

## Customers' Satisfaction with the Employee Behavior of the Islami Bank Bangladesh PLC: An Investigation

G.M. Mohammad Gias Uddin Quader<sup>1</sup> & Sk Obaidullah<sup>2</sup>

<sup>1</sup>Senior Executive Vice President, Islami Bank Bangladesh PLC, 28, Dilkusha C/A, Dhaka 1000,  
Email: [gias200624@islamibankbd.com](mailto:gias200624@islamibankbd.com)

<sup>2</sup>PhD Fellow, Faculty of Arts, Parul University, Gujarat, India. Email. [skbadal1981@gmail.com](mailto:skbadal1981@gmail.com)

**Citation (APA):** Quader, G. M. M. G. U. & Obaidullah, S., (2024). Customers' Satisfaction with the Employee Behavior of the Islami Bank Bangladesh PLC: An Investigation. *International Journal of Humanities Arts and Business (IJHAB)*. Vol-2, Issue-3.

### Abstract

In Bangladesh's competitive banking sector, employee behavior significantly influences customer satisfaction and loyalty. This is especially relevant for Islamic banks, as service quality is closely linked to Shariah principles and ethical conduct. This research examines customer satisfaction regarding employee behavior at Islami Bank Bangladesh PLC (IBBPLC), specifically analyzing whether satisfaction levels vary significantly according to key demographic characteristics of customers. A structured questionnaire was created to assess customer satisfaction across essential dimensions of employee behavior, such as courtesy, professionalism, responsiveness, knowledge, and friendliness. A quantitative research approach was utilized, employing a random sampling method to survey 150 customers of IBBPLC across different branches in Dhaka city. The data were analyzed through descriptive statistics and one-way ANOVA to assess the significance of differences in satisfaction levels across demographic variables, including age, gender, education, and occupation. The findings demonstrate a predominantly favorable level of customer satisfaction regarding the employee conduct of IBBPLC. Employees were regarded as polite and well-informed regarding banking services. The analysis of variance indicates that satisfaction levels vary among different customer demographics. Differences in satisfaction were statistically significant when analyzed by age and education level, with younger and more educated customers indicating higher levels of satisfaction. The study concludes that IBBPLC upholds a satisfactory standard of employee behavior; however, a uniform approach to customer service is inadequate. Demographic disparities indicate that the bank should customize its service delivery and employee training programs to more effectively meet the needs of older and less educated customer segments. The insights are essential for IBBPLC's

*management to improve customer relationship strategies, elevate service quality, and strengthen its competitive position in the Islamic banking sector.*

**Keywords:** *Customer Satisfaction, Employee Behavior, Islamic Banking, Demographics, Islami Bank Bangladesh PLC (IBBL).*

## I. INTRODUCTION

The behavior of employees plays a crucial role in shaping customer satisfaction within the banking sector, establishing an essential connection in the delivery of services that ultimately impacts consumer retention and financial performance (Aslam et al., 2021; Lee et al., 2024). Studies consistently emphasize that the quality of interaction between bank employees and customers is crucial, particularly as services become more automated (Staehelin et al., 2024). A fundamental element of employee behavior is service quality, which has a direct effect on customer satisfaction (Rod et al., 2016; Bruin et al., 2021). Research has shown that improved customer satisfaction is a direct result of improved human, technical, and tangible aspects of service quality (Lenka et al., 2009). The competence of employees, which includes their knowledge, skills, and ability to deliver effective service, plays a vital role in shaping perceived service quality and, as a result, customer satisfaction (Rao et al., 2024). This is especially true in the service sectors like banking, where staff members serve as clients' main point of contact (Alfalisyado, 2020). In addition to overall service quality, particular traits of employee conduct are recognized as crucial factors influencing customer satisfaction (Panigrahi, et al., 2023). The aspects encompass employee etiquettes, performance, technical selling skills, and customer-oriented behavior (Aslam et al., 2021). Understanding and meeting the demands of customers is a key component of customer-oriented behavior, which raises customer satisfaction (Staehelin et al., 2024). The responsiveness and empathy demonstrated by employees play a crucial role in enhancing customer satisfaction (Fernández-Portillo, et al., 2024). The perception of employees as professional and helpful fosters a positive relationship with customers, which is essential for cultivating loyalty (Zubair, 2021).

The correlation between employee and customer happiness is deemed direct and essential, particularly in sectors like banking where employees often engage with clients (Zubair, 2021). This connection is robust, with certain studies suggesting a service-profit chain model in which employee attitudes and service behaviors moderate the relationship between organizational practices and customer satisfaction (Awan & Bukhari, 2011). This underscores the need of cultivating a favorable service environment within the organization (Menguc, et al., 2024; Johnson, 1996). The complexities of behavior by employees in banking are intricately linked to consumer happiness (Anastasiou & Nathanaelides, 2015). Providing excellent customer service, being customer-focused, being technically proficient, and having strong interpersonal skills are some other essential components of employee behavior (Alam & Asim, 2019). The ongoing growth of the banking sector, particularly through digital transformation, requires a persistent emphasis on employee development and well-being to guarantee exceptional customer experiences and sustain competitive advantages (Haron et al., 2020). In the case of Islami Bank Bangladesh PLC (IBBPLC), employee

behavior is especially important because the bank claims to operate according to Islamic principles (Akter & Ahmad, 2024). Customers primarily select this bank based on their religious beliefs, and they anticipate better conduct from the bank's staff. It is reasonable to anticipate that if IBBPLC personnel behave appropriately, the bank's clients will continue to be happy, and their retention rate may even be greater. A comprehensive examination utilizing appropriate research methodologies could elucidate the current state of customer satisfaction at IBBPLC and its correlation with the bank's personnel behavior. For that reason, the main goal of this study is to investigate how customers view employee behavior and how it affects their degree of satisfaction in the IBBPLC.

## II. LITERATURE REVIEW

The behaviors of bank employees significantly influence client persuasiveness, with both personal and professional dimensions of their behavior impacting customer satisfaction within the banking industry (Conway & Briner, 2014). Research shows that the behavioral habits of employees, their performance metrics, proficiency in technical sales, and orientation towards customer needs significantly impact customer satisfaction (Haron et al., 2020). Furthermore, the professionalism, etiquette, performance, technical selling skills, and customer-oriented behavior of employees are essential factors influencing customer satisfaction within the wider banking sector, encompassing Islamic banks (Ali & Raza, 2015). A comparative analysis carried out in Malaysia revealed that customer satisfaction concerning employee professionalism varies between Islamic and conventional banks (Sohail & Jang, 2017; Jamal & Adeloye, 2008), as the majority of customers perceive the employees of Islamic banks through a religious lens. In support of this finding, Bamfo, et al., (2018) concluded that improving customer satisfaction in Islamic banks is largely dependent on ethical behavior that is motivated by Islamic marketing ethics, which emphasize the concepts of fairness, equity, and value maximization. Another study shows that elements such as the proficiency of employees play a significant role in attracting and retaining customers within the realm of Islamic banking (Supriyanto, et al., 2021; Haron et al., 2020). A recent investigation reveals that ethical leadership and Islamic work ethics significantly enhance employee commitment within the Pakistani banking sector, which may subsequently affect customer satisfaction by cultivating a more favorable work environment and elevating service delivery (Awan & Bukhari, 2011). Furthermore, there exists a correlation between employee satisfaction and customer satisfaction, especially within the banking service sector (Govender, 1999; Xiao, et al., 2022). Customer satisfaction is also impacted by employee knowledge, comprehension, and use of Islamic banking products and services in numerous nations (Ali & Raza, 2015). Beyond only financial products, customers' decisions to pick Islamic banks are frequently influenced by religious beliefs and the staff's responsiveness (Rosmika, 2017).

