and anonymous participation. This increased the accuracy and trust in the findings. Respondents gave more honest views without fear or pressure. Creswell and Creswell (2018) say anonymity builds strong validity in survey research. This also reduced the chance of response bias in the results. All answers were securely stored and used only for academic research. These steps made the process fair, ethical, and scientifically sound. Both the reliability and validity checks show strong trust in this research.

## 4 RESULTS

This chapter discusses the results of the quantitative analysis of customer service for commercial banks of Bangladesh. Findings are drawn using structured questionnaire data and analysed through descriptive statistics, correlation, and regression in JAMOVI. The major themes of the study are organised and results presented based on them – by consumer demographic, service experience across digital and in-branch channels, satisfaction levels and feedback practices. These results pertain to the research objectives and form the basis of the discussion and recommendations in subsequent chapters.

### 4.1 Demographic Profile of Respondents

According to Table 4, most participants in this survey are aged between 26 and 35. This group includes over half of the total respondents. They are active users of bank services daily. The second-largest age group is 36 to 50 years old. These customers often need both branch and digital banking. Only a few people were aged over 50 in this study. The youngest group aged 18–25 also had few users. This shows that working-age people dominate the sample group.

Table 4. Summary of Respondent Demographics

<b>Demographic Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage(%)</b>
<b>Age Group</b>	18–25	7	5.88%
	26–35	63	52.94%
	36–50	45	37.82%
	51+	4	3.36%
<b>Gender</b>	Male	91	76.47%
	Female	28	23.53%

<b>Occupation</b>	Service Holder	86	72.27%
	Student	20	16.81%
	Business Person	8	6.72%
	Homemaker	3	2.52%
	Other	2	1.68%
<b>Region (District)</b>	Dhaka	49	41.18%
	Khulna	13	10.92%
	Chattogram	10	8.40%
	Magura	5	4.20%
	Narayanganj	5	4.20%
	Others (combined)	37	31.10%

About 76% of all respondents are male in this survey. Female users make up around 24% of the total sample. This reflects the gender gap in banking users in Bangladesh. Most banks still attract more male customers than female. It also shows a need for more women-friendly services. Gender inclusion must improve in digital and branch services. This can increase trust and loyalty among female customers. Banks should promote gender-friendly banking across all locations.

Most participants are full-time service holders in this study. These include professionals, office workers, and other staff. Students are the next biggest group in the survey. A small number of homemakers and businesspeople also responded. This shows the sample is mostly working-class customers. Their banking needs include speed, access, and support. Banks should improve services that meet their daily financial routines.

Most respondents live in Dhaka city or nearby areas. Some are from Chattogram, Khulna, Magura, and Narayanganj. Others are from across Bangladesh. Around 11% of locations were unknown or unclear. The

data shows good coverage of users across the country. Banks must provide equal services across all districts.

## **4.2 Banking Experience – Traditional and Digital**

This part of the report examines the overall banking satisfaction of respondents via both traditional and digital dispensaries. It gives an interpretation of simple service usage patterns, main types of problems that were found and attitude of users to main features of digital service including convenience of use, security, speed and support. The results suggest how customers interact with multiple channels for banking and where service areas could be targeted.

### **4.2.1 Descriptive Analysis**

Table 5 presents the descriptive statistics for the key variables related to banking experience. The average customer duration was 3.22 years, indicating that most respondents had a moderate to long relationship with their banks. The mode was 4 (i.e., "4 or more years"), which reflects a stable and loyal customer base.

The frequency of branch visits had a mean of 2.52, with a mode of 1 ("Rarely"), suggesting a clear shift toward less in-person interaction. This is supported by responses to channels used, where the average score of 2.55 shows a strong preference for digital tools over traditional services.

Problems in traditional banking and digital banking had similar mean values (both around 3.06), indicating that customers experience challenges in both formats. However, the standard deviation was higher for traditional banking and digital banking (1.72 and 1.64), showing wider variation in customer experiences.

Table 5. Descriptive Statistics Related to Banking Experience.

	Customer Duration	Branch Visit Frequency	Traditional Banking Problems	Banking Channels	Digital Banking Problems	User Friendliness	Security Perception	Transaction Speed	Support Availability
<b>N</b>	119	120	116	120	113	118	119	119	119
<b>Missing</b>	2	1	5	1	8	3	2	2	2
<b>Mean</b>	3.22	2.52	3.06	2.55	3.06	3.69	3.57	3.75	3.44
<b>Median</b>	4	2.00	3.00	3.00	3	4.00	4	4	4
<b>Mode</b>	4.00	1.00	3.00	3.00	2.00	4.00	4.00	4.00	4.00
<b>Standard deviation</b>	0.922	1.19	1.72	1.08	1.64	0.854	0.917	0.885	0.860
<b>Minimum</b>	1	1	1	1	1	1	1	1	1
<b>Maximum</b>	4	5	6	5	6	5	5	5	5

*\*More than one mode exists, only the first is reported*

Satisfaction with digital features showed stronger performance. The highest mean (3.75) score was found in transaction speed, followed by user-friendliness (3.69), security (3.57), and support availability (3.44). This suggests customers generally perceive digital services positively but still find support services to be less satisfactory than technical features.

#### 4.2.2 Correlation Analysis

The correlation matrix in Table 6 demonstrates strong and significant relationships among the digital satisfaction variables. All correlations are statistically significant at  $p < .001$ . Notably, User-Friendliness and Transaction Speed showed the highest correlation ( $r = .570$ ), implying

that intuitive Digital Platforms are closely linked with Faster Service Perception.

