

THE MEDIATING ROLE OF CUSTOMER SATISFACTION ON THE RELATIONSHIP BETWEEN DIGITAL SERVICE QUALITY AND CUSTOMER LOYALTY

Khattab Ibrahim Hadid , Siti Sarah Omar and Ng Kim Soon

Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia

Ali Abusalah Elmabrok Amreeghah

International Economics Division, Research and Statistics Department, Central Bank of Libya

ABSTRACT

The prevalent rapid changes in the banking service environment are highly competitive and are compelling these banks to focus on digitization to improve their services and product delivery to satisfy the customer's new needs and expectations. Hence, in alignment with these new needs and expectations, this study has been done to investigate the effect of customer satisfaction on the relationship between digital banking service quality and customer loyalty in commercial banking sector in Malaysia. To address the objective of this study, the following five hypotheses were raised and tested at 0.05 level of significance. A non-experimental correlational survey design was adopted as a plan data collection and analysis using a sample of 384 customers of 5 branches major commercial banks in Malaysia. The instrument for data collection was a developed and validated that are Digital Banking Service Quality, Customer Satisfaction and Customer Loyalty Banks (DBSQ, CS, CL)'. The developed and validated instrument was administered to the sample and retrieved directly by the investigator. Using a sample of 384 customers. The data collected were analysed using Partial Least Square Structural Equation Modeling Technique (PLS-SEM). Findings revealed that, customer satisfaction significantly mediates the relationship between reliability, tangibility, empathy, responsiveness, assurance and customer loyalty ($\beta=-0.030$; $\beta=0.079$; $\beta=0.188$; $\beta=-0.047$ and $\beta=-0.043$, $t=3.203$; $p < 0.05$). Based on the data analysis and interpretation, the study concluded that, customer satisfaction mediates the relationship between digital banking services and customer loyalty in commercial banking sector in Malaysia. The study, therefore recommended that, banks should provide customers with superior services as compared to other services.

Keywords: Digital Banking; Customer satisfaction; Customer Loyalty; Banking Services; PLS-SEM.

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1. INTRODUCTION

Service quality is one of the critical success factors that influence the competitiveness of a service organization. A bank can differentiate itself from competitors by providing quality service. Otherwise customer will not hold or purchase service products from the bank. If the bank ensures the service quality, then the customer will be loyal to the bank to take the service. Customers feel secured when they get quality service (Auka et al., 2013). As a result, the main duty of the bank is to ensure the quality services to the prospective customers.

Researchers have proven that providing good service quality to customers.

The banking industry now is becoming more integrated due to the technological environment, liberalization and deregulation. As a result, the market environment in banking sector has become more competitive and complex. The banking product currently very much homogeneous from one bank to another bank and at the same time the demand from bank customers are keep on increasing where banks need to do more effective banking industry transformation (Osman, Mohamad & Mohamad, 2015).

Evaluating service quality level and understanding how various dimensions impact overall service quality would ultimately enable the banking institutions to efficiently design the service delivery process. While many service quality attributes may influence a customer's perception to a certain extent Ashfaq & Irum (2020). In the banking industry, Internet banking is the industry which uses computer technology to provide better services to customers and help in the development of banking practices (Rahmath & Hema, 2010). Technological innovations are one of the effective ways to increase the level of service quality to satisfy customer needs. Through the advanced technology and innovation in the financial and banking sectors, Internet banking has become more familiar to the customers of traditional banks (Acharya et al., 2008). Internet banking is offered by the retail banking in many developed countries and customers can make transactions without having to leave their homes or workplace (Munusamy et al., 2010). In addition, Internet banking can help customers to manage their finances more efficiently and customer satisfaction toward Internet banking. An increase in the degree of convenience to customer, will increase the level of customer satisfaction (Ling et al., 2016).

It is commonly expected that digital banking will offer need to the necessities of end customers in front of product creation, since they are the point of convergence for which the scope of products and services on offer is characterized and there is something of an accord that the idea of computerized banking most importantly applies to retail banking, it is reasonable to acknowledge that every one of these progressions have some effect on service quality and International Journal of Bank Marketing (Moghavvemi, 2018).

Service quality and customer loyalty has been identified as potentially important determinants of service switching. Consequently, there have been calls for resolving issues such as establishing discriminant validity between service quality and satisfaction and assessing their causal ordering and interactive relationships in predicting customer switching intentions. The results of this study indicated

that service quality and satisfaction are indeed distinct constructs and that quality is an antecedent to satisfaction (Bansal and Taylor, 2015).

