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An Empirical Research Using PLS-SEM to Investigate the Relationship Between Service Quality Dimensions, Emotional and Behavioral Consumers in The Banking Sector

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Abstract: This study explores the influence of service quality on bank customers' emotional and behavioural responses, emphasising its significance in refining customer relationship management. The research employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyse data from 213 bank customers through organised questionnaires. The study aims to authenticate a proposed conceptual model that inspects the relationships between different dimensions of service quality and their effects on customer emotions and behavioural intentions. The findings essentially check the hypothesised relationships, with one notable exception: tangible service elements, such as physical facilities and appearance, do not significantly affect customers' emotional responses during service encounters. However, other dimensions of service quality, particularly those related to well-informed and receptive staff, play a crucial role in determining customer emotions and subsequent behaviours. The findings indicate that high-quality service fosters positive emotional experiences, enhancing customer satisfaction, trust, and loyalty. This study offers novel insights into how service quality affects customer perceptions and behaviours in the banking sector. Unlike previous research on overall satisfaction, this study climaxes the distinct role of emotional engagement in influential behavioural outcomes. The practical implications are essential for banks seeking to improve their service strategies. By investing in staff training, enhancing responsiveness, and fostering a customer-centric approach, banks can strengthen emotional influences with customers, ultimately leading to increased retention and long-term loyalty.

Keywords: customer behaviour, customer satisfaction, emotions, loyalty, service quality.

Introduction

Customer satisfaction has become increasingly critical due to the intense competition within the banking industry. Understanding and responding to shifts in customer behaviour is essential for survival in today's competitive and mature market (Smith, 1990). Tsindeliani et al. (2022) highlight that the banking sector strives to excel by focusing on the rapid development of customer demands. This is achieved by assisting customers and offering exceptional, appealing services or products that competitors cannot match. According to Kotler and Keller (2015), customer satisfaction is swiftly emerging as a vital component of business strategy in a competitive landscape. Consequently, customer satisfaction is crucial to company success (Lepistö et al., 2024). Thus, theories of customer satisfaction play a significant role in marketing. Satisfaction is important for individual consumers—not only for purchasers of service products but also for end-users—since it reflects a positive outcome from using limited resources or fulfilling unmet needs (Carmo et al., 2022). Customer satisfaction can be understood as a general sense of happiness or disappointment that arises from comparing the perceived performance of a product or service against expectations (Wilkins, 2010). Consumer satisfaction typically compares pre-purchase expectations with performance evaluations during and after the consumption experience (Lepistö et al., 2024). Therefore, products or services that meet high expectations will likely enhance customer satisfaction. Customer satisfaction is generally defined as a feeling or judgement customers make after utilising a product or service (Darko et al., 2022).

Despite extensive research on customer satisfaction and service quality, gaps remain in understanding the nuanced impact of service quality dimensions on emotional and behavioural responses in banking, particularly in culturally specific contexts such as Algeria. Existing studies have investigated the effect of service quality on customer emotions and behaviours; however, there is limited research exploring how cultural variables mediate these relationships in emerging markets (Khoo, 2022; Lin et al., 2023). This study aims to bridge this gap by developing a conceptual framework to evaluate banking service quality in Algeria and its influence on customer emotions and loyalty.

This research contributes to the literature by explicitly examining how various dimensions of service quality—service quality assurance (ATMQ), personal interaction quality (PERQ), and outcome quality (OUTQ)—affect customer emotions, satisfaction, and loyalty. Unlike previous studies, this research integrates emotional responses as a key mediator, offering a more holistic perspective on how service quality nurtures long-term customer relationships. Furthermore, it investigates whether customer experience (EXP) moderates these relationships, providing valuable insights into service management strategies tailored to different customer segments.

The practical significance of this study lies in its potential to inform banking institutions about the key drivers of customer satisfaction and loyalty. By identifying the service quality factors that most effectively enhance emotional engagement, banks can optimise their service delivery strategies, improve customer retention, and sustain competitive advantage. Understanding these dynamics allows banks to tailor their customer experience initiatives, ensuring that service quality enhancements translate into tangible customer loyalty and business performance improvements.

Research Problem

This research aims to fill these gaps by answering the following questions:

1. *How does service quality (SQ) impact customer loyalty (LOY) in the banking sector?* The study seeks to determine how service quality factors (ATMQ, PERQ, and OUTQ) influence emotional responses (PAD) and satisfaction (SAT), ultimately affecting customer loyalty (LOY).

2. *What are the relationships between service quality dimensions and customer emotions, satisfaction, and loyalty?* The hypotheses propose direct and indirect relationships between service quality (tangible and intangible elements), emotional outcomes, satisfaction, and loyalty. The research

explores the direct relationships (e.g., ATMQ to PAD) and mediated pathways (e.g., PAD to LOY through SAT).

3. *How do customer emotions and satisfaction mediate the effect of service quality on loyalty?* The study investigates the mediating role of customer emotions (PAD) and satisfaction (SAT) in translating service quality into customer loyalty.

4. *Is this problem sufficiently developed?* Is there a moderating effect of experience (EXP) on these relationships? The research also examines whether customer experience (EXP) influences the strength of the relationships between service quality, emotional outcomes, satisfaction, and loyalty, particularly in complex models with mediation and moderation.

By addressing these gaps, this study extends the existing literature on service quality and customer behaviour while offering practical insights for banking institutions seeking to refine their customer engagement strategies.

Research Focus

The main focus of this study is to examine how different dimensions of service quality (SQ)—specifically ATMQ (assurance of service quality), PERQ (personal interaction quality), and OUTQ (outcome quality)—affect customer emotions (PAD) satisfaction (SAT), and loyalty (LOY) within the banking sector. The research also explores the mediating and moderating effects of emotions, satisfaction, and experience on these relationships, emphasising how service quality translates into customer loyalty through these intermediaries.