Moreover, customer satisfaction within Islamic banks, especially in relation to employee behavior, represents a complex domain shaped by a range of demographic variables. Hasan et al., (2022), in a study involving multi-demographic respondents, concluded that demographic factors do not significantly affect customer satisfaction. However, they identified a notable positive correlation between effective customer engagement and satisfaction levels. In a similar vein, Allred, (2001), established that the level

of customer satisfaction does not exhibit significant variation across diverse demographic groups. Nonetheless, the disposition of employees has surfaced as a significant issue for younger clientele within the banking industry, as well as across various other sectors. According to Kaura, et al., (2015), "employees" are the component of service delivery that needs to be addressed right away in order to increase customer satisfaction. Kim, & Yeo, (2024), on the other hand, discovered that, as the highly educated class would anticipate, "Human Resources and Systemization Service Delivery" was the best measure of customer satisfaction and this study was conducted among the bank clients. The data indicates that demographic characteristics may play a role in shaping employee behavior satisfaction, although the quality of employee performance is ultimately paramount. Further investigation indicates that demographic factors, including age, gender, income, and education, play a crucial role in shaping customer perceptions of service quality and satisfaction regarding employee interactions in Islamic banks (Kumar, & Mahapatra, 2013). A study conducted in Palopo City revealed that demographic and social class factors significantly influence customers' decisions when selecting Islamic banks (Kumar, & Mahapatra, 2013).

In Bangladesh's private banks, customer satisfaction with employees' behavior varies. While employee dedication and empathy are important good attributes, management style and behavioral problems continue to be problems. In a study with 200 private bank customers, (Islam & Islam, 2024) discovered that employee dedication greatly increases customer satisfaction. In another study with 100 consumers, (Karim, 2020) showed that empathy, which reflects a managerial approach to customer relations, considerably influences satisfaction. However, (Hossan & Hasan, 2021) discovered that 100 respondents were dissatisfied with customer service, and (Hiya, 2025) noted that bank employees' behavioral aspects needed to be improved. From the perspective of employees, the study conducted by Akter & Ahmad, (2024) indicated that 88 private bank employees expressed dissatisfaction with the management style, implying potential internal management challenges that may influence customer-facing interactions. The evidence is moderately good, although it is constrained by small sample sizes and an emphasis on aspects of service quality rather than an evaluation of managerial behavior directly. Research undertaken in various contexts demonstrates that employee behavior in customer-oriented businesses is critical, as the behavioral patterns of employees significantly influence consumer satisfaction. Although these studies were mostly performed outside of Bangladesh, they highlight the general significance of demography. The literature highlights the qualitative significance of each demographic element, even if detailed numerical data on how each demographic characteristic quantitatively affects consumer satisfaction with employee conduct in Bangladeshi Islamic banks is not consistently presented across all source sources. Furthermore, there is a notable lack of extensive and systematic research on this issue within the specific context of IBBPLC. Conducting thorough research on customer satisfaction regarding employee behavior at Islami Banks Bangladesh PLC is crucial. Therefore, I will carry out a quantitative data-driven study across various IBBPLC branches to collect current information regarding customer satisfaction with employee conduct at Islami Bank Bangladesh PLC.

### III. OBJECTIVE OF THIS STUDY

In the competitive banking sector of Bangladesh, employee behavior is a critical determinant of customer satisfaction and loyalty. This is particularly salient for Islamic banks, where service quality is intertwined with Shariah principles and ethical conduct. This study investigates the level of customer satisfaction with the employee behavior of Islami Bank Bangladesh PLC (IBBPLC), with a specific focus on determining if satisfaction levels differ significantly based on key customer demographic characteristics.

### IV. RESEARCH METHODOLOGY OF THIS STUDY

This section outlines the detailed methodology that was employed to conduct the quantitative research on "Customers' Satisfaction with the Employee Behavior of the Islami Bank Bangladesh PLC." It covers the research design, population and sampling technique, data collection instrument, procedures for data collection, and the statistical methods for data analysis. This study employed a descriptive and correlational research design using a cross-sectional survey method. Descriptive design was used to systematically describe the levels of customer satisfaction and their perceptions of various dimensions of employee behavior (e.g., courtesy, competence, compliance). On the other hand, correlational statistics was used to identify and measure the strength and direction of relationships between specific dimensions of employee behavior and overall customer satisfaction with different demographic status. The target population for this study comprises all existing account holders (both savings and current account) of Islami Bank Bangladesh PLC (IBBPLC) who have visited a branch for transactions or services at least once in the last six months. Due to the large and geographically dispersed population, a practical sampling frame will be established by selecting five major branches of IBBPLC in Dhaka city (e.g., Principal Branch, Motijheel Branch, Gulshan Branch, Dhanmondi Branch, Uttara Branch). This allows for a manageable yet diverse sample. Systematic Random Sampling was used to select 150 individual customers as participants of the study. On random days during data collection, every 5th customer exiting the selected branches after completing a transaction was invited to participate in the survey. The primary instrument for data collection was a structured questionnaire, and it was divided into two sections: Section A covered demographic information of the participants and Section B was the core of the questionnaire that measured customers' perceptions of IBBPLC employees' behavior using a 5-point Likert scale (5 = Strongly Disagree, 4 = Disagree, 3 = Neutral, 2 = Agree, 1 = Strongly Agree). Formal permission was sought from the respective Branch Managers of the selected IBBPLC branches and the participants were informed about the purpose of the research, assured of anonymity and confidentiality, and their verbal consent was obtained before administering the questionnaire survey. Besides, One-Way Analysis of Variance (ANOVA) was employed to compare satisfaction levels across different gender, age groups, occupations, and education level.

## V. FINDINGS OF THIS STUDY

The instrument utilized in this study was previously noted to be a self-administered structured questionnaire, which was translated into Bengali. The questionnaire was meticulously crafted to delineate the varying levels of customers' satisfaction and its relation with the employee behavior of the IBBPLC. The results derived from the survey questionnaire are articulated below:

### Demographic Characteristics

**Table 1:** Demographic Information of the Participants

		Column N %
Gender	Male	83.3%
	Female	16.7%
Age	20-29	7.3%
	30-39	26.0%
Occupation	40-49	26.0%
	50-59	32.7%
Education	Above 60	8.0%
	Business	25.3%
Occupation	Service holder	59.3%
	Retired	8.7%
Education	Other	6.7%
	University degree	64.0%
Occupation	College education	20.0%
	High school	10.7%
Education	Elementary	5.3%
	Other	0.0%

The demographic profile of the survey respondents reveals a sample that is heavily skewed toward a specific customer segment, which is crucial for contextualizing the subsequent service quality analysis. The sample is overwhelmingly male, with men constituting 83.3% of respondents and women only 16.7%. The respondents are predominantly middle-aged and older. The largest single age cohort is the 50-59 group (32.7%), closely followed by the 30-39 and 40-49 groups (26.0% each). Together, these three groups (ages 30-59) account for 84.7% of the total sample. Younger customers (20-29) and older customers (Above 60) are represented in smaller proportions (7.3% and 8.0%, respectively). The most striking finding is the dominance of Service Holders, who make up 59.3% of the sample. This single occupational category represents the majority of respondents. The next largest group is Business (25.3%), while Retired (8.7%) and Other (6.7%) categories form a small minority. This clearly identifies salaried employees as the bank's core respondent base for this survey. The sample is highly educated. A substantial majority of respondents (64.0%) hold a university degree, with an additional 20.0% having a

college education. This means 84% of the sample has undertaken post-secondary education. Only a small minority have a High School (10.7%) or Elementary (5.3%) level education.