The increasingly competitive business environment and changes in customer preferences require the bank management team to define, implement and monitor proactively marketing strategies designed based on continuous evaluation of its services' quality. This is advocated at all organisational levels of a bank; making it crucial to improved service quality and banks' survival in the financial market (Tadic et al., 2018). Commercial banks still need to build a good service culture by enhancing the performance of their workforce, through various programs that improve their capacities to deal with customers as well as their insight on banking products and frameworks. Commercial banks need to establish their structures on a solid foundation to survive in the present day. This involves providing a conducive working environment, programmed machine line with computerised data framework, advance programming and equipment, and so on, to facilitate operational and administrative effectiveness and cordial customer relations (Amin, 2016).

Consumer satisfaction is a standout amongst the most essential ideas in the field of advertising ponders today (Jamal, 2004). Comprehensively, it joins forms finishing in acquiring with post buy wonders, for example, frame of mind change, rehash buy, and brand reliability (Churchill & Surprenant, 1982). Oliver 1980 clarifies that the sentiment of satisfaction emerges when customers look at their impression of real product service performance with desires. Various changing definitions have been proposed to clear up consumer satisfaction.

Khrais (2012) contemplated the utilization of web based banking services in Jordan and the investigation found that quality, accessibility, openness, intuitiveness and kind disposition of web based banking framework are vital to raise the dimension of consumer satisfaction. To find the components that trigger the satisfaction of web based banking customers, Hsieh et al., 2015 investigated five elements: nature of service,

website architecture and substance, security and protection, service comfort and service speed. As indicated by this exploration, website architecture and substance, service comfort and speed are the three components that decide the dimension of satisfaction among customers towards Internet banking.

A study did by (Al-Hawary & Al-Smeran, 2017) from Jordan that looked to analyse the impact of elec-tronic service quality on the dimension of satisfaction of Islamic banks customers. Electronic service quality was estimated by unwavering quality, usability, adequacy, website composition, security, and responsiveness. Factual investigation found that customers' satisfaction is exceedingly impacted by the convenience, web composition, security, and responsiveness of e-services.

Ayyash (2017) considered the components that impact consumer satisfaction of e-banking customers in Palestine, explicitly components of data nature of e-banking (for example data exactness, satisfaction, opportuneness and pertinence) and how they influence customer satisfaction. As a component of overview results, a positive relationship was found between consumer satisfaction and the four elements of e-banking data quality. At long last, (Sakhaei, et al 2014) investigated the relationship between the satisfaction of Internet banking customers in Iran and the nature of the utilized services. The literature audit distinguished six service quality measurements; they are: unwavering quality, productivity, responsiveness, satisfaction, and security/protection and web composition. Among the outcomes, the exploration indicated significant relationships between every one of the six measurements and consumer satisfaction. Specifically, unwavering quality was found to have the most noteworthy effect on consumer satisfaction while web architecture has the least effect (Maraqat et al, 2018).

Consumer satisfaction is a centre promoting idea which produces customer's reliability. (Kotler, 2000) referenced consumer satisfaction is an individual positive or negative inclination in the wake of utilizing product or service, which originates from looking at between product or

service's apparent esteem and real esteem. More often than not, the customer can't pass judgment on the genuine exhibitions previously the utilization. As per Anderson & Srinivasan (2003) satisfaction depends on the real product performance as well as pre and post buying background. Pre-acquiring knowledge includes product looking, assessing, etc. Then again, post-acquiring background incorporates after deals services, for example, returning product, discounting cash thus (Mckinney et al. 2002) discovered two distinctive approaches to satisfy the online customer.

The principal route is to guarantee the nature of data to customers and second way is framework performance to convey data. Satisfaction is a standout amongst the most basic factors to make customer faithful (Castaneda et al., 2009). Anderson and Srivasan (2003) referenced disappointed customers like to scan for more data from various choices however the satisfied customer does not move easily to other organization. Satisfied customer as often as possible visits a similar site when they have to purchase something later on (Alba & Hutchinson, 2007). As indicated by (Taylor & Baker, 1994), consumer satisfaction is one of the key determinants to customer loyalty. In this way, there can be a relationship between consumer satisfaction, and faithful customer.

1.1 Purpose

To examine the mediating role of customer satisfaction on the relationship between digital banking service quality and customer loyalty commercial banking sector.

