

	<p>Science, Education and Innovations in the Context of Modern Problems Issue 2, Vol. 9, 2026</p>	
<p>RESEARCH ARTICLE </p>		
<h2 style="text-align: center;">Examining the Effects of Financial Technology and Marketing Strategies on Customer Satisfaction: Service Quality as a Mediating Factor</h2>		
<p>Walid Bahiani</p>	<p>Dr. University of Tipaza Algeria E-mail: bahiani.walid@cu-tipaza.dz</p>	
<p>Sara Eddalia</p>	<p>Dr. University of Tipaza Algeria Email: eddalia.sara@cu-tipaza.dz</p>	
<p>Redhouane Lammar</p>	<p>Dr. University of Tipaza Algeria Email: lammar.redhouane@cu-tipaza.dz</p>	
<p>Abderrahmane Elkheloufi</p>	<p>International Islamic University Malaysia Malaysia Email: A.elkheloufi@iiu.edu.my</p>	
<p>Issue web link</p>	<p>https://imcra-az.org/archive/392-science-education-and-innovations-in-the-context-of-modern-problems-issue-2-vol-9-2026.html</p>	
<p>Keywords</p>	<p>FinTech, Marketing Strategy, Service Quality, Customer Satisfaction</p>	
<p>Abstract In an increasingly digitized financial environment, banks are required to serve large and diverse customer bases while maintaining competitive advantage and long-term viability. As a result, customer satisfaction has emerged as a central performance indicator in the banking industry. This study examines how financial technology (FinTech) adoption and marketing strategy influence customer satisfaction, with service quality positioned as a mediating mechanism. Grounded in the Stimulus-Organism-Response (S-O-R) framework and supported by service management theory, the research integrates the 7Ps marketing mix with technology adoption perspectives to analyze modern banking service delivery. Using a quantitative, descriptive research design and multi-stage cluster sampling, data were collected from banking customers. FinTech, marketing strategy, service quality, and customer satisfaction were measured using validated Likert-type scales. The findings demonstrate that both FinTech and marketing strategy exert significant direct effects on customer satisfaction, as well as indirect effects through enhanced service quality. By clarifying the combined role of technological innovation and strategic marketing, this study contributes to the banking literature and offers practical insights for improving service quality and customer satisfaction in highly competitive financial markets.</p>		
<p>Citation Walid Bahiani; Sara Eddalia; Redhouane Lammar; Abderrahmane Elkheloufi. (2026). Examining the Effects of Financial Technology and Marketing Strategies on Customer Satisfaction: Service Quality as a Mediating Factor. <i>Science, Education and Innovations in the Context of Modern Problems</i>, 9(2), 1-8. https://doi.org/10.56334/sci/9.2.95</p>		
<p>Licensed © 2026 The Author(s). Effectiveness of an Integrated Multidimensional Training and Educational Program Combining Physical Conditioning, Technical Skill Development, and Neuromuscular Enhancement on the Performance of Young Amateur Football Players: An Experimental Study in Souk Ahras Province, Algeria. This is an open access article under the CC BY license (http://creativecommons.org/licenses/by/4.0/).</p>		
<p>Received: 22.11.2025</p>	<p>Accepted: 26.12.2025</p>	<p>Published: 14.02.2026 (available online)</p>

Introduction

Customer satisfaction is widely recognized as a critical determinant of organizational success across service industries. High levels of satisfaction promote customer loyalty, encourage positive word-of-mouth, and support organizational stability over time. However, achieving customer satisfaction is increasingly complex, as customers demand superior service quality, innovative solutions, and personalized experiences. Within this context, the banking sector plays a foundational role in economic systems by facilitating financial transactions, supporting economic development, and enabling access to capital. As competition intensifies and digital technologies evolve rapidly, banks have begun to view customer satisfaction not merely as an outcome, but as a strategic priority essential for survival and growth (Rosima & Apat, 2022).