### Findings from the Likert Scale

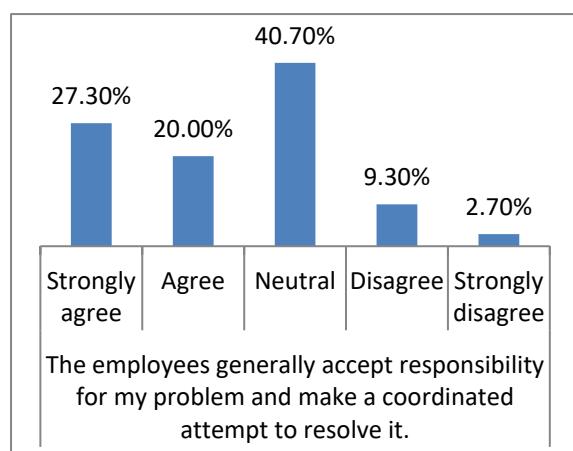


Chart One

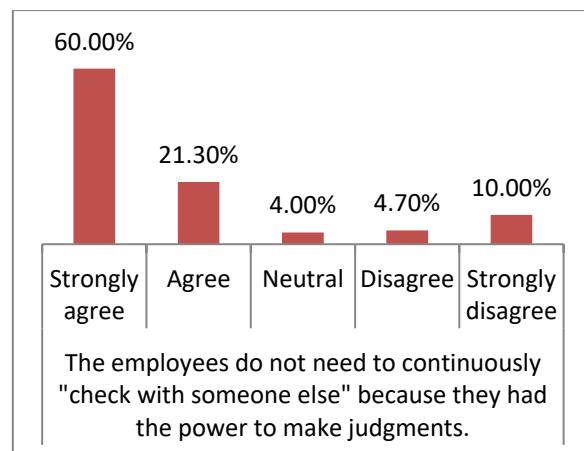


Chart Two

The first statement examined whether the employees of IBBPLC typically acknowledged responsibility for the customers' issues and made a concerted effort to address them. The data indicates that 47% of consumers concurred with the remark, while over 12% of customers dissented. Approximately 41% of customers selected the "neutral" option in response to this remark. The consumers expressed general satisfaction with the employees' accountability in addressing their issues, although many were uncertain about their roles in this context. The second statement asserted that employees were not required to "consult with others" continuously, since they were given the authority to make decisions regarding any issues. The data indicates that approximately 81% of customers concurred with the assertion, whereas merely 15% of customers dissented. This response pattern indicated a general satisfaction among customers regarding staff autonomy in resolving their difficulties.

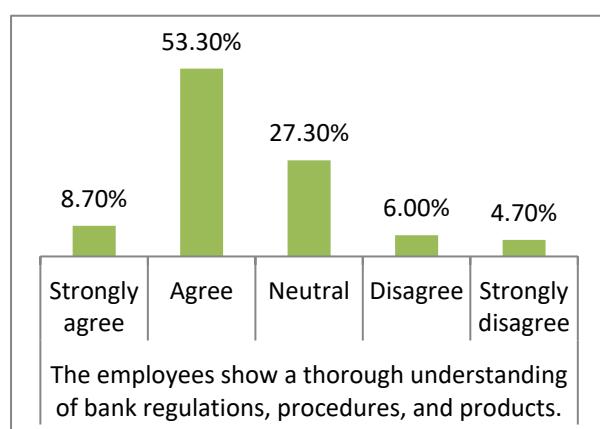


Chart Three

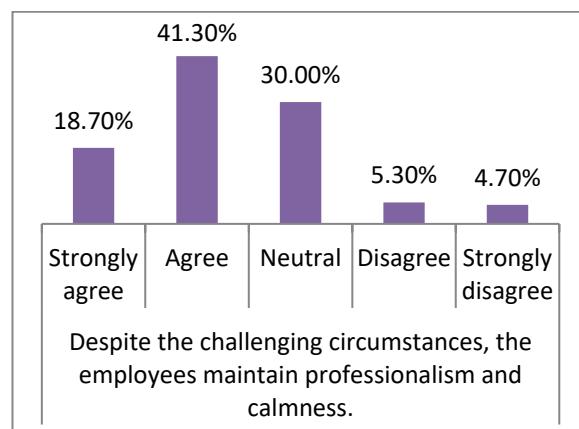
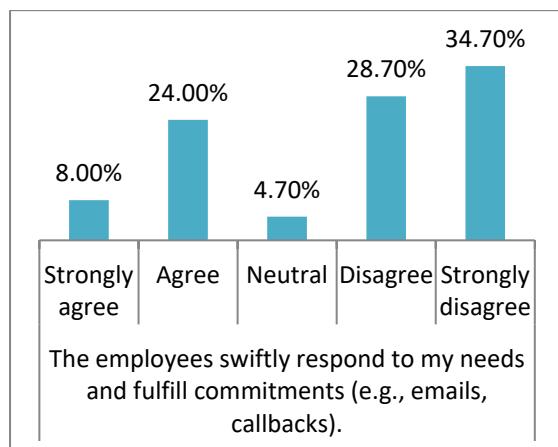


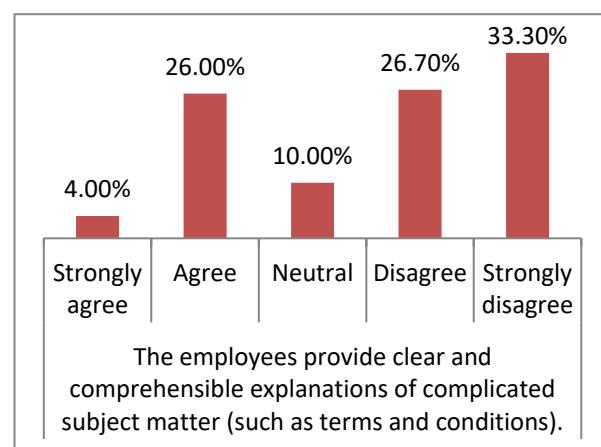
Chart Four

The third statement examined if employees of the IBBPLC demonstrated a comprehensive awareness of banking regulations, procedures, and products. The data indicates that 62% of

consumers concurred that the workers demonstrated a comprehensive awareness of bank regulations, procedures, and goods, while nearly 11% of customers disagreed with this assertion. Nevertheless, over 27% of the customers selected the "neutral" option in response to this inquiry. Consequently, it can be asserted that clients expressed general satisfaction with the employees' understanding of banking operations, but many were uncertain about their standing in this respect. The fourth statement asserted that, despite the difficult circumstances, the personnel of the IBBPLC exhibited professionalism and composure. The data indicates that over 60% of customers concurred with the assertion, whilst merely 10% expressed dissent. It is significant that 30% of the participants maintained a neutral stance on their assessment of the employees' professionalism and composure. This answer pattern indicated a general satisfaction among consumers regarding the professionalism and composure of the employees of the IBBPLC in addressing their concerns.



The employees swiftly respond to my needs and fulfill commitments (e.g., emails, callbacks).



**Chart Five**  
 The fifth statement investigated whether IBBPLC employees fulfilled obligations and promptly addressed customer needs (e.g., emails, callbacks). 32% of those surveyed agreed, according to the chart, that the staff promptly attended to their requirements and kept their promises, while nearly 63% of customers disagreed. In this instance, about 5% of the clients selected the "neutral" option. As a result, it can be concluded that customers were generally unhappy with how quickly the staff responded to their needs, and the majority of participants thought that the staff had not lived up to their promises. Meanwhile, the sixth comment asserted that the staff members gave clients understandable and straightforward explanations of complex topics (such terms and conditions). According to the data, the majority of participants (60%) disagreed with the claim, although roughly 30% of the customers agreed with it. It is interesting to notice that just 10% of participants had no opinion regarding the employees' ability to provide simple solutions to their difficulties. This pattern of responses showed that consumers were generally unhappy with the staff's ability to explain complex topics (such terms and conditions) in an understandable manner.