1.2 Hypotheses

To address the objective of this study, the following 5 hypotheses were raised and tested at 0.05 level of significance, thus:

- 1- Customer satisfaction mediates the relationship between reliability and customer loyalty in commercial banking sector.
- 2- Customer satisfaction mediates the relationship between tangibility and customer loyalty in commercial banking sector.
- 3- Customer satisfaction mediates the relationship between empathy and customer loyalty in commercial banking sector.

4- Customer satisfaction mediates the relationship between responsiveness and customer loyalty in commercial banking sector.

5- Customer satisfaction mediates the relationship between assurance and customer loyalty in commercial banking sector.

2. LITERATURE REVIEW

2.1 An Overview Of Banking Industry In Malaysia.

The banking sector significantly contributes to the economic growth and development of Malaysia. As in many industries, financial services sector across the world are currently experiencing diverse disruptors in many forms, from a shifting regulatory landscape and the rise of digital technologies to varying behavior of customers (Latif & Ali., 2020). The introduction of new digital technologies has a multiplier effect on the development of the economy such that, it aids in boosting productivity, reduces business costs, increases the availability of information and reduces barriers to entry into new markets (Salimyanova., 2019).

In Malaysia, commercial banks play a very important role and are the largest part of financial institution. The banking industry in Malaysia has become more integrated due to the technological environment, liberalization, and deregulation. As a result, the market environment in the banking sector has become more competitive and complex. The banking product currently is very much homogeneous from one bank to another bank, and at the same time the demand from bank customers are increasing where banks need to do more effective banking industry transformation (Osman and Mohamad, 2015).

2.2 Customer Loyalty

Customer loyalty is defined as a strongly held commitment to a product or brand in a manner that the customer desires to patronise and buy the product consistently in the future without resort to switching factors and marketing appeals (Oliver, 1997, 1999). Oliver (1997) asserts that the concept of customer loyalty is made up of two main components, namely behavioural and attitudinal and that loyalty has four stages. Attitudinal loyalty, in particular,

grows through three phases (i.e cognitive, affective and conative) while action or behavioural loyalty develops after the passage of the three stages of attitudinal loyalty.

2.3 Customer Satisfaction

Customer delight is customer satisfaction's measurement towards a product, an organisation, services, or sales items with the inclusion of customer services (Janahi & Al Mubarak, 2017). According to Hassan & Shamsudin (2019), that customer satisfaction also received on having offers or services per the expectations. Customer satisfaction is an important factor in an organisation for retaining customers.

One primary target of this exploration is to comprehend to what degree electronic services offered by banks would influence the satisfaction of customers in the Malaysian banking sector. To identify this relationship, it is imperative to know that incredible customer satisfaction heavily relies upon accepting a superior and higher quality of service (Jain and Gupta, 2004). In a study by Asiyanbi and Ishola (2018), the study showed that the satisfaction level of customers in the banking sector increases when utilising e-banking services.

2.4 Digital Banking Service Quality

The service quality is considered an eminent meditation in the commercial exploration in recent times due to the most essential factors that build focused positioning of banks. The service quality means the ways customers' desires are adjusted in the extended services (Al-Hawary et al., 2017; Ma and Zhao, 2012). The service quality can be distinguished with customers' judgment on the performance of banks which tend to be prevalence, fantastic or negative. Thus, to remain faithful to customers, the bank always attempting to create and sustain the quality service. The customer continues to be attached with similar services where they get exceptional service quality, however, when a bank unable to lend supportive behavior to its customers, the negative effects commercially received by the bank (Ma and Zhao, 2012).

Parasuraman et al. (1991) created 22-scale for gauging service quality comprising of different components like substantial quality measurement, responsiveness, reliability,

tangibility, empathy, and assurance. Few are described in the subsections.

3 METHODOLOGY

3.1 Design

This study is a quantitative research, a non-experimental correlational survey design was adopted as a plan data collection and analysis. In this type of design, data were collected and analysed by the investigator in order to make inferences about a specific population and time. In correlational design groups of variables are compared at the same period of time. Thus it constitutes the basis for the variables under study so as to seek evidence on influence of one variable on the other (Coolican, 2009; Kaplan, 2008).

Therefore, this study considered survey and correlational design to investigate the relationship between digital service quality, customer satisfaction and customer loyalty in Commercial Malaysian Banks.