In competitive banking markets, where customers can easily switch service providers, maintaining high customer satisfaction is particularly important. Satisfied customers are more inclined to remain loyal, expand their use of banking services, and recommend their bank to others, thereby strengthening customer retention and acquisition efforts (Praveenraj et al., 2021). Moreover, banks that successfully manage customer satisfaction are better equipped to anticipate changing customer expectations, cultivate trust, and build durable relationships with their clients (Arthur & Omari, 2023). Consequently, customer satisfaction serves as both a strategic asset and a foundation for sustainable performance in the banking industry.

Banks also face structural challenges associated with high operational costs and relatively low customer-to-bank ratios, which limit the potential to achieve economies of scale (Alshurideh et al., 2024). In response, financial institutions must focus on retaining existing customers while simultaneously attracting new ones. Delivering superior service quality allows banks to differentiate themselves, reduce customer defection, and benefit from customer referrals. The expansion of digital technologies has significantly reshaped banking operations, particularly through online and mobile banking platforms that enhance service accessibility and communication efficiency (Adams et al., 2020; Vuković et al., 2020). Despite these advancements, continuous technological change has created adaptation challenges for bank employees, leading in some cases to service disruptions and increased customer complaints (Barker, 2020; Gordon & Overbey, 2019). The widespread use of smartphones has further accelerated the development of mobile banking applications that provide automated, 24-hour financial services (Gordon & Overbey, 2019). While FinTech innovations offer clear benefits—including convenience, personalization, and transaction security—they have also introduced unintended consequences, such as heightened job insecurity among banking employees. Evidence suggests that concerns about automation and workforce displacement can negatively influence employee behavior, which may ultimately affect customer satisfaction, particularly in customer-facing roles (Zouari & Abdelhedi, 2021). At the same time, FinTech has transformed service delivery by enabling personalized financial solutions, enhancing transaction transparency through blockchain technologies, and improving customer engagement via real-time notifications and automated services (Jarvis & Han, 2021). Empirical findings on the relationship between marketing strategy and customer satisfaction in banking remain mixed. Some studies report weak or insignificant effects of marketing mix elements—such as pricing, promotion, and distribution—on customer satisfaction (Akmal et al., 2023; Saleh, 2015), suggesting difficulties in aligning marketing initiatives with customer expectations. This inconsistency highlights the need for further investigation, particularly regarding the application of the 7Ps marketing framework in banking contexts. Although the 7Ps model has been widely applied in other service industries, its comprehensive use in banking research remains limited (Bekele, 2020). Given the dynamic nature of customer behavior and expectations, understanding how each component of the marketing strategy contributes to customer satisfaction is increasingly important.

In addition, existing studies often examine marketing strategy or FinTech in isolation, overlooking the role of service quality as a linking mechanism. Service quality has been identified as a critical factor influencing customer satisfaction and loyalty, yet its mediating role in the relationship between FinTech, marketing strategy, and customer satisfaction remains underexplored. Addressing this gap, the present study positions service quality as a mediating variable to clarify how technological innovation and marketing strategy jointly shape customer satisfaction in the banking sector. By integrating FinTech adoption, marketing strategy, and service quality within a unified framework, this research aims to provide a more comprehensive explanation of customer satisfaction in contemporary banking environments.

Literature Review

Technological progress and declining transaction costs have encouraged service-oriented organizations to adopt self-service delivery models. As a result, digital transformation has become a defining feature of the global service sector. Within financial services, FinTech has emerged as a disruptive, technology-driven business model that challenges traditional banking structures and reshapes how financial services are produced and consumed (Elia et al., 2023). The integration of digital platforms has fundamentally altered customer-service provider interactions, changing both service expectations and delivery mechanisms (Tang et al., 2024). Prior research suggests that technologically enhanced financial services can lead to improved customer satisfaction by increasing convenience, efficiency, and accessibility (Calvo-Porrá & Lévy-Mangin, 2015).