**Chart Six**

The employees provide clear and comprehensible explanations of complicated subject matter (such as terms and conditions).

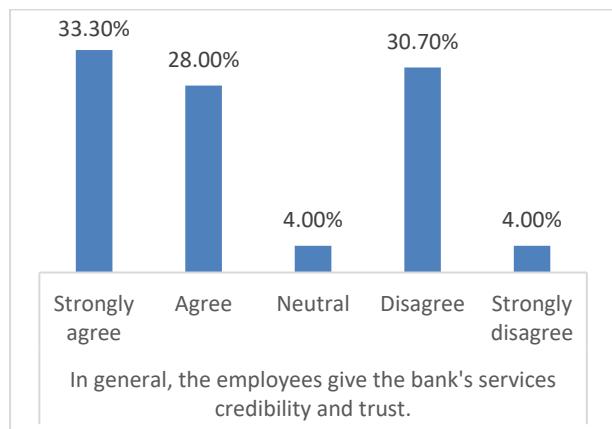


Chart Seven

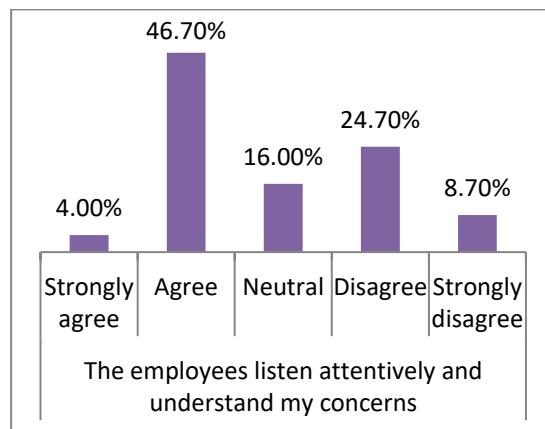
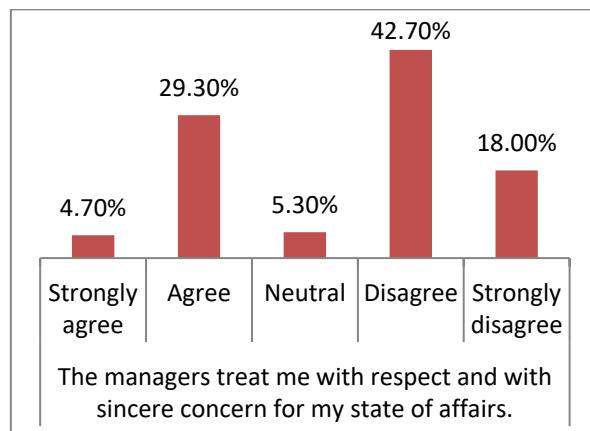
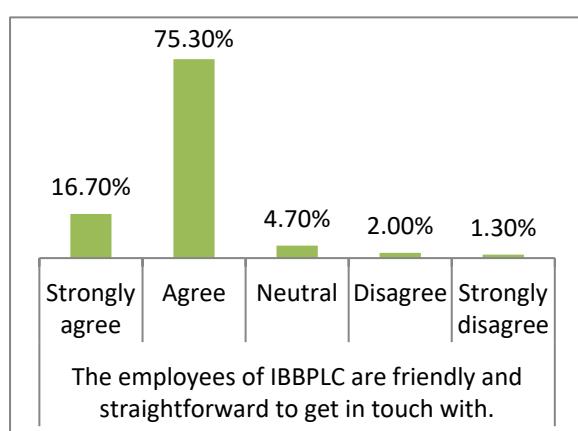


Chart Eight

The 7<sup>th</sup> statement investigated consumers' general perceptions of how workers' behaviours affected the credibility and trustworthiness of the bank's services. The chart indicates that nearly 61% of the participants perceived the actions of the IBBPLC as having a beneficial effect on the credibility and trustworthiness of the bank's services. Nevertheless, approximately 35% of the customers held a differing viewpoint. The findings indicate that customers of IBBPLC express a general satisfaction regarding the conduct of the bank's employees. The 8<sup>th</sup> statement examined if the employees of the IBBPLC were attentive to and comprehended the concerns raised by customers. Chart two indicates that approximately 51% of customers felt that the employees were attentive and comprehended their concerns. Conversely, nearly 33% of the participants expressed disbelief. Therefore, it can be concluded that customers had a favorable opinion of how the managers responded to their issues; yet, many participants' adverse responses to this question are alarming.



The ninth statement investigated whether or not IBBPLC staff members were approachable and easy to contact. The figure indicates that 92% of customers concurred that IBBPLC staff were amicable and accessible, whereas approximately 3% disagreed with this assertion. Consequently, it can be asserted that the participants were pleased, since they perceived the bank workers to be amicable and candid. The sixth statement asserted that the managers of IBBPLC treated consumers with respect and genuine concern for their circumstances. The data indicates that approximately 34% of customers concurred with the assertion, however

the bulk of participants (61%) refuted it. Remarkably, just 5% of the participants maintained a neutral stance regarding their assessment of the managers' behavior. This answer pattern indicated a general discontent among customers with the managers' demeanor in their interactions with them.

### One-way Analyses of variance (ANOVA)

IBM SPSS Statistics [26.0] was implemented to analyze the data. In order to compare the mean scores of participants of varying demographic status on each of the ten service quality items, a series of one-way analyses of variance (ANOVAs) were implemented. The statistical significance level was established at  $p < .05$ . The results of ANOVA test have been described below:

**Table 2:** Analysis based on Gender

	Gender	Mean	Std. Deviation	Sig.
The employees generally accept responsibility for my problem and make a coordinated attempt to resolve it.	Male	2.10	.869	.001
	Female	3.88	.666	
The employees do not need to continuously "check with someone else" because they had the power to make judgments.	Male	1.30	.512	.002
	Female	4.48	.714	
The employees show a thorough understanding of bank regulations, procedures, and products.	Male	2.15	.583	.010
	Female	3.92	.812	
Despite the challenging circumstances, the employees maintain professionalism and calmness.	Male	2.06	.711	.087
	Female	3.88	.833	
The employees swiftly respond to my needs and fulfill commitments (e.g., emails, callbacks).	Male	3.55	1.500	.000
	Female	3.72	.458	
The employees provide clear and comprehensible explanations of complicated subject matter (such as terms and conditions).	Male	3.31	1.241	.000
	Female	5.00	.000	
In general, the employees give the bank's services credibility and trust.	Male	3.34	1.263	.000
	Female	5.00	.000	
The employees listen attentively and understand my concerns	Male	2.54	.866	.002
	Female	4.52	.510	
The employees of IBBPLC are friendly and straightforward to get in touch with.	Male	1.90	.296	.000
	Female	2.24	1.422	
The managers treat me with respect and with sincere concern for my state of affairs.	Male	3.08	1.075	.000
	Female	5.00	.000	

A series of one-way analyses of variance (ANOVAs) revealed statistically significant differences between male and female respondents on 9 out of 10 service quality items. A summary of the means, standard deviations, and significance levels for all ten items is

presented in Table 1. The ANOVA results indicated a statistically significant difference between male and female respondents on nine of the ten items ( $p < .05$ ). The effect was most pronounced, with significance levels of  $p < .001$ , on items related to employee empowerment, responsiveness, clarity of explanations, credibility, and managerial respect. Only one item, "Despite the challenging circumstances, the employees maintain professionalism and calmness," failed to reach statistical significance,  $F(1, [df]) = [F\text{-value}]$ ,  $p = .087$ , though the mean scores still followed the overall pattern (Male:  $M = 2.06$ ,  $SD = 0.71$ ; Female:  $M = 3.88$ ,  $SD = 0.83$ ). Female respondents consistently reported significantly higher levels of dissatisfaction, perceiving employees as less responsible, knowledgeable, empowered, communicative, and credible than their male counterparts. The findings suggest a pronounced gender gap in the experience of service at IBBPLC, with implications for targeted customer service training and retention strategies aimed at female clients.