The authors' scientific focus is on uncovering the interconnected relationships between service quality and customer behaviour, paying attention to direct and indirect effects. By utilising complex mediation and moderation models, the study aims to offer a deeper understanding of the mechanisms that drive customer loyalty in response to service quality factors in the banking industry.

Research Aim and Research Questions

This study investigates the intricate relationships between different dimensions of service quality (tangible and intangible elements) and their effects on customer emotions, satisfaction, and loyalty in the banking sector. Specifically, the study seeks to identify the direct and indirect pathways through which service quality influences customer loyalty, with a focus on the mediating roles of PAD (emotional responses) and SAT (satisfaction), as well as the moderating role of EXP (customer experience).

1. *How do the different service quality dimensions (ATMQ, PERQ, and OUTQ) influence customer emotions (PAD)?*

This question explores the direct relationship between each service quality dimension and customers' emotional responses.

2. *How do customer emotions (PAD) mediate the relationship between service quality and satisfaction (SAT)?*

The research will examine whether customer emotions significantly explain how service quality translates into satisfaction.

3. *How does customer satisfaction (SAT) mediate the effect of service quality on customer loyalty (LOY)?*

This question investigates whether satisfaction is an intermediary between service quality and customer loyalty.

4. *How does customer experience (EXP) affect the relationships between service quality, emotions, satisfaction, and loyalty?*

The research will address how customer experience might influence the strength and direction of the relationships proposed in the study.

5. *To what extent do emotional responses and satisfaction mediate the relationship between service quality and customer loyalty in the absence or presence of customer experience as a moderating factor?*

This question examines the complex mediating and moderating interactions between service quality, emotional responses, satisfaction, and loyalty.

Literature Review

Service Quality as a Predictor of Emotions During the Service

Emotions and Tangible Excellence in the Course of the Service. The service environment plays a vital role in shaping customer experiences. It encompasses location, cleanliness, and design, significantly affecting customer perceptions and emotions. Upholding high cleanliness standards is cost-effective and essential in preventing service failures (Monferrer-Tirado et al., 2016). Furthermore, factors like interior design, material choices, and technological integration create an "information trail" that guides customer behaviour and enhances their service experience. Recent studies emphasise that the aesthetic and functional aspects of service settings contribute to emotional responses, thus influencing overall satisfaction (Kaura et al., 2015; Sayani, 2015).

Personal Qualities and Emotions During the Service. Employee attributes such as professionalism, empathy, and expertise are fundamental to customer perceptions of service quality (Zameer et al., 2015). The ability of service providers to convey trustworthiness and competence directly influences customer emotions, shaping their satisfaction and loyalty (Harris & Ezeh, 2008). Recent research underscores the growing significance of emotional intelligence in service delivery, where employees' capacity to recognise and respond to customer emotions enhances service effectiveness and nurtures stronger customer relationships (Cambra-Fierro et al., 2016).

In the Course of the Service, Outcome Quality and Emotions. Outcome quality, which reflects the effectiveness of service delivery, is a key determinant of customer emotions (Monferrer-Tirado et al., 2016). Product variety, fair pricing, and service accessibility influence emotional responses (Kaura et al., 2015; Sayani, 2015). Price transparency, particularly in complex sectors like banking, fosters positive emotions and builds trust. Recent studies further confirm that surpassing customer expectations in service outcomes enhances emotional engagement and strengthens long-term relationships (Brodie et al., 2011; Moliner-Tena et al., 2016).

The Importance of Service Quality in Determining Customer Satisfaction. Competitive pressures have led banks to adopt relationship marketing strategies to enhance customer satisfaction (Des Garets et al., 2009). While traditional transactional marketing remains relevant, relationship marketing emphasises long-term engagement and loyalty (Aripin et al., 2024). Scholars argue that customer satisfaction is not solely a rational assessment but also involves emotional dimensions influenced by trust and service consistency (Cepeda-Carrión et al., 2023; Molinillo et al., 2022). More recent work suggests that digital banking experiences have reshaped customer expectations, making personalised service delivery even more critical (Cambra-Fierro et al., 2016; Pansari & Kumar, 2017).

The Function of Customer Loyalty in Mediating Satisfaction and Emotions in the Service Process. With the rise of digital engagement, customer loyalty is increasingly driven by emotional connections rather than mere transactional satisfaction (Brodie et al., 2011). Customer loyalty is influenced by their emotional attachment to a brand, shaped through positive interactions (Van Doorn et al., 2017). Research suggests that emotional satisfaction leads to non-transactional behaviours such as advocacy and co-creation, strengthening long-term relationships (Moliner-Tena et al., 2016). Emerging studies further highlight the role of social media engagement in reinforcing emotional loyalty (Hollebeek et al., 2022; Pansari & Kumar, 2017).

Customer Emotions During the Service and Satisfaction Levels. Satisfaction is a dynamic and situation-dependent construct, distinct from the more stable concept of attitude (Zia, 2022). Emotional responses, such as joy or frustration, influence post-service behaviours, including word-of-mouth recommendations or complaints (Ladhari, 2007). Recent studies stress that customer emotions are crucial in shaping brand advocacy, particularly in service sectors where personal interactions play a vital role (Ahmadi & Ataei, 2024). New research suggests that emotional satisfaction is a stronger predictor of loyalty than cognitive evaluations alone, making emotional engagement a key focus for service firms (Brodie et al., 2011).

Customer Satisfaction and Loyalty. The relationship between satisfaction and loyalty is well documented, though its strength varies across industries. In banking, satisfaction typically correlates with loyalty, but convenience and digital experience also play a role (Pont & McQuilken, 2005). More recent findings suggest that in digital banking, loyalty is increasingly influenced by seamless user experiences and trust in data security (Hollebeek et al., 2022). Customers who enjoy consistent and emotionally engaging service interactions are likelier to maintain long-term relationships with their banks (Moliner-Tena et al., 2016).