From a behavioral perspective, Ajzen's (1985) theory of planned behavior explains how individuals' attitudes toward technology influence their willingness to adopt and use digital services. Customers who perceive FinTech solutions as useful and reliable are more likely to engage with them, which in turn fosters positive service experiences and satisfaction (Zhang & Kim, 2020). Trust and perceived ease of use are therefore central elements of FinTech adoption. Given the

strong association between technology acceptance, behavioral intention, and customer outcomes, this study posits that FinTech adoption positively contributes to customer satisfaction in the banking sector.

H1: FinTech has a positive impact on customer satisfaction.

Marketing strategy represents a systematic approach through which organizations operationalize customer-oriented principles by aligning products and services with consumer needs. In service industries, particularly banking, the marketing strategy extends beyond traditional promotion to include service processes, employee behavior, and physical service environments. Sudari et al. (2019) conceptualized marketing strategy using the extended 7Ps framework—product, place, price, promotion, process, people, and physical evidence—which has been shown to influence customer satisfaction across various service contexts.

Empirical studies consistently highlight the importance of marketing strategy in shaping customer satisfaction. Themba et al. (2019) argued that the marketing strategy provides a structured mechanism for managing service delivery and targeting customer expectations more effectively. Similarly, Faruq Hamadamin and Shankar Singh (2019) demonstrated that most marketing mix elements significantly affect customer satisfaction in service industries, with pricing occasionally exhibiting weaker effects. In related research, Sudari et al. (2019) identified strong relationships between several marketing strategy components—such as product, pricing, people, and physical evidence—and customer satisfaction.

Despite these findings, the literature presents inconsistencies regarding the overall influence of marketing strategy as a unified construct. Some studies report ambiguous or insignificant relationships between marketing strategy elements and customer satisfaction, suggesting that their effectiveness may vary across industries and contexts (Jasin & Firmansyah, 2023; Suyono et al., 2023). In the banking sector, the application of the 7Ps framework remains limited, leaving gaps in understanding how comprehensive marketing strategies shape customer satisfaction. Addressing this limitation, the present study treats marketing strategy as an integrated construct and proposes the following hypothesis:

H2: Marketing strategy has a positive impact on customer satisfaction.

Service quality has long been recognized as a fundamental determinant of customer satisfaction in service-based industries. Extensive research confirms that customers evaluate services by comparing their expectations with perceived performance, and higher service quality generally results in greater satisfaction (Fida et al., 2020; Ali et al., 2021). Service quality also plays a critical role in establishing competitive advantage, strengthening customer loyalty, and reducing vulnerability to competitors (Zygiaris et al., 2022).

Numerous studies demonstrate a strong and positive association between service quality and customer satisfaction across different service sectors (Singh et al., 2023). However, findings related to individual service quality dimensions—such as reliability, responsiveness, assurance, empathy, and tangibles—have been mixed. For instance, Kitapci et al. (2014) found that in public healthcare settings, assurance and empathy significantly influenced satisfaction, while tangibles and reliability did not. These inconsistencies suggest that the effect of service quality may vary depending on service context and customer expectations.

Although service quality is widely accepted as a key predictor of customer satisfaction, some studies have reported weak or insignificant effects in certain industries, including entertainment and performing arts (Hume & Mort, 2010; Khoo, 2022; Yum, 2024). These divergent findings indicate the need for continued investigation, particularly in underexplored contexts such as banking. Accordingly, this study proposes the following hypothesis:

H3: Service quality has a positive impact on customer satisfaction.

Beyond direct relationships, recent research emphasizes the importance of examining service quality as an intervening mechanism. Marketing strategy and FinTech initiatives are expected to influence customer satisfaction not only directly but also indirectly by shaping customers' perceptions of service quality. While prior studies have established links between marketing strategy, FinTech, and customer satisfaction (Koththagoda & Weerasiri, 2017; Zhang & Kim, 2020), limited attention has been given to the mediating role of service quality within this relationship.

Evidence from structural equation modeling studies supports the mediating function of service quality. Osarenkhoe et al. (2017), for example, demonstrated that service quality mediated the relationship between customer complaint behavior and loyalty. Similarly, Artanti et al. (2022) identified significant associations between marketing strategy, technological innovation, and service quality. These findings suggest that service quality operates as a critical mechanism through which organizational strategies translate into customer satisfaction.