Table 6. Pearson Correlation Matrix among Digital Satisfaction Variables

	<b>User Experience</b>	<b>Security</b>	<b>Transaction Speed</b>	<b>Support Availability</b>
<b>User Experience</b>	—			
<b>Security</b>	$r = 0.533$	—		
	$n = 116$			
	$p < .001$			
	95% CI [0.390, 0.651]			
<b>Transaction Speed</b>	$r = 0.570$	$r = 0.586$	—	
	$n = 116$	$n = 117$		
	$p < .001$	$p < .001$		
	95% CI [0.434, 0.680]	95% CI [0.451, 0.693]		
<b>Support Availability</b>	$r = 0.503$	$r = 0.347$	$r = 0.469$	—
	$n = 116$	$n = 117$	$n = 117$	
	$p < .001$	$p < .001$	$p < .001$	
	95% CI [0.362, 0.627]	95% CI [0.210, 0.496]	95% CI [0.319, 0.598]	

There was also Moderate association between Security Perception and Transaction Speed ( $r = .586$ ), which is an indication that customers may perceive secure environments as little more capable at the delivery of digital services. Most importantly, Support Availability had moderately strong correlations with User Friendliness ( $r = .503$ ), Security Perception ( $r = .347$ ), and Transaction Speed ( $r = .469$ ), indicating that perceptions

of digital support availability are influenced by both the usability and performance of the system

#### 4.2.3 Partial Correlation Controlling for Channels Used

Table 7 shows partial correlations controlling for Channels Used. Even after adjusting for channel preferences, significant positive relationships remain between User-friendliness and Support Availability ( $r = .505$ ), indicating an independent effect of user design on perceived service quality. Similarly, Transaction Speed remained strongly related to both Security and Support, with  $r = .585$  and  $r = .470$  respectively.

Table 7. Partial Correlation Matrix Controlling for Channels Used

		<b>User Freindliness</b>	<b>Security Perception</b>	<b>Transaction Speed</b>	<b>Support Availability</b>
<b>User Friendliness</b>	Pearson's r	—			
	p-value	—			
<b>Security Perception</b>	Pearson's r	0.535	—		
	p-value	<.001	—		
<b>Transaction Speed</b>	Pearson's r	0.577	0.585	—	
	p-value	<.001	<.001	—	
<b>Support Availability</b>	Pearson's r	0.505	0.345	0.470	—
	p-value	<.001	<.001	<.001	—

As displayed in Table 7, even controlling for channel preferences, the critical dimensions of a digital experience continue to have significant bivariate associations. This implies that even if customers use different

digital channels, their core experience with digital tools (ease of use, speed, and support) remains interlinked. Hence, improving the user interface could lead to better support perception regardless of the platform.

#### 4.2.4 Partial Correlation Controlling for Digital Problems

Table 8 provides partial correlations controlling for Digital Banking Problems. The strength of correlations slightly decreases compared to Table 3, especially for Security Perception and Support Availability ( $r = .308$ ). This means the presence of technical problems impacts how customers perceive support. However, User Friendliness and Transaction Speed still show significant predictive strength over Support Availability, proving their critical role in shaping digital support satisfaction.

Table 8. Partial Correlation Matrix Controlling for Problems in Digital Banking

		<b>User Freindliness</b>	<b>Security Perception</b>	<b>Transaction Speed</b>	<b>Support Availability</b>
<b>User Friendliness</b>	Pearson's r	—			
	p-value	—			
<b>Security Perception</b>	Pearson's r	0.510	—		
	p-value	<.001	—		
<b>Transaction Speed</b>	Pearson's r	0.557	0.577	—	
	p-value	<.001	<.001	—	
<b>Support Availability</b>	Pearson's r	0.472	0.308	0.441	—
	p-value	<.001	<.001	<.001	—

Table 8 shows that the strengths of correlations between service features change when digital banking problems are held constant. These findings indicate that digital service problems can interfere with customer satisfaction, but well-designed and fast platforms still retain a strong impact. Therefore, while solving system issues is important, banks must also invest in user experience enhancements.

#### 4.2.5 Regression Analysis

Two linear regression models were tested to explore cause-effect patterns.

##### Model 1: Predicting Support Availability

Table 9 shows the regression result. The model explained 29% of the variance ( $R^2 = 0.292$ ). Two variables were significant: user-friendliness ( $\beta = 0.296$ ,  $p = 0.004$ ) and transaction speed ( $\beta = 0.268$ ,  $p = 0.008$ ). Security and digital problems were not significant.

Table 9. Linear Regression Predicting Support Availability

Predictor	Estimate	SE	t	p
<b>Intercept</b>	1.22678	0.3539	3.467	<.001
<b>User Friendliness</b>	0.29617	0.0995	2.977	0.004
<b>Security</b>	0.00969	0.0939	0.103	0.918
<b>Transaction Speed</b>	0.26782	0.0995	2.691	0.008
<b>Digital Banking Problems</b>	0.02982	0.0411	0.725	0.470

The linear regression model of support availability is displayed in Table 9, which exposes that the ease of use and transaction speed impact perceived digital service support. This means users feel better supported

when platforms are friendly and fast. Security does not strongly impact perceived support in this model.

### **Model 2: Predicting Transaction Speed**

The second model explained 34.5% of the variance ( $R^2 = 0.345$ ), as shown in Table 6. The strongest predictor was user-friendliness ( $\beta = 0.5828$ ,  $p < .001$ ). Other predictors like customer duration and channels used were not significant.

Table 10 shows the linear regression comparing with customer duration, channel used and user friendliness. This suggests ease of use directly shapes perceptions of transaction speed. Duration of banking or preferred channel does not matter much.

Table 10. Linear Regression Predicting Transaction Speed

<b>Predictor</b>	<b>Estimate</b>	<b>SE</b>	<b>t</b>	<b>p</b>
<b>Intercept</b>	1.1010	0.3869	2.850	0.005
<b>Customer Duration</b>	0.0787	0.0759	1.040	0.302
<b>Channels Used</b>	0.0954	0.0649	1.470	0.144
<b>User Friendliness</b>	0.5828	0.0806	7.230	<.001

Table 10 indicates that user-friendliness is a dominant predictor of transaction speed and user-friendliness is indicated as the strongest determinant of transaction speed of transaction speed, revealing the importance of an intuitive design in the development of satisfaction with digital banking. It predicts support availability and transaction speed ratings. Transaction speed is also a key factor in support satisfaction.

Surprisingly, digital problems and security had weaker effects than expected.

Banks in Bangladesh should invest in improving app design and speed. Staff support alone is not enough. Digital tools must be easy, quick, and reliable for customer satisfaction to grow.

### **4.3 Customer Service Evaluation and Expectations vs. Experiences**

This section explores how customers evaluate both in-branch and digital services. It also identifies improvement priorities and observed service gaps. The analysis includes descriptive statistics, correlation matrices, and regression models using JAMOVI. Below is the analysis plan structured by function and variable assignment:

#### **4.3.1 Descriptive Statistics**

Descriptive analysis shows that most customer service scores range from moderate to high levels. For instance, Digital Satisfaction Score received the highest mean score (3.83), which suggests that customers are broadly satisfied with their digital banking experiences. This is an encouraging sign for banks investing in mobile and online platforms.