The Role of Past Experiences in Influencing the Relationship Between Service Quality and Customer Satisfaction. Previous experience moderates the effect of service quality on satisfaction, as it shapes expectations and perceived value (Zeithaml, 1996). Scholars have conceptualised experience as balancing benefits and sacrifices (Ye et al., 2009). Recent studies confirm that customers with positive past experiences show a greater tolerance for service fluctuations, while those with negative experiences are more sensitive to service failures (Ryu & Han, 2010). In digital banking, past experiences with usability and responsiveness significantly influence customer perceptions and long-term engagement (Hollebeek et al., 2022).

While extensive research highlights the link between service quality, emotions, and customer satisfaction, inconsistencies remain in understanding the role of digital transformation in reshaping these relationships. The increasing reliance on digital interactions necessitates further exploration of emotional engagement in-service experiences. Future studies should focus on integrating emerging technologies such as artificial intelligence and personalised banking services to assess their impact on emotional satisfaction and long-term loyalty.

Proposed Research Hypotheses and Conceptual Framework

Proposed Research Hypotheses. Extant Model 1: The relationships between SQ (ATMQ, PERQ, OUTQ), PAD, and SAT on LOY.

H1a: There is a direct relationship between ATMQ and PAD

H1b: There is a direct relationship between PERQ and PAD

H1c: There is a direct relationship between OUTQ and PAD

H1d: There is a direct relationship between PAD and SAT

H1e: There is a direct relationship between SAT and LOY

H1f: PAD on LOY will be mediated by SAT

Extant Model 2: The relationship between SQ, PAD, and SAT on LOY without moderation EXP.

H2a: There is a relationship between SQ and PAD

H2b: There is a relationship between SQ and SAT

H2c: There is a relationship between PAD and SAT

H2d: There is a relationship between SAT and LOY

H2e: SQ on SAT will be mediated by PAD

H2f: SQ on LOY will be mediated by PAD and SAT

H2g: PAD on LOY will be mediated by an SAT

Extant Model 3: The complex relationship between SQ, PAD, and SAT on LOY with moderation EXP. The complex mediation relationship between SQ, PAD, and SAT on LOY is as follows:

H3a: There is a relationship between SQ and PAD

H3b: There is a relationship between SQ and SAT

H3c: There is a relationship between PAD and SAT

H3d: There is a relationship between SAT and LOY

H3e: SQ on SAT will be mediated the direct relationship by EXP

H3f: SQ on SAT will be mediated by PAD

H3g: SQ on LOY will be mediated by PAD and SAT

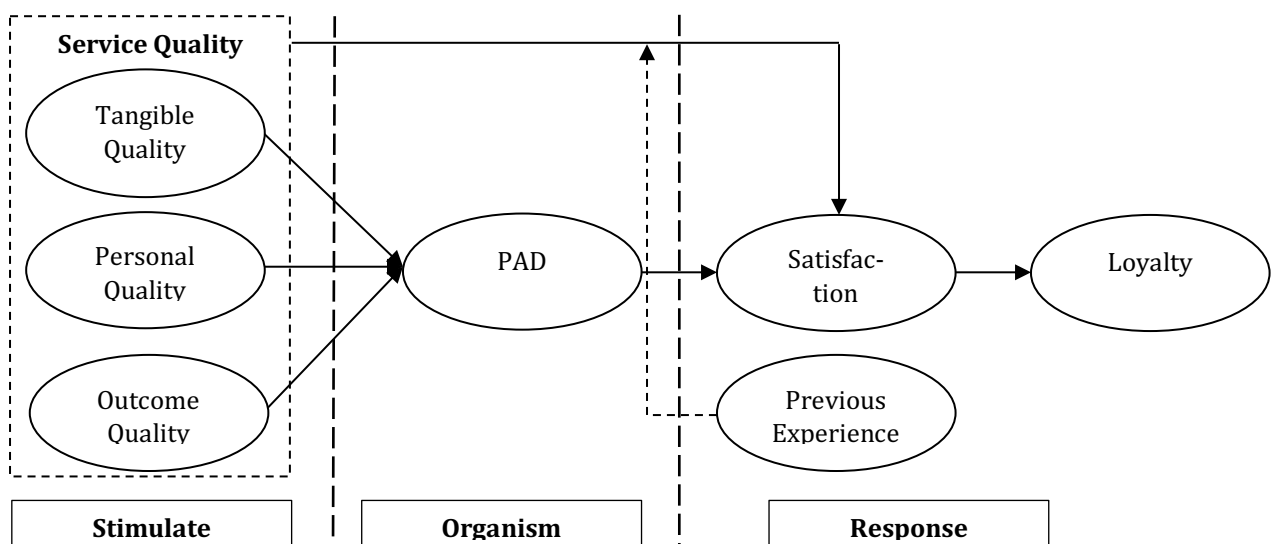
H3h: PAD on LOY will be mediated by an SAT

Conceptual Framework. In their environmental psychology research, Mehrabian and Russell (1974) proposed the S.O.R (Stimulus-Organism-Response) model. This model provides an appropriate foundation for developing the literature on the atmospheric effect. This paradigm, in particular, emphasises the emotional responses elicited by the environment and their capacity to lead to approach and avoidance behaviours in connection to the environment (Figure 1).

It's worth noting that the Mehrabian and Russell (1974) model is a foundation for many studies on affective responses. In addition, this model examined the effect of the service-place environment on human behaviour. According to Mehrabian and Russell (1974), environmental cues generate distinct emotional states in people, which affect behavioural responses. Emotional responses (Pleasure/Stimulation/Domination) influence the impact of environmental variables on behavioural reactions (approach/avoidance). However, in most research, only the first two dimensions, Pleasure and Stimulation, were kept. The cognitive dimension is often called the 'Domination' component (Donovan et al., 1994). The following is the study's conceptual framework, which was created based on existing research and the different testable constructs.

Figure 1

Conceptual Framework



Source: Author's development.

