The Impact of Service Quality on Customer Satisfaction and their Loyalty in the Saudi Banking Sector

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Abstract: The main purpose of this study was to investigate the influence of the service quality dimensions of reliability, responsiveness, visibility, employee commitment, and access to service on customer satisfaction in the Saudi banking sector. This research also examined the relationship between customer satisfaction and customer loyalty. The data was collected using an online survey of 265 respondents from Saudi Arabia, and the analysis was conducted using partial least squares and structural equation modelling.

The results demonstrated that reliability and access to service have a positive and significant impact on customer satisfaction in the Saudi banking sector, whereas responsiveness, visibility, and employee commitment have an insignificant influence on it. The results also showed that customer satisfaction has a positive and significant relationship with customer loyalty. This study's context concerned just the Saudi banking sector, its extended service quality dimensions, and their relationship with customer satisfaction and loyalty. Its results thus contribute to managerial perspectives on developing customer satisfaction and loyalty in the Saudi banking sector and the greater Middle East.

Keywords: Quality of Service, Customer Satisfaction, Customer Loyalty, Banking

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تأثير أبعاد جودة الخدمة على رضا العملاء وولائهم في البنوك السعودية

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جامعة الباحة

مستخلص: تهدف هذه الدراسة إلى إثبات تأثير أبعاد جودة الخدمة، الموثوقية والاستجابة والرؤية والتزام الموظف والوصول إلى الخدمة على رضا العملاء في القطاع المصرفي السعودي. واختبر هذا البحث أيضًا العلاقة بين رضا العملاء وولاء العملاء. تم جمع البيانات باستخدام الاستبانات عبر الإنترنت لـ 265 مستجيبًا من المملكة العربية السعودية، وتم إجراء التحليل باستخدام نموذج المعادلة الجزئية المربعة والهيكلية.

أظهرت النتائج أن الموثوقية والوصول إلى الخدمة لهما تأثير إيجابي ومهم على رضا العملاء في القطاع المصرفي السعودي، في حين أن الاستجابة والوضوح والتزام الموظفين ليس لها تأثير كبير عليها. كما أظهرت النتائج أن رضا العملاء له علاقة إيجابية ومهمة مع ولاء العملاء. يتعلق سياق هذه الدراسة بالقطاع المصرفي السعودي فقط، وأبعاد جودة الخدمة الممتدة وعلاقتها برضا العملاء وولائهم. وبالتالي تسهم نتائجها في ظهور وجهات النظر الإدارية في تنمية رضا العملاء وولائهم في القطاع المصرفي السعودي ومنطقة الشرق الأوسط.

كلمات امفتاحية: جودة الخدمة، رضا العملاء، ولاء العملاء ، الخدمات المصرفية.

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1. Introduction

Service quality is a critical factor that companies and managers, as providers of services, must address to enhance their performance in revenue, customer satisfaction, and loyalty (Cândido & Morris, 2001; Lee, Kang, & Kang, 2019; Van Looy, Gemmel, & Dierdonck, 2003; Wilson, Zeithaml, Bitner, & Gremler, 2012; Zeithaml, Bitner, & Gremier, 2006). Furthermore, improving service quality delivery has become a significant factor for all organisations in terms of competition and global marketing. The study of firm service quality includes marketing, organisational, and managerial perspectives, in turn reflecting the many orientations researchers occupy to determine service quality (Cândido & Morris, 2001; Van Looy et al., 2003; Wetzels, 1998; Zeithaml & Bitner, 2003).

The rapid increase of the service sector has raised different perspectives on quality and the meaning of service quality as well. Service companies (e.g., banks, hospitals, and hotels) do not provide tangible goods, so the interaction between providers and customers as part of their main service is crucial to these businesses. Lehtinen and Lehtinen (1991) propose that service quality is an outcome of the interactions between customers and service company agents. They describe service quality as having three dimensions: material quality, organisational quality, and interactive quality. Interactive quality recognises that service quality is created by the interaction between the service provider and customers. This perspective is necessary to complement the receiver-focused view of service quality that has been the dominant pattern until now (Svensson, 2006).