**Table 3:** Analysis Based on Age

	Age	Mean	Std. Deviation	Sig.
The employees generally accept responsibility for my problem and make a coordinated attempt to resolve it.	20-29	1.00	.000	.000
	30-39	1.23	.427	
	40-49	2.46	.505	
	50-59	3.24	.434	
	Above 60	3.83	.937	
	Total	2.40	1.068	
The employees do not need to continuously "check with someone else" because they had the power to make judgments.	20-29	1.00	.000	.000
	30-39	1.00	.000	
	40-49	1.00	.000	
	50-59	2.76	1.234	
	Above 60	4.25	.866	
	Total	1.83	1.308	
The employees show a thorough understanding of bank regulations, procedures, and products.	20-29	1.00	.000	.000
	30-39	1.95	.223	
	40-49	2.00	.000	
	50-59	3.24	.723	
	Above 60	3.58	.900	
	Total	2.45	.909	
Despite the challenging circumstances, the employees maintain professionalism and calmness.	20-29	1.00	.000	.000
	30-39	1.56	.502	
	40-49	2.00	.000	
	50-59	3.18	.486	
	Above 60	4.00	1.044	
	Total	2.36	.999	
The employees swiftly respond to my needs and fulfill commitments (e.g., emails, callbacks).	20-29	1.00	.000	.001
	30-39	2.13	.695	
	40-49	5.00	.000	
	50-59	4.20	.456	
	Above 60	3.50	.522	
	Total	3.58	1.382	
The employees provide clear and comprehensible explanations of complicated subject matter (such as terms and conditions).	20-29	1.45	.522	.000
	30-39	2.13	.339	
	40-49	3.74	.442	
	50-59	4.78	.422	

	Above 60	5.00	.000	
	Total	3.59	1.296	
	20-29	1.45	.522	.000
	30-39	2.05	.223	
In general, the employees give the bank's services credibility and trust.	40-49	3.90	.307	
	50-59	4.78	.422	
	Above 60	5.00	.000	
	Total	3.61	1.310	
	20-29	2.00	.000	.000
	30-39	2.00	.000	
The employees listen attentively and understand my concerns	40-49	2.18	.683	
	50-59	3.92	.607	
	Above 60	4.50	.522	
	Total	2.87	1.101	
	20-29	2.00	.000	.000
	30-39	2.00	.000	
The employees of IBBPLC are friendly and straightforward to get in touch with.	40-49	2.00	.000	
	50-59	1.73	.670	
	Above 60	2.58	1.730	
	Total	1.96	.644	
	20-29	2.00	.000	.001
	30-39	1.85	.366	
The managers treat me with respect and with sincere concern for my state of affairs.	40-49	3.72	.605	
	50-59	4.31	.466	
	Above 60	5.00	.000	
	Total	3.40	1.215	

A one-way ANOVA was conducted to determine if perceptions of service quality differed by age group. The results were statistically significant for all ten service quality items, with p-values ranging from .000 to .001. Descriptive statistics and significance levels are presented in Table 1. The analysis revealed a powerful and consistent linear trend. The youngest age groups (20-29 and 30-39) reported the highest levels of satisfaction across all dimensions, often with mean scores at or near the scale minimum ( $M = 1.00$  to  $2.13$ ). The most negative ratings consistently came from the two oldest groups (50-59 and Above 60), who reported high to extreme dissatisfaction on many items ( $M = 3.24$  to  $5.00$ ). The 40-49 age group showed a moderate but notable improvement in perceptions. The largest disparities were observed in items related to employee empowerment and fundamental competence. For example, on the item "The employees do not need to continuously 'check with someone else'...," the 20-49 age groups unanimously reported complete agreement ( $M = 1.00$ ,  $SD = 0.00$ ), while the oldest group reported strong disagreement ( $M = 4.25$ ,  $SD = 0.87$ ). Similarly, for "The employees give the bank's services credibility and trust," the 20-29 group mean was 1.45 ( $SD = 0.52$ ) compared to a sharp 5.00 ( $SD = 0.00$ ) for the "Above 60" group.

**Table 4:** Analysis Based on Occupation

Occupation	Mean	Std. Deviation	Sig.
The employees generally accept responsibility for my problem	Business	3.00	.000

and make a coordinated attempt to resolve it.	Service holder	1.74	.776	
	Retired	3.62	.506	
	Other	4.40	.516	
	Total	2.40	1.068	
	Business	2.11	.388	.000
The employees do not need to continuously "check with someone else" because they had the power to make judgments.	Service holder	1.00	.000	
	Retired	4.31	.630	
	Other	5.00	.000	
	Total	1.83	1.308	
	Business	2.89	.311	.000
The employees show a thorough understanding of bank regulations, procedures, and products.	Service holder	1.85	.355	
	Retired	3.85	.555	
	Other	4.20	1.033	
	Total	2.45	.909	
	Business	2.97	.162	.000
Despite the challenging circumstances, the employees maintain professionalism and calmness.	Service holder	1.69	.467	
	Retired	3.38	.506	
	Other	4.70	.483	
	Total	2.36	.999	
	Business	4.29	.460	.001
The employees swiftly respond to my needs and fulfill commitments (e.g., emails, callbacks).	Service holder	3.25	1.660	
	Retired	4.00	.000	
	Other	3.30	.483	
	Total	3.58	1.382	
	Business	4.71	.460	
The employees provide clear and comprehensible explanations of complicated subject matter (such as terms and conditions).	Service holder	2.75	.992	
	Retired	5.00	.000	
	Other	5.00	.000	
	Total	3.59	1.296	
	Business	4.71	.460	.000
In general, the employees give the bank's services credibility and trust.	Service holder	2.79	1.050	
	Retired	5.00	.000	
	Other	5.00	.000	
	Total	3.61	1.310	
	Business	3.71	.460	.000
The employees listen attentively and understand my concerns	Service holder	2.08	.458	
	Retired	4.23	.439	
	Other	5.00	.000	
	Total	2.87	1.101	
	Business	1.63	.489	.000
The employees of IBBPLC are friendly and straightforward to get in touch with.	Service holder	2.00	.000	
	Retired	1.31	.751	
	Other	3.70	.823	
	Total	1.96	.644	
	Business	4.11	.311	.000
The managers treat me with respect and with sincere concern for my state of affairs.	Service holder	2.69	1.029	
	Retired	5.00	.000	
	Other	5.00	.000	
	Total	3.40	1.215	

A one-way ANOVA was conducted to determine if perceptions of service quality differed by occupational group. The results were statistically significant for all ten service quality items,

with p-values of .000 or .001. Descriptive statistics and significance levels are presented in Table 4. The analysis revealed a distinct and consistent pattern across occupational groups. The "Service Holder" group consistently reported the highest levels of satisfaction on 8 out of 10 items. Their scores were particularly low on items related to employee empowerment ( $M = 1.00$ ,  $SD = 0.00$ ), accepting responsibility ( $M = 1.74$ ,  $SD = 0.78$ ), and maintaining professionalism ( $M = 1.69$ ,  $SD = 0.47$ ). In stark contrast, the "Retired" and "Other" groups reported the highest levels of dissatisfaction. Both groups gave perfect scores ( $M = 5.00$ ) on items related to clear explanations, credibility, and managerial respect. The "Other" group also reported the highest score for employee empowerment ( $M = 5.00$ ). The "Business" group displayed a mixed but generally negative profile. They reported low satisfaction with responsiveness ( $M = 4.29$ ), clear explanations ( $M = 4.71$ ), credibility ( $M = 4.71$ ), and managerial respect ( $M = 4.11$ ). However, they reported the highest satisfaction for how friendly and easy it is to get in touch with employees ( $M = 1.63$ ), a sentiment shared by the "Retired" group ( $M = 1.31$ ).