3.2 Participant

The population of this study were the entire customers of five major commercial Banks in Malaysia. These are the most prominent commercial banks which include: Maybank, CIMB Bank, Muamalat Bank, RHB Bank and Hong Leong Bank. In order to obtain relevant, manageable and quality data, 384 customers spread among these banks participated in this survey. The participants were selected using stratified random sampling procedure.

3.3 Data Collection

The instrument for data collection was a developed and validated Digital Banking Service Quality, Customer Satisfaction and Customer Loyalty in Malaysian Banks Questionnaire (DBCQ.CS.CL)'. The instrument contained four sections constructed using Likert type scaling. The instrument was contained validated by experts and its validity and reliability were generated from a pilot test data. The instrument possessed substantial reliability and validity evidences. The developed and validated instrument was administered to the sample and retrieved directly by the investigator. Their responses were entered scored and used as data in this study.

3.4 Analysis

The data collected were analysed using Partial Least Square Structural Equation Modeling Technique (PLS-SEM). In conducting the PLS-SEM in this study two steps were taken (i) Assessment of measurement model and (ii) Assessment of structural Model. The measurement model and structural model are formed by hypothesizing the model to be tested by CFA techniques. The statistical program Smart PLS 3.0 software was utilized.

4 RESULTS/FINDINGS

The result of this study as explained in the preceding section was obtained using PLS-SEM with the application of SmartPLS. The two steps process of addressing the hypotheses used in this study were (i) Assessment of Measurement Model (ii) Assessment of Structural Model. Thus, the results are presented in the stated order:

4.1 Assessment Of Measurement Model

The instrument measuring the Digital Service Quality, Customer Satisfaction and Customer Loyalty is comprising of 55 item (12 Customer loyalty, 14 Customer satisfaction and 29 Digital Banking Services). The assessment of the model as presented in Table 3.1 present the indicators measuring the construct based on the analysis.

Based on the analysis results the second order constructs, the 55 items measuring the constructs showed loadings 0.7 and above except. The assessment indicators showed satisfactory loading. The loading output after omitting distortion trait from the measurement model is presented in Table 3.1. Similarly, the constructs achieved a satisfactory reliability with the composite reliability (CR) of more than 0.7, an indication that, the CR for the measurement model is above the recommended minimum value of 0.7. Thus, the outcomes specify that the items represent the constructs with adequate reliability and internal consistency. Convergent validity assessed through investigating average variance extracted (AVE) value; in cases where constructs have an AVE value equal or greater than 0.5, convergent validity is acceptable. Result shows that, the constructs has AVE ranging from 0.5 to above, Cronbach's Alpha Of 0.967 and rho_A of 0.971. This exhibits that the

proposed measurement model had satisfactory convergent validity.

Table 4.1: Measurement Models of Customer Loyalty

Construct	Item	Facto Loading	CR	VE	Alpha	rho_A
<i>Customer Loyalty</i>	CL1	0.815	0.972	0.757	0.967	0.971
	CL2	0.872				
	CL3	0.900				
	CL4	0.871				
	CL5	0.936				
	CL6	0.963				
	CL7	0.905				
	CL8	0.908				
	CL9	0.764				
	CL10	0.800				
	CL11	0.799				
	CL12	0.772				
<i>Customer Satisfaction</i>	CS1	0.862	0.963	0.652	0.959	0.977
	CS2	0.741				
	CS3	0.712				
	CS4	0.829				
	CS5	0.690				
	CS6	0.833				
	CS7	0.830				
	CS8	0.895				
	CS9	0.752				
	CS10	0.893				
	CS11	0.729				
	CS12	0.839				
	CS13	0.850				
	CS14	0.820				
<i>Reliability</i>	DB1	0.797	0.943	0.701	0.929	0.930
	DB2	0.879				
	DB3	0.804				
	DB4	0.864				
	DB5	0.775				
	DB6	0.863				
	DB7	0.873				
<i>Tangibility</i>	DB8	0.803	0.958	0.767	0.949	0.952
	DB9	0.875				
	DB10	0.876				
	DB11	0.906				
	DB12	0.847				
	DB13	0.911				
<i>Empathy</i>	DB14	0.908				
	DB15	0.983	0.967	0.832	0.959	0.961
	DB16	0.908				
	DB17	0.925				
	DB18	0.886				
	DB19	0.873				