Materials and Methods

Survey research was utilised in this study. The study utilised appropriate sampling methods to get the required sample size for the research (Boateng & Okoe, 2015). The convenient sampling method makes data gathering simple and focuses on the questionnaire-filling procedure. The participants were randomly chosen from four of the capital's central national and international banks. Self-administered questions totalled 213 in total.

Sample and Participants

In 2024, the survey process lasted almost two months. At the deduction of the survey, the research received 213 responses from four central national and international banks, with a 25 per cent answer rate for each bank included in the final analysis. These banks were selected due to their significant market share and effect within the banking sector, ensuring that the results would reflect industry-wide trends and could offer insights applicable beyond the surveyed institutions. However, while the results provide valued perspectives, they may not be fully generalisable to all banking institutions.

According to the demographic characteristics of respondents (see Table 1), the majority are between the ages of 30 and 39, accounting for 57.7% of the sample. Of the 213 respondents, 63.4% are men, while 36.6% are women. Most participants have a university education (98.6%), while a small fraction (1.4%) have a secondary education. Demographics and descriptive data may be found in Tables 1 and 2.

Despite the rigorous design, this study has limitations. One potential limitation is the dependence on self-reported measures, which could introduce response bias. Additionally, as the survey targeted employees from only four banks, the results may not entirely represent the broader banking sector. Future research could expand the sample size and join qualitative methods to gain deeper insights.

Table 1

Sample Demographics (N = 213)

Characteristics		Frequencies	(%)
Age	Under 29 years old	30	14.1
	30 - 39	123	57.7
	More than 40 years old	60	28.2
Gender	Male	135	63.4
	Female	78	36.6
Level Education	primary	0	0
	Average	0	0
	secondary	3	1.4
	University	210	98.6
Income	Fewer than 17,999 DZD	57	26.8
	18,000 – 24.999DZD	9	4.2
	25,000 – 49.999DZD	39	18.3
	More than 50,000 DZD	108	50.7
Bank	(CPA)	53	24.88
	Banque Nationale d'Algérie (BNA)	53	24,88
	Housing Bank	53	24.88
	Societe Generale Algeria	54	25.35

Source: Field survey (2024).

Instruments and Procedures

All the (latent) measures used in this study come from previous studies except for demographic measures. The Service Quality (SQ) measures had 12 measurement items devised in 3 dimensions (tangible, personal and outcome quality). Each dimension had four measurement items. Emotions (PAD) had 3 measurement items. They were all taken from Kaura et al. (2015), satisfaction (SAT) had 3 measurement items taken from Rusbult et al. (1998), and Loyalty (LOY) had 4 measurement items taken from Zeithaml et al. (1996). Previous experience (EXP) also had 5 measurement items taken from Augusto De Matos et al. (2007). The measurement items were all measured on a 5-point Likert Scale. Readers should note that some of the measurement items were slightly modified to suit the objective of this study. If readers need the exact wording of the multi-item measures, they may consult the author privately or refer to the studies of the researchers mentioned. The data was analysed with the help of ADANCO 2.0.1 software (Djisktra & Henseler, 2015; Hair et al., 2017) and was based on PLS-SEM over covariance-based SEM. ADANCO is a very user-friendly and powerful tool for testing complex relations. Senior researchers like Djisktra and Henseler (2015) have advocated using PLS-SEM in testing complex and several relationships in empirical studies like this. Descriptive statistics for each measure are presented in Table 2.

Table 2

Descriptive Statistics of Research Measures

Construct	Indicator	Item	Mean	SD
Tangible Quality	QATM1	This bank's physical environment (lighting, smell, calmness and temperature) is good.	3,789	0.980
	QATM2	This bank's corridors, entrance and waiting room are clean and tidy.	3,718	0.969
	QATM3	Building engineering facilitates movement within the bank	3,465	0.993
	QATM4	(Colours, leaflets, furniture and equipment) visually appealing	3,423	1,086
Personal Quality	QPER1	The appearance of the staff bank is clean and tidy	3,901	0.810
	QPER2	The staff of this bank are trained on how to work quickly and without mistakes.	3,634	0.984
	QPER3	The employees of this bank are trustworthy	3,775	0.877
	QPER4	The staff of this bank attaches great importance to the Customer	3,352	1,167
Outcome Quality	QOUT1	The service I received is better compared to other banks	3,380	1,095
	QOUT2	Staff are qualified to provide information and service with high efficiency	3,507	1,089
	QOUT3	There are no hidden costs for the services provided.	3,549	1,100
	QOUT4	Get fast service without a long waiting	3,042	1,207
PAD	P	Pleasure	3,578	0.976
	A	Arousal	3,563	0.977
	D	Dominance	3,690	0.930
Satisfaction	SAT1	It was a good choice to deal with this bank	3,423	1,005
	SAT2	I am satisfied with the quality of services provided by the bank	3,155	0.835
	SAT3	My experience was good at dealing with this bank	3,338	1,090
Loyalty	LOY1	I will encourage my friends and relatives to deal with this bank	3,648	0.953
	LOY2	I'll tell individuals positive things about this bank	3,507	0.993

Construct	Indicator	Item	Mean	SD
Previous experience	LOY4	I will recommend to anyone seeking my advice this bank	3,620	1,015
	EXP1	I will continue to deal with this bank in the next few years	3,620	1,028
	EXP2	We have prior knowledge of banking services	3,563	1,074
	EXP3	Usually, things are dealt with very efficiently	3,423	1,161
	EXP4	Usually, the physical environment of this bank is good	3,479	1,139
	EXP5	Usually, Customer service is fast and error-free	3,451	1,113

Source: Field survey (2024).

Table 2 shows the ratios and the weighted average of the answers; this axis is estimated between [3.04 and 3.90], and its standard deviation is estimated between [0.81 and 1.21], which is less than (3) and approaches (0) and this is a good indicator.