The banking sector plays an important role in economic activities all over the world (e.g., Moyo, 2018; Rao et al., 2022). It constitutes financial institutions that accept monetary deposits and operate in the lending process of the capital market (Puri-Mirza, 2021). The Saudi banking sector recorded another strong quarter, driven by a pick-up in economic activities (Alzajira Capital, 2021). Saudi Arabia has the second-largest banking industry in the Gulf Cooperation Council region by total assets and accounts for roughly 29% of the GCC's total banking assets (Marmore, 2020). According to the Alzajira Capital report (2021), the Saudi banking sector has 12 listed banks. In terms of balance sheet size, National Commercial Bank, with assets of more

than SAR 466.3bn, is the largest bank in the Kingdom, accounting for 20.5% of the total market, followed by Al Rajhi Bank (asset base of SAR 363.3bn and 16.0% market share). Riyad Bank (asset base of SAR 239.5bn) and Samba (total assets worth SAR 231.1bn) account for 10.5% and 10.2% of total banking assets, respectively. Of the 12 banks, Al Rajhi Bank, Alinma Bank, Bank Albilad, and Bank AlJazira are Shariah-compliant, accounting for 27.8% of total banking assets. Al Rajhi Bank is the largest Shariah-compliant bank in the Kingdom, accounting for 57.5% of the total market share in Q1-19 (down from 57.7% in Q4-18). The growing demands of bank customers require banks as service businesses to face challenges. This puts them under pressure to generate new services, such as technical banking. Nevertheless, customers still measure service quality based on how much personal rather than technical support they receive (Wang, Lo, & Hui, 2003). Hence, to provide different unique services, banks must focus on service quality, especially since competitors can also adopt unique services (Zhou, 2004). Therefore, service quality plays a major role in maintaining a competitive advantage. Accordingly, research efforts have emerged to understand the nature and dimensions of service quality, customer satisfaction, and customer loyalty across various service industries (Grönroos, 2020).

2. Literature review

2.1 Service quality

Service quality in the service context is a key factor that service enterprises and executives as service providers must address to improve their performance in revenue and customer satisfaction (Cândido & Morris, 2001; Van Looy et al., 2003; Wilson et al., 2012; Zeithaml et al., 2006). Besides, improving service quality delivery has become a significant factor for all organisations in terms of rivalry and international marketing. Examining quality in firms might be based on different orientations or perspectives, including marketing, organisational, and managerial perspectives (Cândido & Morris, 2001; Van Looy et al., 2003; Wetzels, 1998; Zeithaml & Bitner, 2003). They often argue that the rating of service quality as good or bad is defined by customers, meaning customers compare the service performance they experienced with what they expected (Lassar,

Manolis, & Winsor, 2000).

As such, customer service is the measured and perceived quality of service, assessed by comparing the expectations customers had before they used the service with their perceptions of the actual service (Parasuraman, Zeithaml, & Berry, 1988; Parasuraman et al., 1985; Wetzels, 1998; Zeithaml & Bitner, 2006; Zeithaml et al., 1988, 1990). When the service perceived equals the service expected, the customer's expectations have indeed been met. In this particular situation, the service quality is satisfactory to that specific service customer (Cândido & Morris, 2001; Grönroos, 1990; Parasuraman et al., 1985; Wetzels, 1998; Zeithaml et al., 1988). Moreover, when the service perceived is better than the service expected, the provided service quality exceeds what customers expected, and they are satisfied. However, in this scenario, customers' service quality expectations are not actually met, so the actual quality of service provided is perhaps debatable.

As the number of service organisations increases and customers become more demanding and discriminating, service organisations face mounting pressure to ensure service quality and remain competitive. Zeithaml et al. (2006) observe that the quality of service is more difficult to define, measure, and assure than the quality of manufactured goods, due to a number of distinctive service characteristics and the way in which they are produced. These include the intangibility of many service offerings, service heterogeneity, and service perishability, all of which mean that service quality depends on many uncontrollable factors. Providing high-quality service is thus a critical point for organisational success and, in turn, strong relationships with customers, barriers to competition, increased customer loyalty and switching costs, and more efficient market activities (Blut, Beatty, Evanschitzky, & Brock, 2014; Bolton, Grewal, & Levy, 2007; Parasuraman et al., 1988). In particular, research empirically links better service quality delivery to a wide variety of performance-related outcomes, such as customer satisfaction (Brady et al., 2005; Choi, Cho, Lee, Lee, & Kim, 2004; González, Comesaña, & Brea, 2007; Rahaman, Ali, Kejing, Taru, & Mamoon, 2020); brand loyalty (Chikazhe, Makanyeza, & Kakava, 2022; Liao & Chuang, 2007); positive word of mouth (Choi et al., 2004); and profit, return-on-assets, reduced employee turnover, and sales performance (Babakus, Bienstock, & Van Scotter, 2004; Portela & Thanassoulis, 2007; Wildes, 2007; Zeithaml, Rust, & Lemon, 2001).