	DB20	0.892				
<i>Responsiveness</i>	DB21	0.889	0.903	0.700	0.856	0.859
	DB22	0.879				
	DB23	0.756				
	DB24	0.819				
<i>Assurance</i>	DB25	0.924	0.934	0.780	0.904	0.907
	DB26	0.927				
	DB27	0.746				
	DB28	0.892				
	DB29	0.822				

4.2 Discriminant Validity

Discriminant validity is to prove that one construct is distinct from other constructs in a research model. The discriminant validity assessment is important in a research model in order to ensure that not more than one construct measures the same thing. The method for measuring the discriminant validity is the

FornellLacker Criterion and the items cross-loadings along with HTMT criterion (Henseler et al., 2015). Thus with the satisfaction and guaranteeing of discriminant validity, all the adjustments of measurement model have been completed and can be used to run the structural model and test the study’s hypotheses.

Table 4.2: Discriminant Validity

<i>Construc</i>	ASS	EM	CL	RL	RS	CS	TNG
<i>ASS</i>	0.883						
<i>EM</i>	0.833	0.912					
<i>CL</i>	0.848	0.837	0.870				
<i>RL</i>	0.834	0.851	0.706	0.837			
<i>RS</i>	0.956	0.867	0.812	0.812	0.837		
<i>CS</i>	0.355	0.269	0.397	0.348	0.311	0.808	
<i>TNG</i>	0.815	0.701	0.839	0.742	0.831	0.376	0.876

4.3 Assessment Of Structural Model

To successfully assess the structural model and test the hypotheses, Hair et al. (2017) recommended that, looking beta (β) and corresponding t-values via boot-strapping procedure. They also recommended that, in addition to these basic measures, researchers should also report the effect sizes (Ringle, Wende &Will, 2015). Based on the structural model (Path PLS Algorithm) of this study, the results obtained from structural model was used in line with the Hair et al. (2018). To accept or to reject the hypotheses, the β value needs to account for a certain impact within the model at least at the significance level of 0.05 and t-value should be greater than 1.96. The results are presented ac-cording research hypotheses in the following order.

Hypotheses Four (1a): Customer satisfaction mediates the relationship between reliability and customer loyalty in commercial banking sector.

The above hypothesis was to how reliability influences customer loyalty, to provide more illustrative account of the relationship customer satisfaction was used to mediate the relationship. The result of specific indirect effect showed that, customer satisfaction significantly mediates the relationship between reliability and customer loyalty (β=0.030, t=2.329; p < 0.05), thus, the result supported the study’s hypothesis.

Hypotheses Four (1b): Customer satisfaction mediates the relationship between tangibility and customer loyalty in commercial banking sector

The above hypothesis was to how tangibility influences customer loyalty, to provide more illustrative account of the relationship customer satisfaction was used to mediate the relationship. The result of specific indirect effect showed that, customer satisfaction significantly mediates the relationship between tangibility and customer loyalty (β=0.079, t=4.373; p < 0.05), thus, the result supported the study’s hypothesis.

Hypotheses Four (1c): Customer satisfaction mediates the relationship between empathy and customer loyalty in commercial banking sector

The above hypothesis was to how empathy influences customer loyalty, to provide more illustrative account of the relationship customer satisfaction was used to mediate the relationship. The result of specific indirect effect showed that, customer satisfaction significantly mediates the relationship between empathy and customer loyalty ($\beta=0.188$, $t=2.410$; $p < 0.05$), thus, the result supported the study's hypothesis.

Hypotheses Four (1d): Customer satisfaction mediates the relationship between responsiveness and customer loyalty in commercial banking sector

The above hypothesis was to how responsiveness influences customer loyalty, to provide more illustrative account of the

relationship customer satisfaction was used to mediate the relationship. The result of specific indirect effect showed that, customer satisfaction significantly mediates the relationship between responsiveness and customer loyalty ($\beta=0.047$, $t=4.972$; $p < 0.05$), thus, the result supported the study's hypothesis.

Hypotheses four (1e): Customer satisfaction mediates the relationship between assurance and customer loyalty in commercial banking sector.

The above hypothesis was to how assurance influences customer loyalty, to provide more illustrative account of the relationship customer satisfaction was used to mediate the relationship. The result of specific indirect effect showed that, customer satisfaction significantly mediates the relationship between assurance and learning customer loyalty ($\beta=0.043$, $t=3.203$; $p < 0.05$), thus, the result supported the study's hypothesis.