Results

Measurement Model Assessment

Using the ADANCO 2.0.1, the study performed construct reliability using Dijkstra-Henseler's rho (Dijkstra & Henseler, 2015), convergent validity and AVE. Concerning discriminant validity, the study used the most popular Fornell-Lacker criterion (Fornell, 1992; Fornell and Lacker, 1981), as well as the Heterotrait-monotrait (HTMT) ratio of correlations (Henseler et al., 2016). More details of the measurement model and the rest of the analysis are presented in Tables 3–4-5.

Table 3

Loading, Construct Reliability and Convergent Validity

Construct	Indicator	Loadings	Reliability	Dijkstra-Henseler's rho (ρ_A)	Jöreskog's rho (ρ_c)	Cronbach's alpha (α)	AVE	
Service Quality	QATM1	0.635	0.403	0.810	0.885	0.806	0.720	
	QATM2	0.633	0.401					
	QATM3	0.416	0.173					delete
	QATM4	0.788	0.622					
	QPER1	0.661	0.437	0.863	0.870	0.8065	0.626	
	QPER2	0.685	0.469					
	QPER3	0.684	0.467					
	QPER4	0.835	0.697					
	QOUT1	QOUT1	0.837	0.700	0.879	0.870	0.801	0.637
		QOUT2	0.866	0.750				
QOUT3		0.403	0.163	delete				
QOUT4		0.805	0.647					
PAD	P	0.903	0.815	0.883	0.911	0.855	0.772	
	A	0.826	0.682					
	D	0.907	0.822					
Satisfaction	SAT1	0.902	0.813	0.910	0.943	0.909	0.847	
	SAT2	0.932	0.870					
	SAT3	0.926	0.857					
loyalty	LOY1	0.961	0.924	0.955	0.966	0.954	0.878	
	LOY2	0.929	0.863					

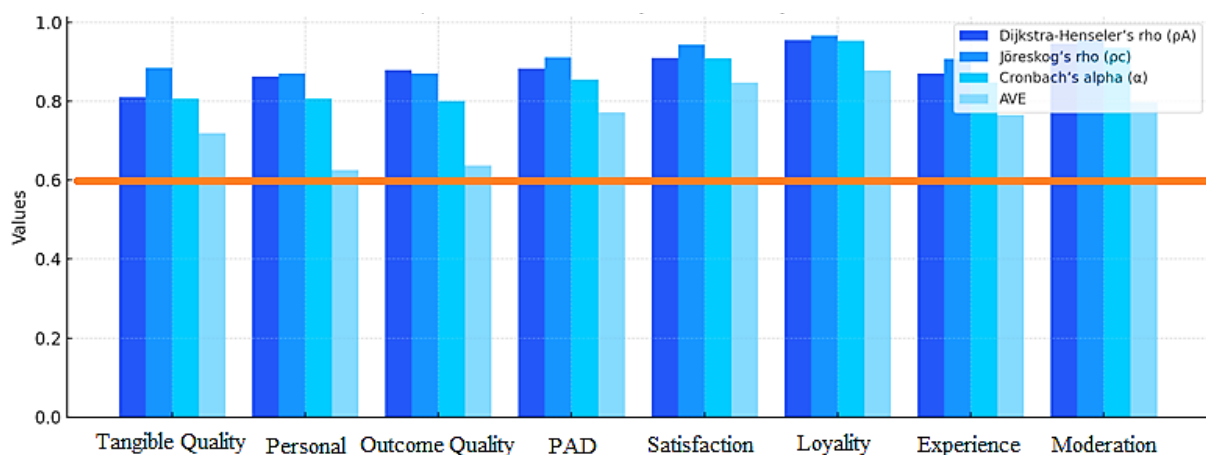
Construct	Indicator	Loadings	Reliability		Dijkstra-Henseler's rho (ρ_A)	Jöreskog's rho (ρ_c)	Cronbach's alpha (α)	AVE
Experience	LOY3	0.935	0.873		0.870	0.908	0.848	0.766
	LOY4	0.923	0.851					
	EXP1	0.510	0.260	delete				
	EXP2	0.885	0.783					
	EXP3	0.833	0.694					
	EXP4	0.838	0.703					
Moderation	EXP5	0.572	0.327	delete	0.946	0.952	0.936	0.798
	Q* EXP1	0.827	0.683					
	Q* EXP2	0.948	0.899					
	Q* EXP3	0.928	0.861					
	Q* EXP4	0.925	0.855					
	Q* EXP5	0.833	0.694					

Source: Author's development.

Through the results of the above table, we notice that the values of the remaining statements after the AFC confirmatory analysis process all exceed the value of loading and Reliability (0.5), except for the statements (QATM3, QOUT3, EXP1 and EXP5), so they were deleted.

Figure 2

Comparison of Reliability Measures



Source: Author's development.

Dijkstra-Henseler's rho (ρ_A) estimates the reliability of construct scores about a reflective measurement model. The ρ_A is only calculated for reflective measurement models in combination with the weighting scheme. Currently, the ρ_A is the only consistent estimate of the reliability of construct scores obtained through PLS path modelling. All exceed the rho (ρ_A) value bigger than (0.6). The composite reliability (Jöreskog's rho) estimates the reliability of sum scores about a reflective measurement model. Other names for composite reliability are factored reliability, Dillon-Goldstein's rho, and Jöreskog's rho (Henseler et al., 2016). All exceed the rho (ρ_A) value bigger than (0.6). Cronbach's alpha is a lower-bound estimate of the reliability of sum scores about a reflective measurement model. The following symbol is typically used for Cronbach's alpha: α . Henseler et al. (2016) all exceed the value of rho (ρ_A) bigger than (0.6). The average variance extracted (AVE) equals the average indicator reliability. It takes values between zero and one. The AVE is typically interpreted as a measure of unidimensionality.