Parasuraman et al. (1988) first defined service quality in terms of the gap between customers' expectations of a service and their perceptions of an organisation's actual service provision. These researchers then developed the SERVQUAL scale, a survey instrument intended to measure the service quality of any service organisation based on five dimensions: reliability, tangibility, assurance, responsiveness, and empathy (Parasuraman et al., 1988). This measure has been widely used in the literature to examine service quality in the financial sector as well (Yilmaz, Ari, & Gürbüz, 2018). Service quality is perceived to vary based on cultural differentiation (Teeroovengadum, 2020). Therefore, this current study considers reliability, responsiveness, visibility, employee commitment, and access to service as service quality dimensions, as well as their connection to customer satisfaction and customer loyalty. Figure 1 explains the study's conceptual framework and the direct effect of the relationship between the constructs.
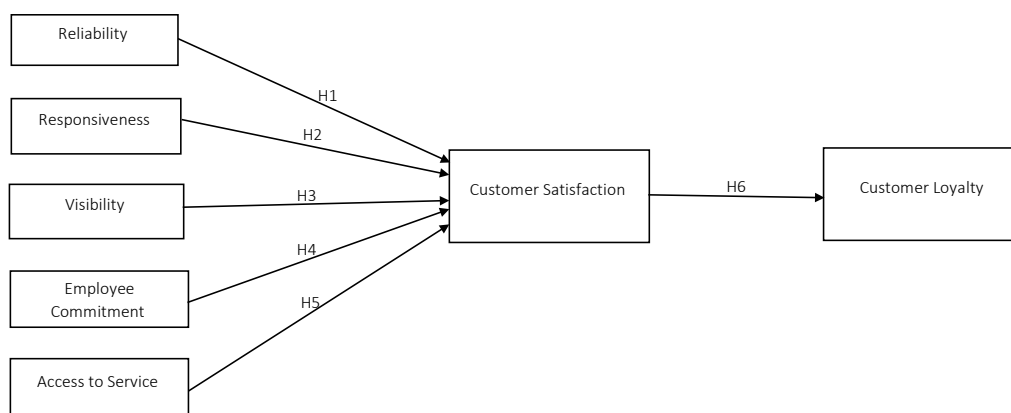

Figure 1 Conceptual framework adopted from Islam, Ahmed, Rahman, and Al Asheq (2020).

2.2 Customer satisfaction

Implementing customer satisfaction has become key to business companies developing and encouraging a service-oriented business (Cheshin, Amit, & Van Kleef, 2018). Customer satisfaction refers to customers' post-purchase intention behaviour or their emotions after using a specific product or service. It indicates customers' overall evaluation of their consuming goods or services (Özkan, Süer, Keser, & Kocakoç, 2019). "Customer satisfaction is the gap between pre-purchase expectation and disconfirmation" (Islam et al., 2020, pp. 1754–2731). Kotler and Keller (2013) further clarify the term customer satisfaction as "a person's feeling of pleasure or outcome against his or her expectations" (p. 110). More accurately, customer satisfaction depends on the performance of the service provided (Gomez, McLaughlin, & Wittink, 2004). It can be related to customer emotions that arise from the perceived difference between their expectations and their actual experience (Boonlertvanich, 2019). When customers' perceptions of the performance or quality of a business's products or services exceed their expectations, positive disconfirmation can build and maintain a strong client-business relationship in return. Even so, perceptions of weak performance generate negative disconfirmation that might create gaps in this relationship and negative word of mouth (Liu, Jayawardhena, Dibb, & Ranaweera, 2019).

Several studies note that bank customer satisfaction relies more on easy access to facilities and the behaviour of bank personnel than on differences in the products and services offered, service dimensions, and bank reputation (Mihelis, Grigoroudis, Siskos, Politis, & Malandrakis, 2001). One Malaysian banking sector study observed that a smooth transaction system, employee behaviour, service competence, and confidentiality are important aspects for customer satisfaction (Amin & Isa, 2008).

2.3 Customer loyalty

Customer loyalty is demanding for any business firm (YuSheng & Ibrahim, 2019), but it is imperative for service sectors to design and maintain it (Mainardes, de Moura Rosa, & Nossa, 2020). Loyalty contains multidimensional attributes (Prentice, Wang, & Loureiro, 2019; Zeithaml, Berry, & Parasuraman, 1996).