**Table 5:** Analysis Based on Education Level

Education		Mean	Std. Deviation	Sig.
The employees generally accept responsibility for my problem and make a coordinated attempt to resolve it.	University degree	1.83	.816	.000
	College education	3.00	.000	
	High school	3.63	.500	
	Elementary	4.50	.535	
	Total	2.40	1.068	
The employees do not need to continuously "check with someone else" because they had the power to make judgments.	University degree	1.06	.243	.000
	College education	2.13	.346	
	High school	4.31	.704	
	Elementary	5.00	.000	
	Total	1.83	1.308	
The employees show a thorough understanding of bank regulations, procedures, and products.	University degree	1.90	.397	.000
	College education	3.00	.000	
	High school	3.94	.680	
	Elementary	4.00	1.069	
	Total	2.45	.909	
Despite the challenging circumstances, the employees maintain professionalism and calmness.	University degree	1.77	.552	.000
	College education	3.00	.000	
	High school	3.44	.512	
	Elementary	4.88	.354	
	Total	2.36	.999	
The employees swiftly respond to my needs and fulfill commitments (e.g., emails, callbacks).	University degree	3.38	1.662	.000
	College education	4.13	.346	
	High school	4.00	.000	
	Elementary	3.13	.354	
	Total	3.58	1.382	
The employees provide clear and comprehensible explanations of complicated subject matter (such as terms and conditions).	University degree	2.84	1.009	.000
	College education	4.87	.346	
	High school	5.00	.000	
	Elementary	5.00	.000	
	Total	3.59	1.296	
In general, the employees give the bank's services credibility and trust.	University degree	2.88	1.059	.000
	College education	4.87	.346	
	High school	5.00	.000	

	Elementary	5.00	.000	
	Total	3.61	1.310	
	University degree	2.15	.502	.000
	College education	3.87	.346	
The employees listen attentively and understand my concerns	High school	4.31	.479	
	Elementary	5.00	.000	
	Total	2.87	1.101	
	University degree	2.00	.000	.000
The employees of IBBPLC are friendly and straightforward to get in touch with.	College education	1.57	.504	
	High school	1.50	.894	
	Elementary	3.88	.835	
	Total	1.96	.644	
	University degree	2.78	1.048	.000
The managers treat me with respect and with sincere concern for my state of affairs.	College education	4.10	.305	
	High school	5.00	.000	
	Elementary	5.00	.000	
	Total	3.40	1.215	

A one-way analysis of variance (ANOVA) was conducted to evaluate the relationship between customer education level and perceptions of service quality at IBBPLC. The independent variable, education level, included four groups: University Degree, College Education, High School, and Elementary. The dependent variables were ten items measuring different dimensions of service quality. The results indicated statistically significant differences among the education groups for all ten service quality items ( $p < .001$  for all items). Given the significant omnibus ANOVAs and the clear ordinal nature of the independent variable (education level), the pattern of means was examined to interpret the results. A consistent and striking trend is evident across nearly all service quality dimensions: as the level of educational attainment decreases, reported satisfaction with the bank's services also decreases. This creates a clear consistent relationship between education and service quality perceptions. Customers with a university degree consistently reported the highest levels of satisfaction. Their mean scores indicate strong agreement (scores near the low end of the 1-5 scale) with positive statements about the bank's service. This is most pronounced for items related to employee empowerment ( $M = 1.06$ ,  $SD = 0.24$ ), professionalism ( $M = 1.77$ ,  $SD = 0.55$ ), and accepting responsibility ( $M = 1.83$ ,  $SD = 0.82$ ). This suggests that the bank's service processes are perceived as fundamentally adequate by its most highly educated clients, who likely have higher expectations for efficiency, expertise, and autonomy. In stark contrast, customers with an elementary or high school education reported the lowest levels of satisfaction, often providing imperfect or near-imperfect scores. For items such as "The employees provide clear and comprehensible explanations," "The employees give the bank's services credibility and trust," and "The managers treat me with respect," both the High School and Elementary groups had mean scores at or very near 5.00, indicating strong disagreement. This suggests that the bank's communication style and service delivery inadequately meet the expectations of its less formally educated clientele. Customers with a college education consistently fell between the University Degree group and the High School/Elementary groups in their perceptions. This step-wise pattern (University < College < High School < Elementary) further reinforces the robust inverse relationship between education and service quality perceptions.

## VI. DISCUSSION ON THE FINDINGS

The findings indicate that customers in the Islami Bank Bangladesh PLC (IBBPLC) prioritize personal attention, trustworthy relationships, and prompt, noticeable support at branches, highlighting the significance of behavioral competence (empathy, responsiveness) for their overall satisfaction. The results indicate that customers of IBBPLC typically express satisfaction with the employees' behavioral patterns; however, the level of satisfaction differs among customers from various demographic backgrounds. The results of this analysis reveal a stark and consistent disparity in how male and female customers perceive the service quality provided by IBBPLC employees. Female customers reported overwhelmingly negative experiences, often giving imperfect or near-imperfect scores, particularly for employee credibility, clarity of communication, and respect from managers. In contrast, male customers reported significantly higher levels of satisfaction across almost all measured facets of service. The findings indicate that the core issue for female customers may be a perceived lack of employee empowerment and fundamental competence. Female respondents strongly disagreed that employees could resolve issues without checking with someone else and that employees accepted responsibility for problems. This suggests female customers feel the service process is hindered by bureaucracy and a lack of frontline authority. In conclusion, this study provides strong evidence of a significant gender-based divide in customer satisfaction at IBBPLC. The bank's service delivery is perceived as highly effective and trustworthy by its male clientele but is viewed as disempowered, less competent, and less credible by its female clientele. To address this gap, IBBPLC should investigate the root causes of these differing perceptions and consider implementing gender-sensitive customer service training (Kamal et al., 2024). Further research should explore the reasons behind these divergent experiences to develop more targeted and effective service recovery strategies for male customers (Gupta et al., 2024).

The results also provide compelling evidence that a customer's age is a powerful predictor of their service quality perception at IBBPLC. The findings reveal a stark generational divide: younger customers, particularly those under 40, are profoundly satisfied with the bank's services, while older customers are highly dissatisfied. This pattern suggests that the bank's current service model does not align well with the expectations of traditional, older customers but is trying dramatically to meet the needs of a younger, digitally-native demographic. The uniform scores from the 20-39 age groups on items like empowerment, knowledge, and responsiveness suggest a systemic success in the service encounter for these cohorts. They perceive employees as having the authority, knowledge, and urgency to handle their needs effectively. Conversely, the high dissatisfaction among older customers indicates that the employees' more traditional, perhaps relationship-oriented, approach does not resonate with this group. The imperfect scores from the "Above 60" group on items like credibility and clear explanations suggest a strong level of distrust and ineffective communication for these customers. In conclusion, this study identifies a critical age-based schism in customer satisfaction at IBBPLC. The bank risks alienating an entire generation of aged customers who view its service as ineffective and disempowered (Akter & Ahmad, 2024). To ensure future viability, IBBPLC must urgently investigate the drivers of this

disparity (Hiya, 2025). Strategic actions should include implementing training programs focused on the specific expectations and communication styles of older clients (Hoque, 2024).