Reflective constructs exhibit sufficient unidimensionality if their AVE exceeds 0.5 (Fornell & Larcker, 1981). Table 5 shows that all the AVE values of the variables are more significant than 0.5. The bottom line is that all of these indicators are statistically good.

Table 4

Discriminant Validity: Fornell-Larcker Criterion

Model	Construct	Sat	Loy	PAD	Atm Q	Per Q	Out Q	Q* EXP	Exp
M1	Sat	0.8466							
	Loy	0.7366	0.8779						
	PAD	0.5866	0.4646	0.7728					
	Atm Q	0.2868	0.3411	0.2487	0.7200				
	Per Q	0.5031	0.4363	0.4197	0.3528	0.626			
	Out Q	0.4798	0.4793	0.4260	0.4546	0.667	0.639		
M2	Sat	0.8466							
	Loy	0.7366	0.8779						
	PAD	0.5870	0.4646	0.7729					
	S Q	0.5370	0.5242	0.4608		0.5621			
M3	Q* Exp	0.5242	0.5371	0.8511		0.4608		0.562	
	Exp	0.4172	0.5557	0.8065		0.4147		0.654	0.766

Source: Author's development.

The Fornell-Larcker criterion (Fornell & Larcker, 1981) postulates that a construct's average variance extracted should be higher than its squared correlations with all other constructs in the model. ADANCO 2.0.1 includes a table called 'Discriminant Validity: Fornell-Larcker Criterion,' containing the reflective constructs' average variance extracted in its main diagonal and the squared inter-construct correlations in the lower triangle (see Table 4). Discriminant validity is regarded as given if the absolute highest value of each row and each column is found in the main diagonal. Users strongly recommend using 'Mode A consistent' as the weighting scheme for reflective constructs. If they fail to do so, the Fornell-Larcker criterion will not detect discriminant validity problems (Henseler et al., 2016).

Table 5

Heterotrait-Monotrait Ratio of Correlations (HTMT)

Model	Indicator	ATM Q	PER Q	OUT Q	PAD	SAT	LOY	EXP	Q*EXP
M1	ATM Q		0.796	0.893					
	PER Q				0.712				
	OUT Q								
	PAD	0.669	0.800	0.864					
	SAT	0.715	0.856	0.876	0.919		0.956		
	LOY	0.763	0.800	0.851	0.810				
M2	S Q								
	PAD	0.821							
	SAT	0.848			0.919	0.956			
	LOY	0.823			0.810				
M3	S Q							0.953	
	PAD		0.813					0.805	
	SAT		0.845		0.914			0.889	0.850
	LOY		0.819		0.809	0.959		0.778	0.785
	EXP								

Model	Indicator	ATM Q	PER Q	OUT Q	PAD	SAT	LOY	EXP	Q*EXP
	Q*EXP		0.807		0.834			0.840	

Source: Author's development.

The Heterotrait-monotrait ratio of correlations (HTMT) measured factors' discriminant validity. Henseler et al. (2016) suggested its use, as it often outperforms alternative approaches (according to a simulation study conducted by Voorhees et al. (2016)). The smaller the HTMT of a pair construct, the more likely they are to be distinct. HTMT values should be below 0.9 or, better, below 0.85. Table 5 shows how ADANCO 2.0.1 reports the HTMT.

If the bootstrap is performed, ADANCO 2.0.1 supplies statistics effect for the HTMT values. The 95% quintile of bootstrapped HTMT values is part of the bootstrap output. These values should be smaller than one; if not, there is a lack of discriminant validity. (Table 5 'HTMT inference, all values smaller than one'.)

Structural Model Assessment

The Goodness of Models Fit. Even though there is a current academic debate about GoF measures like SRMR statistics in the PLS-SEM study, the study presents the SRMR value of the saturated (i.e., structural) model to be approximately 0.04, which is also close to the SRMR of the estimated model. PLS-SEM literature shows that an SRMR value below 0.08 displays a good fit for the data. It is important to note that a nonparametric bootstrapping technique was employed to test the suggested mediating effects. As earlier indicated, all the results have been processed using ADANCO with bootstrapped sample values of 999. The study also relied on R-square statistics (Hair et al., 2017) regarding the theoretical model explanatory power. Other useful statistics from the ADANCO software, like Cohen's f^2 , a measure for effect size, are also presented in the table. In academic scholarship, researchers like Henseler et al. (2016) have indicated the following range of effect sizes: 0.02 (small effect), 0.15 (midrange effect), and 0.35 (significant effect) by citing the work of senior researcher Cohen. R2 values of 0.75, 0.50 and 0.25 are substantial, moderate or weak, respectively. (Tables 6 and 7 present more details on this.) The study now discusses the empirical results.

Table 6

Goodness of Models Fit

Indicator	Value	Model 1		Model 2			Model 3		
		HI95	HI99	Value	HI95	HI99	Value	HI95	HI99
SRMR	0.0767	0.0492	0.0531	0.0755	0.0463	0.0509	0.0707	0.0420	0.0450
R2	PAD	0.4691		0.4608			0.4608		
	SAT	0.5866		0.6709			0.7069		
	LOY	0.7366		0.7366			0.7366		

Source: Author's development.

Path Coefficient. First, it is advisable to refer to adapting our database for use in the ADANCO 2.0.1 programme. The reduction of multidimensional scales related to service quality (SQ) and emotional factors for the service's duration thus helps calculate the weighted means of the indicators that compose it based on validity and reliability analysis (Hair et al., 2017). After its classification and description, Table 5 displays the partnership types.

The next step is to contrast hypotheses with the ADANCO 2.0.1. Focusing on each hypothesis proposed in the three models and the results obtained after its estimations are observed, in a global way, that Service Quality (SQ) is a determinant of Emotions (PAD), Satisfaction and Loyalty in the course of service in banks (Table 7).