The meaning of customer loyalty specifically is to develop behavioural action within customers and garner their intention to continue their buying habits (Özkan et al., 2019). Additionally, attracting new customers to a business is more expensive than maintaining current ones, so how to keep loyal customers is a common question in the service business sector.

A recent study proposes that loyal customers show positive emotion towards a business company, purchase from it regularly, and recommend others to buy from it (Hur, Moon, & Kim, 2020). Nevertheless, other research recognises that loyal customers might not necessarily be satisfied customers. For example, customers who frequently repurchase from a specific company due to limited product or service options are not loyal customers (Makanyeza & Chikazhe, 2017). These customers may switch to other service providers once an alternative product or service becomes available. This might also occur if customers are not happy with their current service providers. Still, if customers do have positive views and feelings towards their current providers, they might keep repurchasing from them.

To measure customer loyalty in the banking sector, it is necessary to calculate customers' attitudinal and behavioural traits. Attitudinal traits are defined as customer appreciation towards the firm, which depends on customer satisfaction experiences with a specific product or service. If customers have good experiences and positive feelings, it means that they have developed their trust and obligation to the service provider (Gustafsson, Johnson, & Roos, 2005; Oliver, 1999), and they are keener to recommend other customers to that provider. Measuring behavioural traits, meanwhile, is linked to the use of the same services and intentions to repurchase them regularly (Rundle-Thiele, 2005).

3. Conceptual framework and hypotheses

Service quality assists the service sector in acquiring competitiveness, as it is one of the significant aspects of customer satisfaction (Teeroovengadum, 2020). Previous research even emphasises that the main factor in customer satisfaction is service quality (Islam et al., 2020; Jabnoun & Al□Tamimi, 2003; Kant & Jaiswal, 2017). In this way, it is necessary that business organisations provide good quality and consistent services, as the promised service can only be delivered through consistent reliability and service

accuracy (Devesh, 2019). Correctness and perfection from the outset in service delivery are synonymous with a reliable service (Blut, 2016), for if the service is not reliable, the customer will not be satisfied (Fida, Ahmed, Al-Balushi, & Singh, 2020). Reliability reflects the capacity to deliver the promised service, which is complemented by service accuracy (Ananda & Devesh, 2019). Thus, reliability, as a major component of service quality, is one of the significant factors that influence customer satisfaction (Sureshchandar, Rajendran, & Anantharaman, 2002). Reliability in the banking industry depends on several factors, including timely order processing, quality safety measures for financial records, providing detailed information, and delivering the promised services (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019; Teeroovengadum, 2020). Therefore, this study's first hypothesis is:

H1: Service quality reliability positively influence customer   satisfaction.

The best way to help customers and provide quick customer service is through responsiveness (Ahmad, Saif, & Safwan, 2010). Responsiveness is achieved by providing fast and efficient assistance, which depends on how the service provider responds to its customers through its employees (Tamaruddin, Firdaus, & Endri, 2021). Responsiveness in the banking industry manifests as competent staff, conveniently located branches, and available automated tellers (Dahari, Abduh, & Fam, 2015). With responsiveness being so essential to improving customer satisfaction (Borishade, Ogunnaike, Salau, Motilewa, & Dirisu, 2021), it is expected that:

H2: Service quality responsiveness has a positive impact on customer satisfaction.

Visibility refers to the appearance of a service's physical component. Its dimensions always involve the benefits of any product or service (Srivastava & Vishnani, 2021), but for services in particular, visibility concerns service firms' tangible resources, equipment, facilities, and raw materials (Ahmad et al., 2010; Bala, Jahan, Al Amin, Tanin, Islam, Rahman, & Khatun, 2021). Moreover, employees represent the service, so their appearance is part of visibility as well. The banking sector heavily relies on visibility, such as with cash counters, flexible and suitable banking hours, and speedy and accurate services, which might have crucial influences on customer satisfaction (Cheshin et al., 2018; Tamaruddin et al., 2021). Therefore, the study's third hypothesis is:

H3: Service quality visibility positively affects customer   satisfaction.

An organisation's staff form the key to delivering service quality to customers, which helps distinguish business organisations from their competitors in the market (Gustafsson, 2009). Frontline staff are significant in creating and maintaining relationships with customers, which leads to customer satisfaction (Iyer, Davari, & Paswan, 2018). Employee commitment might then be one of the most crucial elements to accomplishing long-term business growth (Ibrahim, 2020), considering that employee commitment contributes to the business organisation's competitive advantage in customer satisfaction (García-Rodríguez, Dorta-Afonso, & González-de-la-Rosa, 2020). Indeed, service interactions express the affective commitment between customers and employees, which influences the former's satisfaction. Therefore, the next hypothesis is:

H4: Employee commitment to service quality positively   influences   customer   satisfaction.