The results of this analysis further provide strong evidence that a customer's occupation is a significant factor in shaping their perception of service quality at IBBPLC. The most critical finding is the profound dissatisfaction among "Retired" and "Other"—individuals who are likely non-salaried employees. This group feels that bank employees are disempowered, unprofessional, and lack fundamental knowledge. This could be due to higher expectations, specific and complex banking needs (e.g., loans, salary processing), or a perception that they are not given the same priority as other customer segments. Conversely, the high satisfaction among "Service Holder" customers suggests that the bank's service model effectively meets the needs of this group. The "Service Holder" segment, often a core banking demographic, appears to receive a level of service that fosters high trust and credibility. The "Service Holder" group's perfect scores suggest they may have simpler banking needs or receive highly personalized service. The "Business" group presents an interesting case: while they are highly satisfied with the technical competence and credibility of employees, they are notably dissatisfied with the accessibility and friendliness of staff. This suggests that business customers prioritize efficiency and expertise but find the bank's interface (e.g., branch visits, phone lines) to be a significant pain point. In conclusion, this study identifies a critical occupational schism in customer satisfaction at IBBPLC. The bank is failing to meet the service expectations of its aged customer segment, a potentially large and economically active customer base. To address this, IBBPLC should conduct targeted research to understand the specific needs and pain points of aged customers (Hossan & Hasan, 2021). Service delivery should be segmented, with specific training for staff on handling the complex queries and expectations of this group (Islam & Islam, 2024). Furthermore, the bank must address the accessibility concerns raised by its "Business" and "Retired" clients. A one-size-fits-all service approach is demonstrably ineffective; a more nuanced, occupation-sensitive strategy is required for improved customer retention and satisfaction across all segments (Kamal et al., 2024).

The findings further provide compelling evidence that a customer's education level is a powerful, inverse predictor of their service quality perception at IBBPLC. The most amazing finding is the extreme satisfaction among the most highly educated customers ("University Degree") about the behavior of the employees. This group perceives the bank's employees as possessing fundamental competence, authority, and professionalism. On the other hand, the customers with low educational profile were mostly dissatisfied with the behavior of the employees. This relationship can be interpreted through several lenses. Highly educated customers likely have proper expectations for expertise, efficiency, and logical problem-solving. They may be more liberal of procedural inefficiencies, such as employees needing to "check with someone else," and may be tolerant of explanations they perceive as oversimplified or insufficiently detailed. Conversely, customers with less formal education may have different baseline expectations, may be less familiar with banking procedures, and may therefore be more critical to the existing service provided, perceiving it

as unhelpful and incredible. The "Elementary" group was the most unsatisfied with the item "The employees are friendly and straightforward to get in touch with," which is a major example. This indicates that the bank might not be successful at fundamental accessibility and interpersonal kindness, which are highly valued by less educated consumers, while highly educated customers are satisfied with the staff's empowerment and core competency. In conclusion, this study identifies a critical educational divide in customer satisfaction at IBBPLC. The bank's current service model is failing to meet the sophisticated expectations of its less-educated customers, a demographic crucial for long-term profitability and growth (Karim, 2020). To address this, IBBPLC must segment its service delivery. For less educated clients, the bank should invest in specialized, highly trained relationship managers with the authority to make decisions and the expertise to engage in detailed, technically accurate discussions (Akter & Ahmad, 2024).

## VII. LIMITATIONS OF THE STUDY

The researchers have acknowledged the following limitations of the study:

1. This study's shortcomings include the absence of demographic information and the unidentified background of the customers' contacts (e.g., type of service or business requested).
2. One significant drawback is the possibility of confounding factors, such as wealth or income, which are frequently linked to education.
3. A key limitation is the lack of specificity within the "Other" category.
4. A significant drawback is the disproportionate number of participants regarding specific demographic variables.
5. Furthermore, qualitative research is necessary to determine the precise causes of the response discrepancy, which have not been adequately represented by this data.

## VIII. CONCLUSION

This study examines consumer satisfaction with Islami Bank Bangladesh PLC (IBBPLC) employee behavior and whether it differs significantly by key customer demographics. The study shows that customer satisfaction and loyalty depend on employee behavior in Bangladesh's competitive banking business. Customer satisfaction was measured across employee civility, professionalism, responsiveness, expertise, and friendliness using a standardized questionnaire. The study reveals that customers are typically satisfied with IBBPLC personnel behavior. The staff was polite and informed about banking. However, analysis of variance shows that consumer happiness varies by demography. Younger and more educated customers reported higher satisfaction. The demographic differences suggest that the bank should customize its service offering and employee training to ensure customer engagement of all levels. It is anticipated that the study will be helpful in the growth of the Islamic banking industry in Bangladesh.

## REFERENCES

Akter, T., & Ahmad, S. (2024). Impact of customer relationship management on client satisfaction at the banking industry in Chattogram. *Journal of Finance and Accounting*, 12(6), 156–164. <https://doi.org/10.11648/j.jfa.20241206.12>

Alam, A., & Asim, M. (2019). Relationship between job satisfaction and turnover intention. *International Journal of Human Resource Studies*, 9(2), 163. <https://doi.org/10.5296/ijhrs.v9i2.14618>

Alfalisyado, A. (2020). The Impact of Employee Satisfaction on Customer Service Quality in Islamic Bank. *JBE (Jurnal Bingkai Ekonomi)*, 5(2), 53–64. <https://doi.org/10.54066/jbe.v5i2.87>

Ali, M., & Raza, S. A. (2015). Service quality perception and customer satisfaction in Islamic banks of Pakistan: the modified SERVQUAL model. *Total Quality Management & Business Excellence*, 28(5–6), 559–577. <https://doi.org/10.1080/14783363.2015.1100517>

Allred, A. T. (2001). Employee evaluations of service quality at banks and credit unions. *International Journal of Bank Marketing*, 19(4), 179–185. <https://doi.org/10.1108/02652320110695468>

Anastasiou, S., & Nathanaelides, C. (2015). Customer satisfaction and effective HRM policies: customer and employee satisfaction. *Deleted Journal*, 9(1), 260–263. <https://doi.org/10.5281/zenodo.1098146>

Aslam, W., Farhat, K., Arif, I., & Goi, C. L. (2021). What matters most in achieving customer satisfaction in banking? A study from the perspective of employee characteristics. *The TQM Journal*, 34(4), 627–650. <https://doi.org/10.1108/tqm-08-2020-0195>

Awan, H. M., & Bukhari, K. S. (2011). Customer's criteria for selecting an Islamic bank: evidence from Pakistan. *Journal of Islamic Marketing*, 2(1), 14–27. <https://doi.org/10.1108/1759083111115213>

Bamfo, B. Ab., Dogbe, C. S. K., & Mingle, H. (2018). Abusive customer behaviour and frontline employee turnover intentions in the banking industry: The mediating role of employee satisfaction. *Cogent Business & Management*, 5(1), 1522753. <https://doi.org/10.1080/23311975.2018.1522753>

Bruin, L., Roberts-Lombard, M., & de Meyer-Heydenrych, C. (2021). The interrelationship between internal marketing, employee perceived quality and customer satisfaction – a conventional banking perspective. *Cogent Business & Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1872887>

Conway, N., & Briner, R. B. (2014). Unit-level linkages between employee commitment to the organization, customer service delivery and customer satisfaction. *The International Journal of Human Resource Management*, 26(16), 2039–2061. <https://doi.org/10.1080/09585192.2014.971848>