Polite Staff and Transparency also received high ratings (3.66 and 3.69), respectively, indicating that customers appreciate professional behaviour and honest communication. Meanwhile, Branch Service Speed and In-Branch Resolution had slightly lower mean scores, reflecting some ongoing concerns with physical service efficiency.

In Table 11, showing the descriptive statistics for different customer services including staff behavior, timely assistance to customer, transparency, service time of branch officials, customer satisfaction on digital tools, speed and hours of service, gaps and improvements.

Table 11. Descriptive Statistics for Customer Service Items

	<b>Polite Staff</b>	<b>Timely Assistance</b>	<b>Transparency</b>	<b>Service Time</b>	<b>Digital Satisfaction</b>	<b>Service Speed</b>	<b>Convenient Hours</b>	<b>Issue Resolution</b>	<b>Service Gap</b>	<b>Top Improvement</b>	<b>Improvement Priorities</b>
<b>N</b>	120	120	120	120	119	120	120	120	115	120	119
<b>Missing</b>	1	1	1	1	2	1	1	1	6	1	2
<b>Mean</b>	3.66	3.53	3.69	3.63	3.83	3.48	3.70	3.52	2.69	1.88	1.87
<b>Median</b>	4.00	4.00	4.00	4.00	4.00	3.50	4.00	3.00	2.00	1.00	1.00
<b>Standard Deviation</b>	0.783	0.798	0.776	0.779	0.740	0.777	0.805	0.809	1.99	1.45	1.38
<b>Minimum</b>	1.00	2.00	2.00	1.00	2.00	2.00	1.00	2.00	1.00	1.00	1.00
<b>Maximum</b>	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	6.00	6.00	6.00

Univariate statistic for in-branch and digital service features are shown in Table 11. At the lower end, perceived service gaps and improvement priorities—displayed wider score variation and higher standard deviations. These findings highlight the variability in expectations and the diversity of issues faced by customers across different service settings.

#### 4.3.2 Partial Correlation Analysis

Table 12 presented the correlation matrix for in-branch and digital service variables indicates a high correlation of satisfaction dimensions. The

correlation matrix reveals strong and statistically significant relationships between various service dimensions. The highest correlation was found between Timely Assistance and Transparency, with a Pearson's  $r$  of 0.688. This suggests that customers who receive timely help also perceive service as transparent and trustworthy. The high interrelation implies these two dimensions reinforce each other, contributing jointly to overall satisfaction.

Polite staff behaviour is positively correlated with both Branch Service Speed and In-branch Resolution, with values exceeding 0.55. These relationships confirm that respectful interaction strongly influences how customers perceive the speed and effectiveness of banking services. According to Table 12, the following correlation matrix founded among different customer service factors.

Table 12. Correlation matrix between customer service factors

		<b>Polite Staff</b>	<b>Timely Assistance</b>	<b>Transparency</b>	<b>Service Time</b>	<b>Digital Satisfaction</b>	<b>Service Speed</b>	<b>Convenient Hours</b>	<b>Issue Resolution</b>
<b>Polite Staff</b>	Pearson's $r$	—							
	df	—							
	p-value	—							
<b>Timely Assistance</b>	Pearson's $r$	0.670	—						
	df	118	—						
	p-value	<.001	—						
<b>Transparency</b>	Pearson's $r$	0.544	0.688	—					
	df	118	118	—					
	p-value	<.001	<.001	—					

Service Time	Pearson's r	0.463	0.500	0.517	—				
	df	118	118	118	—				
	p-value	<.001	<.001	<.001	—				
Digital Satisfaction	Pearson's r	0.457	0.469	0.497	0.432	—			
	df	117	117	117	117	—			
	p-value	<.001	<.001	<.001	<.001	—			
Service Speed	Pearson's r	0.559	0.604	0.538	0.602	0.462	—		
	df	118	118	118	118	117	—		
	p-value	<.001	<.001	<.001	<.001	<.001	—		
Convenient Hours	Pearson's r	0.369	0.395	0.321	0.288	0.183	0.391	—	
	df	118	118	118	118	117	118	—	
	p-value	<.001	<.001	<.001	0.001	0.046	<.001	—	
Inbranch Resolution	Pearson's r	0.551	0.577	0.461	0.449	0.326	0.589	0.463	—
	df	118	118	118	118	117	118	118	—
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—

Digital Satisfaction correlates moderately with other in-branch service elements, especially Transparency and Timely Assistance. This finding implies that customers do not separate digital and physical service experiences; rather, they evaluate the entire banking journey holistically.

#### 4.3.3 Partial Correlation Matrix for Service Gap and Improvements

According to Table 13, the effect of customer improvement priorities on service experience relationships is presented based on partial correlation. Partial correlations were calculated while controlling for Observed Gap, Top Improvements, and Improvement Priority. The relationships

remained strong, but some values dropped slightly. For example, Polite Staff and Issue Resolution in Branch fell from  $r = 0.551$  to  $r = 0.483$ . This means improvement expectations slightly influence how customers rate service experiences.

Table 13. Partial Correlation Matrix for Service Gap and Improvements

		<b>Polite Staff</b>	<b>Timely Assistance</b>	<b>Clarity</b>	<b>Service Delivery Time</b>	<b>Digital Satisfaction</b>	<b>Service Speed</b>	<b>Convenient Hours</b>	<b>Issue Resolution</b>
<b>Polite Staff</b>	Pearson's r	—							
	p-value	—							
<b>Timely Assistance</b>	Pearson's r	0.625	—						
	p-value	<.001	—						
<b>Clarity</b>	Pearson's r	0.499	0.661	—					
	p-value	<.001	<.001	—					
<b>Service Delivery Time</b>	Pearson's r	0.418	0.448	0.457	—				
	p-value	<.001	<.001	<.001	—				
<b>Digital Satisfaction</b>	Pearson's r	0.394	0.403	0.434	0.375	—			
	p-value	<.001	<.001	<.001	<.001	—			
<b>Branch Service Speed</b>	Pearson's r	0.495	0.539	0.469	0.554	0.386	—		
	p-value	<.001	<.001	<.001	<.001	<.001	—		
<b>Convenient Hours</b>	Pearson's r	0.353	0.384	0.306	0.272	0.153	0.385	—	
	p-value	<.001	<.001	0.001	0.004	0.109	<.001	—	

<b>Inbranch Resolution</b>	Pearson's r	0.483	0.506	0.394	0.377	0.226	0.508	0.469	—
	p-value	<.001	<.001	<.001	<.001	0.017	<.001	<.001	—

Timely assistance remained highly correlated with transparency ( $r = 0.661$ ). Digital satisfaction showed a slightly weaker relationship with other variables when controlling for improvement codes. This indicates that perceptions of digital service are affected by what customers expect to be improved.