Figure 4.1 Research Framework



Table 4.3: Structural estimates (Testing Mediation)

No.	Path	Beta (β)	T-Value	p-value	Decision
H4a	Reliability -> Satisfaction -> Loyalty	0.030	2.329	0.001	Supported
H4b	Tangibility -> Satisfaction -> Loyalty	0.079	4.373	0.000	Supported
H4c	Empathy -> Satisfaction -> Loyalty	0.188	2.410	0.016	Supported
H4d	Responsiveness -> Satisfaction -> Loyalty	0.047	4.972	0.000	Supported
H4e	Assurance -> Satisfaction -> Loyalty	0.043	3.203	0.001	Supported

5 DISCUSSION OF FINDINGS

This paper examined the customer satisfaction factors that mediate the relationship between digital banking service quality and customer loyalty commercial banking sector. To address this objective 5 hypotheses were raised and tested, the findings revealed that, customer satisfaction mediates the relationship between reliability, tangibility, empathy, responsiveness, assurance and customer loyalty in commercial banking sector in Malaysia. The finding shows

that, play an important role in facilitating the customer loyalty to the bank and its products.

Osman (2014) stated in their article that the skill deliver superior quality service to users is helpful in building a reputation, increasing user base and pulling new potential users to the cyber bank website. suggested the important aspect of perceived usefulness, security risk and performance risk on the intention to use internet banking. On the contrary, the impact of perceived ease of use and quality of the internet

relationship seemed to have only an indirect effect on internet banking adoption.

Data Analysis on factors influencing the choice of internet banking by Ahmed & Phin., 2016 revealed that perceived satisfaction from the customers have a direct influence on the acceptance and adoption of internet banking in Mauritius. Mutahar et al., (2018) found that, the expectations of accuracy, security, network speed, user friendliness, user involvement and convenience were the most important quality attributes underlying perceived usefulness and thus motivated customers to accept the services of a particular bank.

Similarly, in relation to the finding of this study, Komulainen et al., (2018) found that, data showed that mobile banking is a big part of consumers' daily activities because it is a valuable service to complete the activities the mobile banking app because it's so fast, clear and easy to use. And it actually affects everyday life and behaviour. In another development a study revealed that expectations of accuracy, security, network speed, user friendliness, user involvement and convenience were the most important quality attributes underlying perceived usefulness which signifies customer satisfaction (Mutahar et al., 2018).

On the full mediation, this finding agrees with that of Hassan, (2013) whose findings revealed that, Customer satisfaction is fully mediating relationship among reliability and customer loyalty. In the same direction the results of other studies indicated that service quality and satisfaction are indeed distinct constructs and that quality is an antecedent to satisfaction (Bansal & Taylor, 2015). By this it means when there are adequate services, satisfaction will be guaranteed and by extension attainment of customer loyalty to the services and its products. Al-Hawary & Al-Smeran, (2017) concluded after analysing the impact of electronic service quality on the dimension of satisfaction of Islamic banks customers and this signifies strong mediating role to customer total acceptance and loyalty to the services of a particular bank.

5.1 CONCLUSION AND RECOMMENDATIONS

Based on the data analysis and interpretation, it can be concluded that, customer satisfaction mediates the relationship between Reliability, Tangibility, Empathy, Responsiveness, Assurance and customer loyalty in commercial banking sector in Malaysia. The research findings from the study provides some practical implications that are useful for the banks in terms of the digital banking services which has a positive impact on the customer satisfaction and customer loyalty. Results shows that the objective of the digital banking service quality is varied according to the customer satisfaction and the customer loyalty. But the service quality impacts the customer satisfaction and customer loyalty individually in Malaysia.

Based on the findings, discussions and conclusions, it is therefore recommended among others that: (i) bank should provide customers with superior services as compared to other services. The customers are the only resources to recommend the digital banking service provided by the current bank to others (ii) customers should continue the usage of the digital banking service of their current bank and consider them to be loyal to their current bank digital banking services and (iii) Consider implementing similar studies in other banks within Malaysia such as in other major cities to ascertain the efficacy of digital quality services among the bank customers in the country (iv) The study should also be replicated in other services i.e or Islamic banks (vii) regulatory bodies responsible for regulating financial regulations in Malaysia (i.e Bank Negara) should provide a standard guideline and encourage all banks in the country to properly implement at an improved digital services quality and these should be a pointer to core areas of quality services delivery of banking industry in the country.

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