Access illustrates how smoothly a service can be accessed. In other words, it indicates how conveniently a service can be accessible and can be reached swiftly (Islam, Ahmed, Rahman, & Al Asheq, 2020). Access implies that a service is available via automated services, phone, less waiting time, suitable working hours, and conveniently located service facilities (Fatima, Humayun, Iqbal, & Shafiq, 2019; Seth, Deshmukh, & Vrat, 2005; Yarimoglu, 2014). Easy access to banking systems, including internet and ATM services, positively leads to customer satisfaction in the banking sector (Rahaman, Ali, Kejing, Taru, & Mamoon, 2020; Raza, Umer, Qureshi, & Dahri, 2020). A previous study also demonstrates that easy access to banking services, such as business hours and a suitable location, has a strong impact on attracting new customers and maintaining current ones (Arasli, Katircioglu, & Mehtap-Smadi, 2005; Pooya, Khorasani, & Ghouzhdi, 2020; Stafford, 1996). Therefore, it is anticipated that:

H5: Access to service positively impacts customer satisfaction.

Several studies in the service sector have established that there is a strong relationship between customer satisfaction and customer loyalty (Chikazhe, Makanyeza, & Kakava, 2022; Hayati, Suroso, Suliyanto, & Kaukab, 2020; Shankar, Smith, & Rangaswamy,

2003). Customer loyalty can be measured through customers' behaviours and intentions and whether they repeatedly use a service or product (Uncles, Dowling, & Hammond, 2003). Customer satisfaction means businesses need not try so hard to entice new customers but rather concentrate on keeping their existing ones, which is less expensive (Lee & Cunningham, 2001). Customers also evaluate the value of a product or service and make purchase decisions depending on their expectations. Moreover, previous studies show that customer satisfaction mediates the relationship between service quality and loyalty in the banking sector (Fida et al., 2020). Therefore, this study's final hypothesis states:

H6: Customer satisfaction positively affects customer loyalty.

4. Research Methodology

4.1 Measures

Service quality (i.e., reliability, responsiveness, visibility, employee commitment, and access to service) was examined using a 5-point Likert-type scale ranging from strongly disagree to strongly agree. The service quality's five-dimensional structure (SERVQUAL), which comprises the 22 individual performance items, is widely accepted and used (Choudhury, 2014; Dash & Kumar, 1970; Parasuraman et al., 1988). In particular, for reliability, five items were used and adopted from Parasuraman et al. (1988). Responsiveness was measured by 4 items (Choudhury, 2014; Parasuraman et al., 1988) and visibility by 3 items (Kumar et al., 2013). For employee commitment and access to service, 4 items (Allen & Grisaffe, 2001) and 3 items (Awan, 2011) were used, respectively. The survey did not use the original terminology; some changes were made to the questionnaire's wording to fit this research. Finally, customer satisfaction was measured by 4 items (Amin & Isa 2008) and customer loyalty by 5 items (Gustafsson et al. 2005).

4.2 Sample

The participants were initially approached via email and then joined phone call follow-ups, during which they were invited to participate in the study. Saudi customers of the banks Given the large number (68) and geographical spread of the respondents, a large, non-probability sample was applied for accessibility and to reduce sampling error. The sample is, therefore, considered reasonably representative of the target population.

In this research, questionnaires were distributed that allowed the research questions to be answered and the hypotheses to be examined. In addition, as the targeted samples were Saudi bank customers, it was expected that questionnaires would be the most effective and efficient way to elicit their perceptions regarding Saudi bank services. This was also done because some experienced Saudi researchers have stated that culturally, Saudi people do not demonstrate their emotions and perceptions verbally, so they prefer to answer anonymous questionnaires (Bin Saeed, 1997).

4.3 Data collection

The research hypotheses were tested with data collected from a questionnaire conducted in Saudi Arabia. Since some of the targeted sample were monolingual Arabic speakers, whereas the source language was English, a panel of experts in English and Arabic performed several rounds of back translation to develop the questionnaire, as recommended by Bryman (2004). To start, the survey's original English version was translated into Arabic, and then the Arabic was translated back into English independently of the first English version. Any changes in meaning were corrected. Next, the second English version was translated into Arabic to produce a second Arabic version. This process was repeated until any differences in meaning were corrected, at which point a second procedure involved the Arabic questionnaire's validation by two Western-educated Saudi academics.