#### **4.3.4 Regression Analysis**

This section of the analysis focuses on predictive associations between key service variables and customer satisfaction outcomes supported by linear regression model. Two models were applied: a model predicting successful in-branch service resolution and a model predicting digital banking service satisfaction. The goal is to find out which of the service-specific factors—e.g., staff behavior, transparency, or speed and convenience—have the greatest influence on customer perception. These perceptions contribute to an understanding about what the commercial banks in Bangladesh should concentrate upon in order to provide better service and to be more responsive.

##### **Model 1: Predicting In-branch Resolution**

See Table 14 for a summary of branch service speed and convenience hours, which are significantly related to the in-branch resolution. The regression model for Issue Resolution had an  $R^2$  value of 0.481. This means 48.1% of the variance in resolution experience was explained by the predictors. Two predictors were significant: branch service speed and convenient hours. Both had p-values of 0.008 and strong beta coefficients.

Table 14. Regression Model Predicting In-branch Resolution

<b>Predictor</b>	<b>Estimate</b>	<b>SE</b>	<b>t</b>	<b>p</b>
<b>Intercept</b>	0.2653	0.3484	0.7615	0.448
<b>Polite Staff</b>	0.1788	0.0991	1.8044	0.074
<b>Timely Assistance</b>	0.2014	0.1125	1.7897	0.076
<b>Transparency</b>	-0.0051	0.1023	-0.0500	0.960
<b>Delivery Time</b>	0.0571	0.0926	0.6161	0.539
<b>Branch Speed</b>	0.2727	0.1018	2.6786	0.008
<b>Convenient Hours</b>	0.2050	0.0762	2.6903	0.008

Polite staff and timely assistance were nearly significant ( $p = 0.074$ ). This indicates that customers associate good support with faster service and practical hours, not just politeness or help speed

### **Model 2: Predicting Digital Satisfaction**

Table 15 showing the study on staff behaviour and communication transparency influences digital satisfaction. The second model predicted Digital Satisfaction with  $R^2 = 0.308$ . This means the predictors explained 30.8% of the variance. The significant variables were polite staff and transparency. This suggests that staff behaviour and clear communication help improve digital service perception.

Service delivery time was nearly significant ( $p = 0.075$ ), and experience improvement codes were not significant. This implies that customer feelings toward digital tools rely more on in-person experiences than declared improvement needs.

Table 15. Regression Model Predicting Digital Satisfaction

<b>Predictor</b>	<b>Estimate</b>	<b>SE</b>	<b>t</b>	<b>p</b>
<b>Intercept</b>	1.5001	0.3374	4.446	<.001
<b>Polite Staff</b>	0.1954	0.0910	2.149	0.034
<b>Transparency</b>	0.2644	0.0943	2.802	0.006
<b>Service Delivery Time</b>	0.1623	0.0902	1.799	0.075
<b>Improvement Priority</b>	0.0266	0.0433	0.615	0.540

This section highlights several important findings. First, service satisfaction factors are interconnected. Timely help, clear communication, and polite staff all relate to how customers feel. Second, in-branch service resolution depends heavily on speed and convenience. These are practical issues that banks can fix quickly. Third, digital satisfaction is influenced by offline experiences. Customers connect digital trust with how staff behave and how clear the service process is. Interestingly, stated improvement priorities had less impact on actual satisfaction. This suggests experience outweighs expectation.

These findings align with the SERVQUAL model's emphasis on reliability and responsiveness. They also support Expectation Disconfirmation Theory (EDT), showing how unmet service aspects lower satisfaction. Banks in Bangladesh must focus on improving tangible and human elements of service. Better hours, trained staff, and responsive tools matter most to customers. Using real feedback data, banks can align service with customer experience and grow stronger relationships.

## 4.4 Feedback Practices and Responsiveness

This section interprets the customer perspectives on feedback importance, preferred feedback frequency, and preferred feedback methods in banking. Feedback responsiveness has been positioned as a core mechanism to improve customer satisfaction and service quality in both digital and in-branch settings. Using JAMOVI, a combination of partial correlation and linear regression analyses was conducted to understand how customers' perception of feedback is statistically related to their satisfaction with services, as well as how feedback frequency and method preferences influence these relationships.

### 4.4.1 Descriptive Statistics

Table 16 presents descriptive statistics for feedback importance and for feedback preferences. The descriptive summary of Feedback Importance, Feedback Frequency, and Feedback Method is shown below. Customers gave a high importance score to feedback with a mean of 3.72 out of 4. This reflects a strong desire for their feedback to be used by banks. The median was 4.00, and the minimum score was 2.00.

Table 16. Descriptive Statistics for Feedback Practices

	<b>Feedback Importance</b>	<b>Feedback Frequency</b>	<b>Feedback Method</b>
<b>N</b>	117	82	120
<b>Missing</b>	4	39	1
<b>Mean</b>	3.72	1.65	2.05
<b>Median</b>	4	1.00	2.00
<b>Standard deviation</b>	0.555	0.807	1.11
<b>Minimum</b>	2	1	1
<b>Maximum</b>	4	3	4

The average preferred frequency of feedback requests was 1.65. This suggests most customers preferred being asked occasionally, rather

than frequently. The preferred feedback method had a mean of 2.05, showing a preference for digital channels like email or app-based options.

#### 4.4.2 Partial Correlation Analysis

Table 17 reported the partial correlations between feedback importance and satisfaction indices. It shows relationships between feedback importance and other service scores. The analysis controls for feedback frequency, feedback method, and service improvement priority. This ensures cleaner understanding of how Feedback Importance links with service experiences.