Gupta, A., Rahaman, M. A., Taru, R. D., Ali, I., & Ali, M. J. (2024). Are you satisfied? Tracing antecedents of bank employees' job satisfaction in their job role. *Banks and Bank Systems*, 19(1), 24–33. [https://doi.org/10.21511/bbs.19\(1\).2024.03](https://doi.org/10.21511/bbs.19(1).2024.03)

Haron, R., Subar, N. A., & Ibrahim, K. (2020). Service quality of Islamic banks: satisfaction, loyalty and the mediating role of trust. *Islamic Economic Studies*, 28(1), 3–23. <https://doi.org/10.1108/ies-12-2019-0041>

Hasan, I., Habib, M. M., & Tewari, V. (2022). Factors affecting the online purchasing behavior for young consumers: a case study. *Journal of Service Science and Management*, 15(05), 531–550. <https://doi.org/10.4236/jssm.2022.155031>

Hiya, A. C. (2025). Client Satisfaction in the Banking Sector: Evidence from Local and Multinational Banks in Bangladesh. *American Journal of Social Development and Entrepreneurship*, 4(2), 18–23. <https://doi.org/10.54536/ajsde.v4i2.5800>

Hoque, M. A. (2024). Exploring the nexus of ATM service quality, customer satisfaction, and loyalty in the private banking sector in Bangladesh. *Pakistan Journal of Life and Social Sciences (PJLSS)*, 22(1). <https://doi.org/10.57239/pjlss-2024-22.1.0074>

Hossan, M. E., & Hasan, R. (2021). Job satisfaction of private banking sector employees in Bangladesh. *International Journal of Engineering and Management Research*, 11(3). <https://doi.org/10.31033/ijemr.11.3.1>

Islam, S. S., & Islam, M. A. (2024). EVALUATING CUSTOMER SATISFACTION IN a PRIVATE BANK: INSIGHTS FROM a SURVEY IN BANGLADESH. *Global Journal of Entrepreneurship Innovation and Leadership.*, 3(1), 1–15. <https://doi.org/10.69874/bwsh5042>

Johnson, J. W. (1996). Linking Employee Perceptions of Service Climate to Customer Satisfaction. *Personnel Psychology*, 49(4), 831–851. <https://doi.org/10.1111/j.1744-6570.1996.tb02451.x>

Govender, K. K. (1999). Customers' perception of bank service quality: The importance of employee service quality. *South African Journal of Economic and Management Sciences*, 2(1), 115–127. <https://doi.org/10.4102/sajems.v2i1.2569>

Jamal, A., & Adelowore, A. (2008). Customer-employee relationship. *European Journal of Marketing*, 42(11/12), 1316–1345. <https://doi.org/10.1108/03090560810903691>

Kamal, T., Hassan, S. M. R., Patowary, M. B., & Roy, A. (2024). Factors Affecting Employee Satisfaction in Private Commercial Banks: Evidence from Bangladesh. *International Journal for Multidisciplinary Research*, 6(3). <https://doi.org/10.36948/ijfmr.2024.v06i03.22467>

Karim, R. A. (2020). Influence of service quality on customer satisfaction and customer loyalty in the private banking sector of Bangladesh: A PLS approach. *Journal of Marketing and Information Systems*, 1(3), 8–17. <https://doi.org/10.31580/jmis.v1i3.1049>

Kaura, V., Durga Prasad, Ch. S., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, 33(4), 404–422. <https://doi.org/10.1108/ijbm-04-2014-0048>

Khashman, R. M. K. (2023). Customer Satisfaction Quality in Banking Sector. *International Journal of Business and Management*, 18(2), 15. <https://doi.org/10.5539/ijbm.v18n2p15>

Kim, L., & Yeo, S. F. (2024). How stress and satisfaction influence customer service quality in banking industry. *Helion*, 10(11), e32604. <https://doi.org/10.1016/j.heliyon.2024.e32604>

Kumar, D., & Mahapatra, J. (2013). Impact of HRD practices in creating employee satisfaction and improving customer service in Banks. In *International Journals of Marketing and Technology* 3 (5), 176-197, 2013.

Lee, J. J. L., Ooi, L. L., Wun, X. Y., Wong, P. W., Yin, J. Y., Yang, H. H., & Kee, D. M. H. (2024). The Impact of Job Satisfaction and Performance on User Satisfaction with Banking Services. *International Journal of Tourism and Hospitality in Asia Pasific*, 7(3), 379–395. <https://doi.org/10.32535/ijthap.v7i3.3575>

Lenka, U., Suar, D., & Mohapatra, P. K. J. (2009). Service Quality, Customer Satisfaction, and Customer Loyalty in Indian Commercial Banks. *The Journal of Entrepreneurship*, 18(1), 47–64. <https://doi.org/10.1177/097135570801800103>

Menguc, B., Auh, S., Ang, D., & Uray, N. (2024). Don't give me just positive feedback: How positive and negative feedback can increase feedback-based goal setting and proactive customer service behavior. *Journal of the Academy of Marketing Science*, 52(6), 1608–1626. <https://doi.org/10.1007/s11747-024-01032-x>

Panigrahi, A., Khaire, R., Hota, S., Taggar, R., & Kumar, A. (2023). Sustainability of banking professionals through the mediating role of employee engagement among organisational citizenship behaviour and job satisfaction. *Environment and Social Psychology*, 9(3). <https://doi.org/10.54517/esp.v9i3.2026>

Rao, A. S., Suar, D., & Sahoo, B. K. (2024). Effects of employee competency on customer loyalty via justice perception and customer affection in Indian banks: do gender and failure severity moderate such relations? *The TQM Journal*. <https://doi.org/10.1108/tqm-09-2023-0296>

Rod, M., Ashill, N. J., & Gibbs, T. (2016). Customer perceptions of frontline employee service delivery: A study of Russian bank customer satisfaction and behavioural intentions. *Journal of Retailing and Consumer Services*, 30, 212–221. <https://doi.org/10.1016/j.jretconser.2016.02.005>

Rosmika, T. E. (2017). Employee Competence and Culture Set to Customer Satisfaction with Service Quality As Intervening Variable of PT. Bank Rakyat Indonesia (persero) Tbk Medan. In *Journal of Education and Practice*.

Sohail, M. S., & Jang, J. (2017). Understanding the relationships among internal marketing practices, job satisfaction, service quality and customer satisfaction: an empirical investigation of Saudi Arabia's service employees. *International Journal of Tourism Sciences*, 17(2), 67–85. <https://doi.org/10.1080/15980634.2017.1294343>

Staehelin, D., Dolata, M., & Schwabe, G. (2024). Calm Advice: How Digitalizing Pen-and-Paper Practices Improves Financial Advice-Giving. *Business & Information Systems Engineering*, 67(4), 473–494. <https://doi.org/10.1007/s12599-024-00879-2>

Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business & Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1937847>

Fernández-Portillo, A., Ramos-Vecino, N., Ramos-Mariño, A., & Cachón-Rodríguez, G. (2024). How the digital business ecosystem affects stakeholder satisfaction: its impact on business performance. *Review of Managerial Science*, 18(9), 2643–2662. <https://doi.org/10.1007/s11846-023-00720-2>

Xiao, B., Liang, C., Liu, Y., & Zheng, X. (2022). Service staff encounters with dysfunctional customer behavior: Does supervisor support mitigate negative emotions? *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.987428>

Zubair, S. S. (2021). Employee Training and Financial Performance: Mediating Effects of Perceived Service Quality and Customer Satisfaction. In *PACIFIC BUSINESS REVIEW INTERNATIONAL*.