Lastly, the questionnaire was distributed to colleagues in a PhD programme at a Saudi university to obtain their advice and suggestions. This was a very basic check for obvious mistakes and oversights. This process gave the researchers an idea of the questionnaire's face-value validity (i.e., whether the questionnaire made sense).

4.4 Descriptive analysis of the respondents

Of the 400 questionnaires distributed, 265 were complete. A descriptive analysis of the respondents' answers is shown in Table 1 and Figure 1. The majority (182, or 68.7% of the total sample) were male, while 83 (31.3%) were female. The frequency and percentage of

the age groups in the sample are as follows: the first age group (16–18 years old) included 5 respondents (1.9% of the total sample), making it the smallest of the total sample; the second age group (19–27 years old) accounted for 44 respondents (16.6%); the third age group (28–36 years old) was the second largest group at 70 respondents (26.4%); the fourth group (37–48 years old), the largest, had 94 respondents (35.5%); the fifth age group (49–55 years old) included 23 respondents (8.7%); and finally, the sixth group (over 55 years) had 29 respondents (10.9%). With regard to marital status, 72.1% (191 respondents) of the sample were married, and 27.9% (74) were single. Respondents with a diploma-level education numbered 23 (8.7%). The largest number of respondents had an undergraduate degree at 98 respondents (37.0%). Respondents with a master's degree accounted for 22.6% of the total sample (60 respondents). The second largest number of respondents had a PhD, totaling 70 respondents (26.4%). Thus, the majority of the respondents held a bachelor's degree or equivalent. Regarding occupation, Table 1 and Figure 2 show that the most respondents were government employees, at 115 respondents (43.4%). The second largest number of respondents were private sector employees (79 respondents, or 29.8% of the total sample). Businessmen numbered 21 respondents (7.9%), which was the smallest number of the total sample, and 28 respondents (10.6%) were students.

Table 1
Sample demographic characteristics.

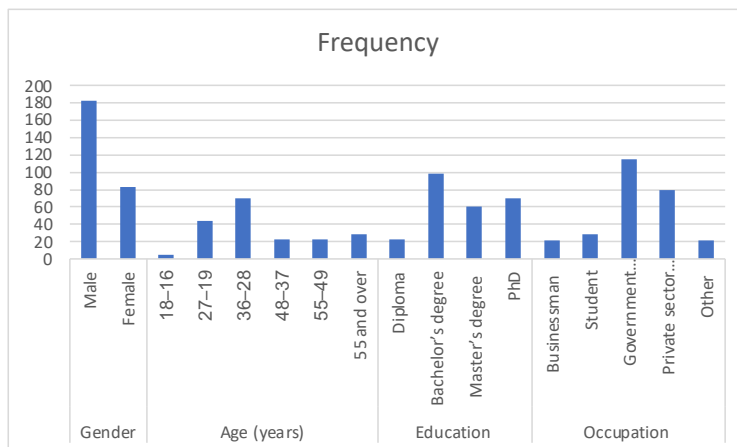| Measure	Item	Frequency	Percentage
Gender	Male	182	68.7
	Female	83	31.3
Age (years)	16–18	5	1.9
	19–27	44	16.6
	28–36	70	26.4
	37–48	23	8.7
	49–55	23	8.7
	55 and over	29	10.9
Education	Diploma	23	8.7
	Bachelor's degree	98	37.0
	Master's degree	60	22.6
	PhD	70	26.4
Occupation	Businessman	21	7.9
	Student	28	10.6
	Government employee	115	43.4
	Private sector employee	79	29.8
	Other	22	8.3

Figure 2: Sample demographic characteristics.

5. Results

The survey instrument's reliability was tested with the well-known and widely accepted Cronbach's alpha; the coefficients for each construct are shown in Table 2. The analysis found all the instrument's scales to have reliable coefficients in the range of 0.8–0.9, exceeding the cut-off of 0.6 (Nunnally, 1978).

Table 2

AVEs, AVEs' square roots, α, R², and correlation between constructs.