Feedback Importance had weak and statistically non-significant correlations with all service and satisfaction scores. The highest, though still weak, was with Digital Satisfaction,  $r = 0.125$  ( $p = 0.283$ ). This means feedback importance is not strongly predicted by how satisfied people are with digital services.

Table 17. Partial Correlation – Feedback Importance vs. Service Factors

<b>Variable Compared with Feedback Importance</b>	<b>r-value</b>	<b>p-value</b>
<b>Digital Satisfaction</b>	0.125	0.283
<b>In-branch Resolution</b>	-0.058	0.613
<b>Polite Staff</b>	0.067	0.560
<b>Timely Assistance</b>	-0.027	0.818
<b>Transparency</b>	0.046	0.689
<b>Service Delivery Time</b>	-0.041	0.721

Negative associations were observed with Resolution Score, Delivery Time, and others. However, none were statistically significant. These

findings suggest that the perceived importance of feedback operates somewhat independently from current service satisfaction

#### 4.4.3 Linear Regression Analysis

As shown in Table 18, preference toward in person feedback has a negative effect on perceived importance of feedback. A regression model was run to predict feedback importance using several service factors and feedback preferences. The model explained 10.3% of the variance ( $R^2 = 0.103$ ). This shows the model had low predictive strength, but still offers some insight.

Among all predictors, only one was statistically significant: Feedback Method category 4 – in-person feedback method. This predictor had a negative beta coefficient (-0.4155,  $p = 0.032$ ). This indicates that respondents who preferred in-person feedback gave lower scores for its overall importance.

Table 18. Linear Regression – Predicting Feedback Importance

Predictor	Estimate	SE	t	p-value
<b>Intercept</b> (Ref Level: Feedback Frequency=1, Feedback Method=1)	3.8065	0.4047	9.407	<.001
<b>Digital Satisfaction</b>	0.0704	0.0938	0.751	0.455
<b>In-branch Resolution</b>	-0.0843	0.0834	-1.011	0.316
<b>Feedback Frequency:</b> Frequency 2 vs. 1	0.0831	0.1650	0.504	0.616
<b>Feedback Frequency:</b> Frequency 3 vs. 1	0.3027	0.1712	1.768	0.081
<b>Feedback Method:</b> Method 2 vs. 1 (App/Email)	-0.1496	0.1741	-0.859	0.393
<b>Feedback Method:</b> Method 3 vs. 1 (Phone)	-0.1061	0.1710	-0.620	0.537
<b>Feedback Method:</b> Method 4 vs. 1 (In-person)	-0.4155	0.1895	-2.192	0.032

Interestingly, digital satisfaction and issue resolution were not significant predictors. Feedback Frequency's higher categories (2 and 3) also did not predict feedback importance strongly, though Feedback Frequency-3 approached significance ( $p = 0.081$ ).

These results suggest that customers who favour in-person methods are less likely to rate feedback as important. In contrast, those using digital feedback are more aligned with seeing it as essential. This supports the trend of growing digital preference in service interactions. This finding demonstrates a notable change of customer behaviour, in that feedback face to face in the time domain seems at least less relevant for the tech-savvy user. Customers who transition to digital channels are not only more inclined to give their opinions but they also expect service providers to respond more quickly based on data. This underscores the importance for retail banks to enhance online feedback tools that are easy to use, responsive and fairly seamless to the overall customer service strategy as customer expectations continue to evolve.

The findings offer several important implications. First, most customers believe feedback is important. They want banks to act on their suggestions and concerns. This is supported by the high average score for Feedback Importance. However, this belief is not significantly influenced by their satisfaction with service or resolution. Digital users rated feedback as slightly more important than in-person users. But overall, customers seem to treat feedback as a general right, not based on any specific service experience.

Surprisingly, people who prefer in-person feedback view it as less important. This may reflect frustration with banks that fail to act on face-to-face complaints. It may also mean that verbal feedback feels routine

and ineffective to some. Banks must rethink how they collect and respond to customer feedback. Digital options are more aligned with customer preferences. Email, app pop-ups, and chat-based surveys are more valued than branch-based methods.

The regression model showed low predictive strength ( $R^2 = 0.103$ ), which means banks should explore additional variables. These could include trust, previous feedback experiences, or communication quality. More qualitative research can also help uncover why people feel feedback matters.

## **5 DISCUSSION**

The findings of the study are described in context to the re-search objectives in this chapter. It investigates how customers perceive digital and in-branch banking in Bangladesh. This analysis bridges between the survey results of Chapter 4 and the major theories – SERVQUAL and EDT. Each of the research objectives is discussed which compares the customer satisfaction with type of service and manner of delivery. The conversation illustrates where the practices have worked and where significant gaps or deficiencies remain. It also clarifies the role of customer pressure and responsiveness to feedback in promoting service improvements. The chapter describes key patterns and paradoxes of consumer beliefs. It examines why some happy users are still posting complaints, and what that means for service design. In this process, the paper provides theoretical explanations and practical lessons for banks. The results are intended to foster a better planning, a more effective service, and a more solid relationship with the customer in the banking industry.

### **5.1 Interpretation of Findings in Light of Objectives**

This research explored four clear objectives using JAMOVI analysis. Each objective is now interpreted using the results from Chapter 4. Objective one focused on satisfaction with digital and in-branch services. Section B results showed digital tools were mostly well rated. User Friendliness to Support Availability had high means above 3.4. This shows digital services are user-friendly, fast, and reliable. Regression results showed Transaction Speed and User Friendliness predicted Support Availability strongly. Customers said good interface and speed improved digital support satisfaction. This means digital platforms must be smooth and efficient for satisfaction.

Customer Service Evaluation part focused on in-branch satisfaction and gave mixed results. Polite Staff to Service Delivery Time showed good scores, but some weaknesses. Politeness and delivery time were rated slightly lower than transparency. Correlation results showed Polite Staff to Service Delivery Time link strongly to Issue Resolution In Branch. Regression showed branch speed and convenience influenced resolution scores. This means physical banking still matters to many customers. Customers want helpful staff and quick problem-solving inside branches. In-branch resolution needs attention to meet expectations better.