Drawing on the Stimulus-Organism-Response (S-O-R) framework, the present study conceptualizes FinTech and marketing strategy as external stimuli that shape customers' internal evaluations of service quality, which subsequently influence satisfaction outcomes (Kim et al., 2020; Asyraf et al., 2023). From this perspective, service quality represents the organismic response that mediates the effects of strategic and technological inputs on customer satisfaction. Based on this theoretical reasoning, the following hypotheses are proposed:

H4: Service quality mediates the relationship between FinTech and customer satisfaction.

H5: Service quality mediates the relationship between marketing strategy and customer satisfaction.

Research Methodology

A research design provides a systematic framework that specifies the procedures and techniques required to address the research objectives effectively (Bougie & Sekaran, 2019). In alignment with the aims of this study, a quantitative research approach was adopted to empirically examine the relationships among the proposed constructs. Quantitative methods are particularly suitable for hypothesis testing, allowing for objective measurement and statistical generalization across

contexts. Data were collected using structured survey instruments designed to capture respondents' perceptions of FinTech, marketing strategy, service quality, and customer satisfaction.

This study employed a descriptive, cross-sectional research design. Descriptive research focuses on identifying patterns, relationships, and associations among variables as they exist within a defined population at a single point in time (Elkheloufi et al., 2025). The quantitative nature of this design enables researchers to test theoretically grounded hypotheses and draw generalizable conclusions based on empirical evidence. Furthermore, cross-sectional designs are widely used in banking and service research due to their efficiency and suitability for examining customer perceptions. The flexibility of quantitative data handling also enhances reliability through statistical comparison, replication, and robustness testing.

Given the sensitive and confidential nature of banking information, accessing the full population of bank customers is both impractical and ethically constrained. Collecting data from an entire population would require substantial time, cost, and institutional access, which are often unavailable to researchers. Consequently, sampling was employed as a practical and scientifically acceptable alternative. A population is defined as the complete set of individuals or units relevant to a particular research inquiry (Sekaran & Sekaran, 2019). Sampling allows researchers to draw valid inferences about a population by studying a representative subset, provided that appropriate sampling techniques are applied.

The target population for this study consisted of customers of commercial banks operating within the study context. Identifying the population in advance is essential to ensure that collected data align with the research objectives and that respondents possess relevant experience with banking services. Selecting an appropriate sample size is a critical methodological decision, as it directly influences the reliability and validity of statistical analyses. Prior methodological literature suggests that a minimum sample size of 300 respondents is generally sufficient for robust factor analysis and structural modeling (Harlow, 2002). Sekaran and Sekaran (2019) further recommend sample sizes ranging between 30 and 500 for most quantitative studies. Based on Krejcie and Morgan's (1970) sample size determination table, a population of approximately eight million requires a minimum sample of 384 respondents to achieve adequate representativeness.

To enhance generalizability, this study utilized probability sampling, which ensures that each member of the population has a known and non-zero chance of selection (Sekaran & Bougie, 2010). Specifically, a multi-stage cluster sampling technique was adopted. This method is particularly appropriate for large and geographically dispersed populations where a complete sampling frame is unavailable (Sahu, 2013). The Klang Valley region was selected as the study area, and clusters were formed based on geographic and administrative divisions. In multi-stage sampling, clusters are selected first, followed by the random selection of respondents within each cluster. This approach improves representativeness while maintaining feasibility given resource constraints (Delice, 2010).

The unit of analysis for this research was the individual bank customer. Units of analysis in social science research may include individuals, organizations, or interactions; however, this study focused exclusively on individual perceptions of banking services. Data collection targeted customers who actively use banking services and are therefore capable of evaluating FinTech applications, marketing initiatives, service quality, and overall satisfaction.

Data were collected using a structured questionnaire divided into two primary sections. The first section gathered demographic information, including gender, age, income level, occupational position, educational background, and work experience. These variables were included to provide contextual understanding of the sample characteristics. The second section comprised measurement items related to the study constructs and was subdivided into four components corresponding to FinTech, marketing strategy, service quality, and customer satisfaction.