Table 7*Path Coefficient*

Effect		ATMQ->PAD	PERQ->PAD	OUTQ->PAD	SQ->SAT	SQ->LOY	PAD->SAT	PAD->LOY	SAT->LOY	MODSQ->ST
M1	Direct	0.081	0.334	0.325			0.766		0.858	
	Indirect							0.657		
	T value	1,139	4,943	2.77			21,965	18,912	36,285	
	Cohen's f2	0.007	0.069	0.055			1,419		2,797	
	Interpret f2	small	small	small			Large		Large	
		H1a N.Sup	H1b Sup	H1c Sup			H1d Sup	H1f Sup	H1e Sup	
M2	Direct		0.679		0.395		0.4983		0.8582	
	Indirect				0.338	0.629		0.428		
	T value		15,421		6,803	16,932	7,278	7,428	36,304	
	Cohen's f2		0.855		0.255		0.407		2,796	
	Interpret f2		Large		Large		Large		Large	
			H2a Sup		H2b, H2e Sup	H2f Sup	H2c Sup	H2g Sup	H2d Sup	
M3	Direct		0.679		0.271		0.449		0.858	-0.18
	Indirect				0.305	0.494		0.385		
	T value		15,421		2,475	15,598	7,254	7,311	36,209	
	Cohen's f2		0.83		0.078		0.348		2,796	0.009
	Interpret f2		Large		small		Large		Large	small
			H3a Sup		H3b, H3f Sup	H3g Sup	H3c Sup	H3h Sup	H3d Sup	H3e Sup

Note. Sup = Supported; N.Sup = Non Supported; M = Model; study is based on three models: M1, M2, M3.

Source: Author's development.

Discussion

In the first model, the results display that personal quality (PERQ) (H1b: $\beta=0.334$; $t=4.943$) and outcome quality (OUTQ) (H1c: $\beta=0.325$; $t=2.770$) play a crucial role in generating positive emotions among customers. However, tangible quality (ATMQ) did not significantly influence emotions in non-relational contexts (H1a: $\beta=0.081$; $t=1.139$). These results align with previous studies that emphasise the importance of interpersonal quality and service outcomes in shaping customers' emotional experiences (Ahmadi & Ataei, 2024; Cepeda-Carrión et al., 2023; Zameer et al., 2015). At the same time, tangible factors may have less effect in banking environments that rely more on digital services and personal relations.

In the second model, a direct positive relationship between service quality and positive emotions was confirmed (H2a: $\beta=0.679$; $t=15.421$), highlighting the emotional influence of banking services on customer experience. The outcomes also indicate that emotions directly influence customer satisfaction

(H2b: $\beta=0.395$; $t=6.803$) and indirectly impact satisfaction done service quality (H2e: $\beta=0.338$; $t=7.141$). Additionally, customer satisfaction performances as a mediator between service quality and customer loyalty (H2f: $\beta=0.629$; $t=16.932$), supporting previous research results that suggest positive emotions foster loyalty by enhancing satisfaction (Carmo et al., 2022; Lepistö et al., 2024).

In the third model, the direct relationship between service quality and emotions was reaffirmed (H2a: $\beta=0.678$; $t=15.421$), but the relationship between emotions and satisfaction was weaker equated to the second model (H2b: $\beta=0.271$; $t=2.475$). The study also states that service quality indirectly affects customer satisfaction (H2f: $\beta=0.305$; $t=6.731$) and loyalty (H3h: $\beta=0.494$; $t=15.598$). Furthermore, previous customer experiences were found to influence the relation between service quality and satisfaction, weakening this relationship when experiences were present (H3b: $\beta=0.271$; $t=2.475$) compared to when they were absent (H2b: $\beta=0.395$; $t=6.803$). This result is consistent with studies suggesting that experienced customers tend to have higher prospects regarding service quality, which distresses their emotional responses and satisfaction levels (Ahmadi & Ataei, 2024; Aripin et al., 2024; Lin et al., 2023; Pont & McQuilken, 2005).

Managerial Implications

Based on these findings, several practical recommendations can be made for banks to enhance customer experience and improve service quality:

1. Focus on improving personal and outcome quality: Since these two factors impact customer emotions most, banks should train employees to enhance interpersonal interactions and deliver reliable and efficient service outcomes.
2. Enhance positive emotions throughout the customer experience: Given the critical role of emotions in shaping satisfaction and loyalty, banks can improve the overall service atmosphere by innovating in-branch experiences and providing fast, efficient support through digital channels.
3. Consider the impact of prior customer experiences: As experienced customers tend to be more demanding, banks can develop targeted strategies for this segment, such as personalised services tailored to their higher expectations.
4. Strengthen loyalty by enhancing satisfaction: Since satisfaction is a key mediator between service quality and loyalty, banks should adopt long-term policies to improve customer satisfaction, such as reward programs and promotional offers that foster a sense of appreciation and belonging.

Cultural and Contextual Considerations

This study provides valuable insights into the relationship between service quality, emotions, and loyalty in the Algerian context. Given that Algerian culture strongly emphasises personal interactions and trust in business relationships, improving the quality of personal interactions could be a key factor in enhancing customer satisfaction and loyalty. Additionally, customer responses in Algeria may differ from those in other markets, necessitating further research into how cultural factors influence service quality perceptions.

Study Limitations and Generalizability

Despite the academic and practical value of this study, certain limitations must be considered:

1. Sample size and nature: The study is limited to a sample of Algerian customers, which may affect the generalizability of the findings to other contexts. Future studies should include samples from other countries to compare results.
2. Moderating and mediating variables: While this study examined the effects of emotions and previous experiences, other factors, such as trust in the banking institution or demographic factors like income and education, could also influence the relationship between service quality and loyalty.

3. Focus on the banking sector: As the research focuses on the banking sector, results may differ when applied to other service industries. Future studies should explore these relationships in industries such as insurance or tourism to assess the consistency of the findings.