Objective two explored expectation gaps using Service Gap and open feedback. Many customers noticed delays and lack of responsiveness. Though satisfaction was high, Service Gap showed unmet needs. This matches the expectation gap explained by EDT. Correlation between service experience and Service Gap was moderate. Feedback showed users still expect more from both channels. Some users said staff ignored feedback and repeated issues. These patterns match findings of Wang (2020) on dissatisfaction. The gap shows banks must improve action, not just communication.

Objective three explored customer suggestions from Top Improvement and Improvement Priorities. Descriptive data showed demand for speed, staff training, and app upgrades. Top Improvement showed top three changes focused on quicker services. Improvement Priorities confirmed the priority was improving support over new features. This proves customers want action more than appearance. Regression showed service experience did not always predict Improvement Priorities scores. This shows improvement demands come from both good and bad users. Even happy users want better systems and faster services.

Objective four explored feedback views using Feedback Importance to Feedback Method. Feedback Importance had a high mean of 3.72, showing importance. However, Feedback Frequency showed banks rarely ask

for feedback. Most customers said banks “never” or “sometimes” collect it. Feedback Method showed digital methods like apps were preferred. Regression showed Feedback Frequency and Feedback Method did not predict Feedback Importance well. This means importance does not depend on method or frequency. Instead, results show customers want feedback to cause change. Banks must collect and act on responses to gain trust.

Partial correlation showed feedback views were weakly linked to experience. Feedback Importance had no strong link to Polite Staff to Issue Resolution In Branch. This means even satisfied customers want feedback action. Just feeling good does not remove the need to speak. This reflects Tabassum’s (2024) view on feedback trust. Customers feel more loyal when feedback is respected. Banks should not just collect feedback—they must act clearly. Overall, the results support each objective with strong statistical links. However, gaps remain in speed, staff support, and real feedback use.

## **5.2 Theoretical Reflection and Literature Linkage**

The research used two main theories: SERVQUAL and EDT. SERVQUAL explains customer satisfaction using five service quality factors. These are tangibles, reliability, responsiveness, assurance, and empathy. Digital services scored high on tangibles and reliability. User Friendliness and Transaction Speed had strong correlations. These results match Singaraj (2019) who found digital tools help trust. The platforms worked well and gave users easy control.

However, responsiveness and empathy were not equally strong. Polite Staff and Timely Assistance showed weaker effects on Issue Resolution in Branch resolution. Regression showed Branch Service Speed was a stronger predictor. This reflects Islam (2013) who found empathy gaps

in Bangladesh. Customers want care, but often face cold or slow staff. SERVQUAL works for finding these gaps in support areas. But the digital features like apps are not covered in the model. This limits its value in modern service evaluations.

EDT says satisfaction comes from comparing experience with expectations. Service Gap showed customers expect better speed and clearer help. Even when Polite Staff to Issue Resolution in Branch scored high, gaps still existed. This matches EDT's idea of disconfirmation (X. Wang et al., 2020). However, Service Gap showed gaps even for satisfied users. This means satisfaction does not mean needs are fully met. It also supports critiques by Wang (2020) that habits matter. Customers may tolerate poor service due to lack of options.

Feedback findings from Feedback Importance and Feedback Method also show EDT limits. Most users said feedback is important, yet action was rare. Disconfirmation does not always show in scores, only in comments. Hasan (2023) said feedback must cause real change. When it does not, customers lose trust even if services improve. EDT helps explain emotional responses but misses feedback urgency. This is why future theories must include feedback response expectations.

The results also matched findings from Ngo's study of "A customer-driven evaluation method for service innovation in banking" (Ngo et al., 2023). They found customers want practical service, not flashy features. Improvement Priorities showed service improvement was more desired than new services. This means emotional trust and usability matter more than design. Moraru and Duhnea (2018) said SERVQUAL must include digital parts. Our findings support this need for model updates. New tools must evaluate app design, digital help, and security.

Finally, the study supports Moghavvemi (2018) on local needs. Most users were from Dhaka, capital city of Bangladesh. These users want fast

help, both online and in-branch. The need for in-branch support shows access issues in rural areas. Islam (2020) also said hybrid systems work best here. So, both theories work well but need updates for new contexts.

### **5.3 Practical Implications for Bank Management**

This research gives clear ideas for managers to improve services. First, digital platforms must be easy and fast to use. Transaction Speed and User Friendliness had strong links to Support Availability. Regression showed they strongly predicted satisfaction with digital support. Banks must remove bugs and delays from their apps. Platforms should allow smooth login and fast transfers always.

Second, in-branch staff need better training and support. Polite Staff and Timely Assistance showed politeness and speed matter in-person. Branch Service Speed and Convenient Hours were strong predictors of in-branch satisfaction. Staff must be friendly and handle queries fast. Training should include complaint handling and app help. Islam (2013) said poor empathy weakens loyalty. So, staff behaviour must improve to meet expectations.

Third, banks must fix service speed and reduce complaints. Service Gap showed delays and poor handling were major issues. Banks should redesign queue systems and reduce wait time. Branch layout should allow fast movement and quick help desks. Martinez Rodriguez (2017) said space affects service speed. So, space, staff, and systems must all work smoothly together.

Fourth, feedback systems must be clear, fast, and used. Feedback Importance, Feedback Frequency and Feedback Method showed users want feedback action. But only a few said banks collect feedback often. Apps

and emails should ask users about their last service. But more importantly, responses must lead to real change. Costa and Di Pillo (2024) said customers want feedback results. So, banks should show what changed due to user comments.

Banks can also assign staff to monitor and act on feedback daily. Each branch must have a feedback board for tracking action. This builds trust and shows real response. Staff can share updates on how complaints were resolved. This can reduce repeat issues and build stronger relationships.

Finally, management must combine digital and physical service goals. Users want good mobile apps but still visit branches often. Planning must focus on both types of support together. This hybrid model is best for areas like Bangladesh. Rural users still rely on branch staff for main services. So, one strategy will not fit all customer types. Combining digital upgrades with staff training is the best way.

## **6 CONCLUSION AND RECOMMENDATIONS**

This chapter summarises the key findings and their contributions. It outlines practical and theoretical value, study limitations, and future research areas. Strategic recommendations are provided to improve service quality. The final section highlights the importance of customer feedback in shaping effective, inclusive, and data-driven banking services in Bangladesh.