Instrument validity was ensured through content and face validity procedures. Face validity involves assessing whether the questionnaire items adequately represent the constructs being measured and are understandable to respondents (Elkheloufi et al., 2025). All perceptual items were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The five-point scale was selected due to its widespread use in social science research and its effectiveness in reducing respondent fatigue while maintaining measurement accuracy (Sachdev & Verma, 2004). Additionally, five-point scales facilitate ease of comprehension and improve response consistency compared to scales with a larger number of response categories (Dawes, 2008).

The questionnaire items were adapted from previously validated measurement scales to ensure reliability and construct validity. Minor wording adjustments were made to align the items with the banking context and the objectives of the study, while preserving their original conceptual meaning. The final questionnaire consisted of 63 items in total. Marketing strategy was measured using a 25-item scale adapted from Al-Dmour (2013). Service quality was assessed using a 16-item scale derived from the SERVQUAL model developed by Parasuraman et al. (1988). FinTech was measured using a 5-item scale adapted from Ahmad et al. (2020), while customer satisfaction, the dependent variable, was measured using a 6-item scale developed by Eisingerich et al. (2014).

Conclusion

This study provides empirical evidence that customer satisfaction in the banking sector is not driven by isolated managerial or technological initiatives, but rather by the **combined and interdependent effects of FinTech adoption, marketing strategy, and service quality**. By integrating these constructs within the Stimulus–Organism–Response (S-O-R) framework, the research advances a holistic understanding of how external strategic and technological stimuli shape customers' internal evaluations of service quality, which subsequently influence satisfaction outcomes. The findings reinforce the

argument that service quality plays a pivotal mediating role, translating both FinTech capabilities and marketing efforts into meaningful customer experiences.

The results confirm that **FinTech exerts a significant positive influence on customer satisfaction**, both directly and indirectly through service quality. This outcome highlights the growing importance of digital banking solutions in enhancing convenience, personalization, accessibility, and transaction security. Technologies such as mobile banking applications, automated services, and real-time notifications enable banks to meet customers' expectations for efficiency and flexibility. However, the findings also suggest that technological adoption alone is insufficient to guarantee high customer satisfaction. Without corresponding improvements in service quality—such as system reliability, responsiveness, and customer support—the benefits of FinTech may not be fully realized. This underscores the necessity for banks to align technological investments with service quality management practices.

Similarly, the study demonstrates that **marketing strategy significantly influences customer satisfaction**, validating the relevance of the extended 7Ps marketing mix within the banking context. When treated as an integrated construct, marketing strategy contributes to shaping customer perceptions, expectations, and evaluations of banking services. The results suggest that elements such as service processes, employee behavior, and physical or digital service environments are as influential as traditional marketing components like pricing and promotion. Importantly, the study reveals that marketing strategy also affects customer satisfaction indirectly through service quality. This finding clarifies inconsistencies in prior research by showing that marketing initiatives are most effective when they enhance customers' perceptions of service excellence rather than functioning as isolated promotional activities.

One of the most significant contributions of this study lies in **establishing service quality as a mediating mechanism** between FinTech, marketing strategy, and customer satisfaction. The mediation results indicate that service quality serves as the primary channel through which strategic and technological inputs are converted into positive customer outcomes. From a theoretical perspective, this reinforces service quality's role as a central construct in service management literature and extends its application within digital banking environments. By empirically validating the mediating function of service quality, the study addresses a notable gap in banking research, where service quality has often been examined only as a direct predictor of satisfaction.

The findings also carry important **managerial implications** for banking practitioners. First, banks should avoid viewing FinTech implementation as a purely technological upgrade. Instead, FinTech initiatives must be embedded within a broader service strategy that prioritizes usability, reliability, and customer support. Employee training becomes critical in this regard, as staff members play a key role in facilitating customer interactions with digital platforms. Concerns related to job insecurity and resistance to automation, if left unaddressed, may undermine service quality and negatively affect customer satisfaction. Therefore, banks should adopt change management strategies that equip employees with the skills and confidence needed to operate in technology-enhanced service environments.