Factors	√AVE	AVE	Composite Reliability	R Squared	Cronbach's Alpha	Communality
Access to Service	0.843	0.711	0.881	0.000	0.800	0.711
Customer Satisfaction	0.935	0.876	0.966	0.732	0.953	0.876
Customer Loyalty	0.938	0.880	0.974	0.776	0.966	0.880
Employee Commitment	0.913	0.834	0.953	0.000	0.934	0.834
Reliability	0.856	0.734	0.932	0.000	0.909	0.734
Responsiveness	0.824	0.679	0.893	0.000	0.843	0.679
Visibility	0.832	0.693	0.871	0.000	0.782	0.693

The questionnaire's validity was assessed by measuring the correlation between the variables with existing theories and scales (Pallant, 2020). Criterion validity was quantified per the correlation coefficients between sets of scales, which proved external validity. Criterion validity was then checked by using the correlation matrix among factors, and if the correlation between the subscales' constructs was significant, the validity was considered approved, as shown in Table 3. In this study, positive correlations occurred between most of the variables (Hair, 2009).

Table 3

Intercorrelation between constructs.

	Access to Service	Customer Satisfaction	Customer Loyalty	Employee Commitment	Reliability	Responsiveness	Visibility
Access to Service	1.000						
Customer Satisfaction	0.787	1.000					
Customer Loyalty	0.764	0.881	1.000				
Employee Commitment	0.732	0.767	0.733	1.000			
Reliability	0.768	0.777	0.781	0.773	1.000		
Responsiveness	0.676	0.679	0.705	0.758	0.814	1.000	
Visibility	0.638	0.655	0.591	0.670	0.574	0.517	1.000

SEM tested the effect of the independent variable (H1) on reliability, as shown in Table 4. The result demonstrated that H1 is supported, which is consistent with prior studies that found a positive relationship between reliability and customer satisfaction (Islam et al., 2020; Kitapci, Dortyol, Yaman, & Gulmez, 2013). The findings also indicated that H2, H3, and H4 have an insignificant impact on customer satisfaction, as attributed to poor staff-client interactions and automated services, as well as physical bank decoration, the equipment used, and working hours that are inconvenient to clients.

Employee training is also important to differentiate their business from competitors. As shown in Table 2, the R2 values for customer satisfaction were 0.732 and 0.776 for customer loyalty, which indicates that the independent variables explain the variation in the dependent variables. Based on these results, the study supported H5 and H6 at level 0.01.

Table 4

Regression analysis results.

Path	Coefficient Path (β)	T Statistics	Remark
Access to Service > Customer Satisfaction	*0.322*	*2.665***	Supported
Employee Commitment > Customer Satisfaction	0.23	1.369	*Unsupported*
Reliability > Customer Satisfaction	0.286	2.319**	Supported
Responsiveness > Customer Satisfaction	0.018	0.147	*Unsupported*
Visibility > Customer Satisfaction	0.141	1.329	*Unsupported*
Customer Satisfaction > Customer Loyalty	0.881	32.23**	Supported
**p is significant at 0.01			
*p is significant at 0.05			

6. Discussion

This study's results show that access to service and reliability have significant relationships with customer satisfaction in the Saudi banking sector. The findings also indicate that customer satisfaction has a positive and significant influence on customer loyalty. Nevertheless, employee commitment, responsiveness, and visibility have no significant impact on customer satisfaction (Table 4). This could be attributed to poor staff-client interactions and automated services, as well as physical bank decoration, the equipment used, and working hours that are inconvenient to clients. To solve this issue, banks should train their employees to differentiate themselves from their business competitors.
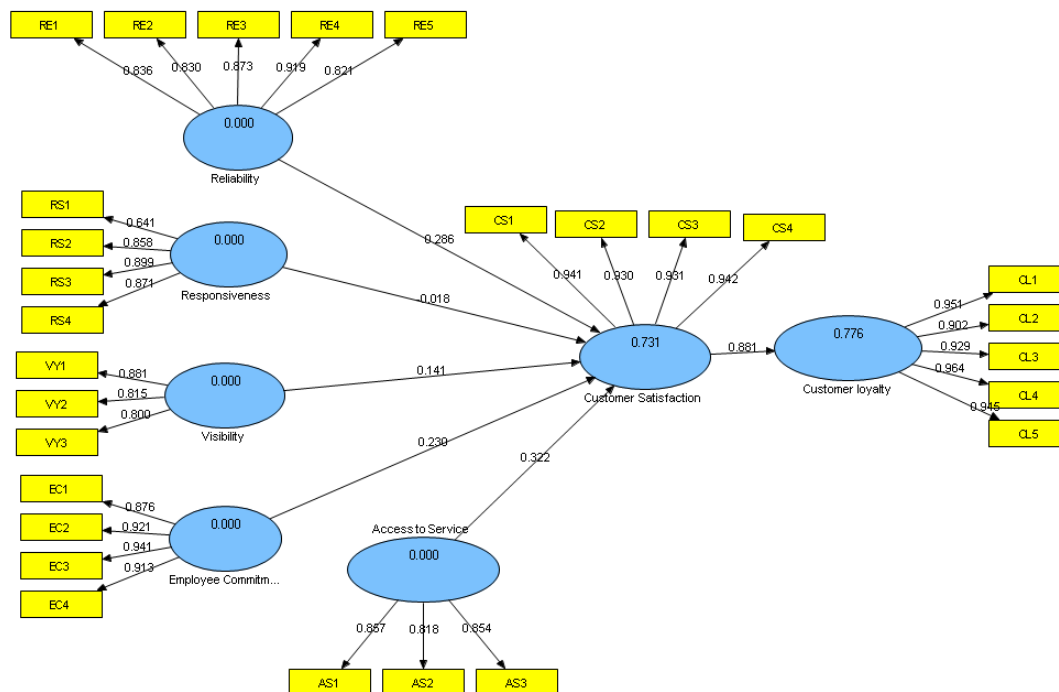
Figure 3 Factor loading, path coefficient and R^2 (N = 265).