### **6.1 Research Contributions**

This study offers new knowledge about customer satisfaction in banking. It studied both digital and in-branch banking experiences in Bangladesh. The mixed method gave both numbers and feedback from real users. Most studies focus on only one service or big cities. This study included views from Dinajpur, Magura and Faridpur, smaller and rural districts. It compared mobile banking tools with human service inside branches. It showed how customers think and feel about banking daily. The use of SERVQUAL and EDT theories strengthened the framework. These results help banks, researchers, and policy-makers understand customer expectations better.

The study also tested how SERVQUAL and EDT work together. Most studies use one theory, but not both combined. This research used both models to explain customer satisfaction and gaps. SERVQUAL showed where service quality was strong or weak. EDT explained why customers felt happy or disappointed after banking. Together, they gave a full picture of service strengths and problems. This dual theory helped explore digital and physical service results. The research showed how expectations and experiences shape satisfaction levels. It also helped show how service design must meet real needs.

The study also used clear survey tools with strong structure. The use of Likert scale questions made analysis easier and valid. It allowed measuring satisfaction on many service dimensions directly. Correlation and regression were used with JAMOVI software. This helped find links between different service items and outcomes. Data showed how different scores connected and explained satisfaction better. It also proved that experience and preference shape service priorities. This makes the research useful for future evaluations and reforms.

Banks often lack clear data on customer needs and gaps. This study offers data that shows what matters most to users. It highlights where action is needed and what to change first. Staff training, faster apps, and better response times were top needs. These ideas come from real users, not from assumptions. Managers can use the results to improve service flow and tools. The data also helps banks decide where to invest first. This makes the study important for service improvement plans.

The research also adds value to public service delivery models. Banking is part of essential services that people rely on. Understanding satisfaction helps improve national financial inclusion plans. Results help banks support low-income, rural, and digital users better. Policies built on real needs are more fair and sustainable. Government agencies can use this data to plan reforms faster. The study shows that listening to feedback brings real benefits. Trust, loyalty, and use of banking services all increase together.

This study helps researchers improve customer satisfaction models for today's needs. New models can now include app tools, feedback tracking, and hybrid service. Future frameworks can be tested with similar data tools used here. It gives a strong start for new student and academic research. Researchers can apply the survey design in other industries too. The models and findings are useful beyond banking only.

That makes the research contribution broader than one topic. This supports knowledge sharing across many business and service areas.

## **6.2 Study Limitations**

All research has limits, and this study is no different. The first limit is sample location, mostly from Dhaka, Chattogram, and Khulna. This means results may not show views of all regions. Customers in Dhaka or other cities may have different experiences. Their access to digital tools may also be better than rural users. This limits how well the results apply to the whole country. A larger and more diverse sample would improve fairness. Future studies should cover more districts and customer types. That would help build a clearer national service picture.

The second limitation is the survey's self-report format. Some users may report high scores out of habit or pressure. Others may give low scores due to one recent bad experience. This creates bias and may affect the true meaning of results. Satisfaction scores may reflect feelings, not full service judgment. Some people also skip questions or choose middle options only. These errors are common in online surveys without help. It is hard to avoid, but must be noted as a weakness. Researchers must review such biases before generalising all findings.

The third limit is the cross-sectional nature of the study. This means data was collected only one time from users. It does not show how satisfaction changes across months or years. Customer views may change based on new service or experience. This study cannot prove what causes change in satisfaction levels. It only shows what people feel at the time of survey. Long-term tracking would provide better cause and effect insight. Repeated studies can help banks see progress over time.

Another limit is the format of fixed response choices. Even with open-ended space, most responses were short and unclear. Fixed responses do not allow deep feelings or full explanations. Some customers may feel something not covered in the question. That creates blind spots in understanding full satisfaction experiences. Interviews or focus groups would help in these situations. These can explore emotions and service history in more detail. Mixed methods would give better views on each topic.

One more limitation is the digital method of data collection. Surveys were shared through Google Forms and smartphones only. This excluded people without internet access or mobile skills. Many elderly or poor customers may have been left out. That affects the fairness and diversity of the sample group. Results may over-represent younger and tech-savvy customers instead. This can give a false picture of national satisfaction levels. Future research must use printed forms or in-person tools.

There is also the risk of misunderstanding survey questions. Even when questions were clear, some users misread them. Words like "feedback method" or "resolution" may confuse rural users. Some terms may not match local speech or experience. This can lead to poor answers even when intention was good. These issues reduce the accuracy of final analysis results. Piloting and local translation should be used in future tools. This helps increase understanding and response quality across all groups.

### **6.3 Strategic Recommendations**

This section presents clear and practical strategies for bank managers. The goal is to improve both digital and in-branch services. These rec-

ommendations are based on the research findings and customer feedback. Each strategy focuses on common issues and customer expectations.

- **Upgrade Mobile and Internet Banking Platforms**

Customers were mostly happy with digital services. However, many users still asked for faster and easier apps. Banks must invest in user-friendly designs and smooth functions. Systems should load quickly and handle tasks without errors. Login problems and service crashes must be reduced. Regular testing of digital tools will help find and fix issues. Customers prefer stable, secure, and easy-to-use digital services. This will increase usage and build trust.

- **Strengthen Staff Training and Customer Handling Skills**

In-branch services received average satisfaction scores. Many customers reported poor support and slow service. Banks should provide regular training to front-line employees. Training must focus on politeness, speed, and complaint handling. Workers should also learn to guide customers in using digital tools. Mixed-service knowledge will improve customer experience. A helpful and trained team builds long-term customer loyalty.

- **Improve Branch Layout and Process Speed**

Customers often face delays and confusion inside branches. Banks must review how people move and wait inside the building. Clear signs, quick service counters, and better queue systems are needed. Physical environments must be comfortable and easy to navigate. These small design changes can reduce waiting time. Faster service will raise customer satisfaction and reduce complaints.

- **Integrate Real-Time Feedback Systems**

Many customers said banks ignore their feedback. Feedback tools must be part of every service channel. Apps, SMS, and websites should collect feedback quickly. The system should alert managers when problems are repeated. Banks must also show customers how feedback was used. Sharing updates builds trust and makes customers feel heard. Action must follow words to show real commitment.