This study highlights the crucial role of service quality in fostering positive customer emotions, leading to higher satisfaction and loyalty. It also emphasises the importance of previous experiences in shaping customer perceptions of service quality. Based on these findings, banks can develop more effective strategies to improve customer experience and build long-term relationships. However, further research is needed to validate these findings in different cultural and industrial contexts.

Conclusions and Implications

The study's primary aim was to examine the effects of service quality on emotional and relational customer behaviours, focusing on customer satisfaction and loyalty. Using a micro approach, the research investigates the Algerian banking industry through the lens of four banking institutions. Consequently, we were able to identify relationship marketing on a micro level.

Due to Algeria's recent economic downturn, this industry has faced significant repercussions in customer interactions on a deeper and more direct level. As a result, banks are reclaiming their competitive and relational capabilities (Sayani, 2015). Identifying the most critical factors in maintaining good client relationships has garnered the attention of the scientific and managerial communities (Moliner-Tena et al., 2016).

Theoretical Consequences

Our findings are consistent with the life cycle model, which assumes that consumers' attitudes and behaviours would change depending on their life circumstances, which is why these experiences above are relevant (Monferrer-Tirado et al., 2016). The current work clarifies the specifics of this transformation.

We discover that the three variables, of a more intangible nature, personnel and outcome quality, are key dimensions in determining the positive Emotions generated by clients during service in offices and banks by digging deeper into the specific direct effects of each of the two dimensions considered in service quality. Personnel and outcome quality would have second-order direct significance ahead of Concrete quality, which would not have direct implications since it is related to more physical qualities.

As a result, we can see that out of the three service characteristics usually examined in the literature that have emotional and relational impacts on the client, people and outcome qualities directly from the service given to the customer will be the only ones. This fact enables us to establish that, in unfavourable interaction situations, customers prefer to evaluate the service given to them with a far more result-oriented attitude (Monferrer-Tirado et al., 2016). In effect, the customer concentrates on the efficiency with which the financial institution delivers its services, altering the role of physical quality, which is linked to components that support the Banks' primary service.

In addition, our study emphasises the antecedent function of those dimensions by including all of the research related to the possibility of reciprocal connections between them. We find that the function of Tangible quality is also essential since its indirect impact would serve as positive reinforcement on the remainder of the Service Quality dimensions, depending on the various tangible/intangible of the Service Quality dimensions. This reasoning supports Monferrer-Tirado et al. (2016) theory that loyalty differentiates between two types of service qualities: those related to the "what" (what is provided) and those related to the "how" (it is offered). In this regard, banks should not compromise Tangible quality to increase their relationship capacity. However, in our present research, we did not find a significant link between the quality of the environment and emotional well-being.

On the contrary, this research shows the increasing importance of new variables related to the quality of customer-bank relationships in the context of an emotive, non-transactional theory. This gives

us a unified view of traditional studies focusing on satisfaction, confidence, and loyalty (Monferrer-Tirado et al., 2016). This study also relied on Pansari and Kumar's (2017) new paradigm of client satisfaction, which states that customer satisfaction is a mediator variable between emotions and customer loyalty.

In this way, pleasant emotions are essential for long-term service in banks. The result regarding the reciprocal connection between service quality and customer satisfaction from the present study will not fit well with most current thinking on service quality and customer experiences. The internal design, personal, and result quality – Customer Satisfaction and Customer Experience model is implicitly assumed in many articles and books on the connection between organisational design and customer experiences. Although the discovery of a reciprocal connection between the Customer and personal data was very predictable, it was just what we hypothesised. Customers may offer a source of direction and views of Service Quality for boundary employees. As the research revealed, prior experiences are accumulated through constant interactions with these institutions, as they change previous experiences by decreasing the connection between service quality and customer satisfaction.

Implications for Managers

Our findings show essential elements of a retail bank's strategy. In this way, the various aspects of Service Quality play a key role in creating Customer Emotions, which affect Customer Satisfaction and Loyalty. Banks should strive to form strong emotional bonds with their customers, especially if they have excellent design frameworks and processes that foster positive emotional atmospheres. The institutions' marketing managers must work diligently to build solid long-term customer connections and engage in relational marketing. Additionally, fostering strong emotional bonds by delivering positive service experiences (experiential marketing) will serve as predictors of the former.

International and national Algerian banks, such as CPA, BNA, SGA, and Housing Bank, appear to have taken the first step in this direction by implementing a new strategy to develop and deepen customer relationships. This involves providing face-to-face service centred on creating pleasant emotions and experiences. We have observed this traditional view of the branch as a place for waiting and advising clients, which will become a primary focus in the future to promote and enable a much more personal and enduring service. Extended operating hours, a more accessible agile design, and an emphasis on capturing consumer attention are all elements of this change. The workplaces would be more efficient and sustainable without architectural barriers and featuring sophisticated air conditioning and lighting systems. The furniture could be more ergonomic and might be designed to create open spaces with areas for discussion and workstations that foster more significant interaction between bank employees and customers.

Summarised Contributions

This study significantly contributes to theoretical and practical knowledge by providing empirical evidence on the effect of Service Quality dimensions on customer emotions, satisfaction, and loyalty. It extends the existing literature by discerning tangible and intangible service quality dimensions and their particular effects. Moreover, it offers valuable managerial intuitions for banks, emphasising the position of relational and experiential marketing strategies to enhance customer engagement and loyalty. The results reinforce the necessity of service design improvements and customer-centric approaches, certifying stronger emotional connections and sustainable customer relationships in the banking sector.

Research Limitations and Future Directions

The study results include many limitations, including data gathering, a customer sample of particular financial institutions, and an average of 53 customer opinions per branch. The number of customers per branch should be increased for more accurate findings.

Future research ideas include expanding the study sample to additional industries and banks to support our findings. Non-transactional behaviours in the online environment may be a research topic. Nowadays, a growing proportion of the population conducts all their transactions online, leaving one-to-one financial services to deal with other issues. This situation raises new questions about experiential marketing.

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Conflict of Interest

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