6.1 Managerial implications

This study has several practical implications for bank managers. Of note, it identified two service quality variables (reliability and access to service) that have a significant impact on customer satisfaction, which contributes to customer loyalty. With responsiveness in turn found to have an insignificant influence on customer satisfaction, bank managers need to give more attention to the information and technological infrastructure, as well as data analysis, to understand clients' needs and demands so as to provide them with smooth and easy banking operations. Moreover, banks should qualify their human resources adequately to provide the best possible service. To generate more responsive banking services, managers may also reduce automated service responses and replace them with customer service representatives who can answer all inquiries. Further, bank officials should pay more attention to visibility by adopting modern equipment and more attractive decorations in their branches. This will allow them to deliver more financial services and

customised products based on customer demands. In addition, bank staff require special training and morale boosts that keep them committed and motivated, which will positively reflect on their treatment of customers through faster and kinder service and build higher customer satisfaction and loyalty.

7. Conclusion

Several empirical studies emphasise the strong, positive relationship between service quality and customer satisfaction (e.g., Islam et al., 2020; Kant & Jaiswal, 2017), as well as between customer satisfaction and customer loyalty (e.g., Hayati et al., 2020; Shankar et al., 2003). The current research confirms these relationships in the Saudi banking context. Specifically, it examined the relationship between the five dimensions of service quality and customer satisfaction. 1) The results showed that both reliability and access to service are significantly related to customer satisfaction. 2) The findings, however, indicated that employee commitment and responsiveness have an insignificant

impact on customer satisfaction. Thus, as Saudi banks face the challenge of growing in a market where other international banks are already established, they should place more emphasis on training their staff. This may help them increase customer satisfaction and, hence, profits.

The current research provides a number of managerial implications for bank executives. 1) Since reliability, as a service quality variable, has a significant impact on customer satisfaction and contributes to customer loyalty, a service provider can raise consumers' perceptions of the reliability of service through both explicit and implicit service promises (Bebko, 2000). Implicit service promises may be characterised by tangibles and help as signals or signs of quality. These signs, which lead to inferences about what the service should or will be, help as an indication of quality, thus reducing risk for the consumer (Bebko, 2000; Berry and Parasuraman, 1991). 2) Besides, since access to service, as a service quality variable, has a significant impact on customer satisfaction and contributes to customer loyalty, a number of practices should be taken into consideration. For instance, consumers can benefit from the digital presence of service providers. Service companies must improve provider accessibility and offer contact options on their company's website.

All research has its limitations, and this study is no exception, with two notable limitations in its concept and methodology. Regarding the former, the logic of social science studies always draws attention to the issue of what variables should or could have been involved in the study. In this study, the number of possible variables was endless, given the long history of research on service quality, such as multichannel integration quality as a moderator between customer satisfaction and customer loyalty. This study also examined service quality dimensions in a very stressful time across the world, so it might be useful to duplicate this study after the coronavirus pandemic. In addition to these conceptual limitations, a number of methodological limitations apply to this study. Some are cultural concerns, such as the small number of female respondents due to the conservative Saudi society. This study's methodology was also developed and validated elsewhere in the literature, so a quantitative approach was appropriate and justified. Nevertheless, Bryman (2004) and Conger (1998) defend that to fully understand the complexities involved in studying behaviours, a qualitative focus is equally appropriate.

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