- **Focus on Hybrid Service Models**

Findings showed that customers want both digital and in-person services. Some people prefer apps, while others want human support. Banks must provide options that fit both types of users. A hybrid model offers flexibility and better coverage. This includes strong mobile apps and helpful branch workers. Combining both methods makes service accessible and inclusive.

- **Design Campaigns for Digital Awareness**

Some users in rural areas may not know how to use digital tools. Banks should run simple awareness campaigns and training programs. Staff can guide customers on using mobile apps during visits. This will reduce pressure on branches and promote digital habits. Better awareness will also reduce service gaps between rural and urban users.

- **Review and Align Policies with Customer Priorities**

Survey results showed clear customer needs. Banks must align service policies with these priorities. Instead of guessing what customers want, they should use real data. Service policies must focus on speed, support, and reliability. Banks should review policies every year using feedback and satisfaction scores.

In summary, these strategies can help banks improve service quality. They offer steps to build trust, increase satisfaction, and reduce service gaps. By acting on real data and customer voices, banks can achieve better results.

#### **6.4 Final Summary Statement**

This study aimed to explore customer satisfaction in banking services. It focused on both digital and in-branch experiences in Bangladesh. Using structured surveys, the research captured many key service aspects. It applied SERVQUAL and EDT to understand satisfaction and service gaps. Results showed good satisfaction with digital platforms like apps and websites. But many users still want better support inside physical branches. Feedback and quick response remain major needs across all groups. Service delays, poor staff help, and ignored feedback caused frustration.

The research provides strong guidance for bank managers and planners. It helps understand what users want and how they feel. It also offers a useful model for evaluating service success. The study gave real-world data to support service reforms in banks. It showed how trust and loyalty grow when needs are met well. This knowledge helps both public and private banks improve service. The research has value for policy, planning, and academic use. It supports a more fair, effective, and inclusive banking system in Bangladesh.

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## APPENDICES

### Appendix A: Questionnaire for Survey

#### Dear respondent,

We appreciate your time and participation in this survey. As part of our ongoing efforts to enhance customer service quality, we are conducting research to understand your experiences with banking services in Bangladesh. The insights you provide through this questionnaire will help us identify areas of improvement and develop strategies to better meet your needs.

Your feedback is crucial to our goal of providing an exceptional banking experience and ensuring that our services are aligned with your expectations. This survey is a part of our research on **"Enhancing Customer Service in Commercial Banks of Bangladesh: A Data-Driven Approach Through Customer Feedback Analysis."**

Thank you for helping us improve your future banking experience.

#### Section A: Demographic Information

1. Age:

Under 18    18–25    26–35    36–50    51+

2. Gender:

Male    Female    Other    Prefer not to say

3. Occupation:

- Student  Service Holder  Businessperson  Home-maker  Other:

4. Your Location (District): \_\_\_\_\_

5. Name of your bank(s):  BRAC Bank  Dutch-Bangla Bank

- Islami Bank  City Bank  ONE Bank  Other:

\_\_\_\_\_

**Section B: Banking Experience [Both Traditional & Digital] (Tick all that apply)**

6. How long have you been a customer of your current bank?

- Less than 1 year  1–3 years  3–5 years  More than 5 years

7. How often do you visit your bank branch?

- Daily  Weekly  Monthly  Rarely  Never (only online/mobile banking)

8. What specific problems have you faced in traditional banking?

- Long queues  
 Rude behavior from staff  
 Delayed services  
 Limited branch hours  
 Lack of clear communication  
 Others: \_\_\_\_\_

9. Which of the following banking channels do you regularly use?

(Tick all that apply):

- Traditional (in-branch banking)  
 ATM services

- Internet banking
- Mobile banking app
- Call center/phone banking
- Others: \_\_\_\_\_

10. What specific problems have you faced in digital banking? (Tick all that apply)

- App crashes / slow loading
- Login/technical errors
- Failed transactions
- Poor customer support
- Lack of security confidence
- Others: \_\_\_\_\_

**Please rate the following on a scale of 1 to 5:**

(1 – Very Dissatisfied | 2 – Dissatisfied | 3 – Neutral | 4 – Satisfied | 5 – Very Satisfied)

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
11. The mobile/internet banking platform is user-friendly.					
12. I feel secure using digital banking platforms.					
13. Transactions are processed quickly and reliably.					
14. Help or support is easily available for digital banking issues.					

### Section C: Customer Service Evaluation

Please rate the following statements on a scale of 1 to 5:

(1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree)

Statement	1	2	3	4	5
15. Bank staff are polite and courteous.					
16. I receive timely assistance when I have a query or issue.					
17. The bank provides clear and transparent information about services.					
18. The service delivery time (e.g., deposits, withdrawals) is reasonable.					
19. I am satisfied with the bank's online/mobile banking services.					
20. Service speed at the branch is satisfactory.					
21. Banking hours are convenient.					
22. Problem resolution in-branch is quick and effective.					

**Section D: Expectations vs. Experiences**

23. In which of the following areas do you notice the **biggest gap** between your expectations and actual experience? (Tick all that apply)

- Speed of service
- Staff behavior and professionalism
- Digital banking functionality
- Customer complaint handling
- Communication and transparency
- Security and privacy
- Personalized service
- Others: \_\_\_\_\_

24. Which **three** service improvements would matter most to you as a customer?

- Faster service    Better-trained staff    Improved mobile/online banking
- Extended banking hours    More transparent communication
- Enhanced security    Better problem-solving support
- Other: \_\_\_\_\_

25. Which improvements would make your banking experience better? (Select up to 3)

- Faster in-branch service
- Better-trained staff
- Improved mobile/internet banking
- Transparent fee structures
- Stronger digital security
- 24/7 customer support
- More customized services

**Section E: Current Feedback Practices**

**26. How important is it for banks to share outcomes from customer feedback?**

- Very important    Important    Neutral    Not important

**27. How often should banks request feedback from customers?**

- After every service interaction  
 Monthly  
 Quarterly  
 Once a year  
 Only when problems occur

**28. How would you prefer to give feedback to your bank? (Select up to 3)**

- Through bank app/website  
 Feedback form at the branch  
 Via SMS/email  
 Through call center  
 In-person discussions

Thank you for your participation