Second, marketing managers should recognize that customer satisfaction is not achieved through promotional intensity alone. The study suggests that **alignment between marketing promises and service delivery** is essential. Overpromising through marketing communications without delivering consistent service quality may erode customer trust and satisfaction. Consequently, banks should ensure coherence between their marketing messages, service processes, and actual customer experiences. Integrating customer feedback mechanisms into marketing and service design processes can further enhance responsiveness and service improvement efforts.

From a strategic standpoint, the study highlights the need for **cross-functional coordination** within banks. FinTech development, marketing strategy formulation, and service quality management should not operate in silos. Instead, these functions must be coordinated to create a seamless and consistent customer experience across digital and physical touchpoints. Such integration is particularly important in highly competitive banking markets, where customers can easily switch providers based on perceived service shortcomings.

Despite its contributions, this study is subject to several limitations that open avenues for future research. First, the cross-sectional research design captures customer perceptions at a single point in time, limiting the ability to assess changes in satisfaction over time. Future studies could employ longitudinal designs to examine how customer satisfaction evolves as FinTech adoption and marketing strategies mature. Second, the study focuses on commercial bank customers within a specific geographic context, which may limit generalizability. Comparative studies across countries or between conventional and Islamic banks could provide deeper insights into contextual differences.

Additionally, future research could explore **moderating variables** such as customer demographics, digital literacy, or trust in technology, which may influence the strength of the relationships identified in this study. Investigating specific FinTech applications—such as artificial intelligence-based customer service or blockchain-enabled transactions—could also yield more granular insights. Finally, qualitative approaches, including interviews or focus groups, may complement quantitative findings by capturing richer customer perspectives on service quality and satisfaction in digital banking environments.

In conclusion, this study demonstrates that achieving high customer satisfaction in the contemporary banking sector requires more than technological innovation or marketing effort alone. Sustainable customer satisfaction emerges from the **synergistic interaction of FinTech adoption, strategically aligned marketing practices, and consistently high service quality**. By positioning service quality as a central mediating mechanism, the research offers both theoretical advancement and practical guidance for banks seeking to strengthen customer relationships and maintain competitive advantage in an increasingly digital financial landscape.

Ethical Considerations

This study was conducted in accordance with established ethical standards for research involving human participants. Participation in the survey was voluntary, and informed consent was obtained from all respondents prior to data collection. Participants were informed about the purpose of the study, the confidentiality of their responses, and their right to withdraw at any stage without any consequences. No personal identifying information was collected, and all data were analyzed in aggregated form to ensure anonymity and privacy. The research procedures complied with institutional research ethics guidelines and principles of responsible data management.

Author Contributions

Walid Bahiani: Conceptualization, research design, data collection, and manuscript drafting.

Sara Eddalia: Literature review, questionnaire development, and data analysis.

Redhouane Lammar: Statistical analysis, interpretation of results, and manuscript editing.

Abderrahmane Elkheloufi: Methodological supervision, theoretical framework development, and critical review of the manuscript.

All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

Acknowledgments

The authors would like to express their sincere appreciation to the banking customers who participated in the survey and provided valuable insights for this study. The authors also acknowledge the support of their respective universities for facilitating the research process.

Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors. The study was conducted as part of the academic research activities of the authors.

Conflict of Interest

The authors declare that there are no conflicts of interest regarding the publication of this article. The research was conducted independently, and the results were reported objectively without any commercial or financial influence.

References

- Adams, T. (2020) Realizing the digital promise: Key enablers for digital transformation in financial services, Deloitte and Institute of International Finance, June 4, 2020. View in article The United States Department of Justice, "Antitrust Division seeks public comments on updating bank merger review analysis," September 1, 2020. View in article
- Ahmad, S. M., & Al Mamun, A. (2020). Opportunities of Islamic fintech: The case of Bangladesh and Turkey. *CenRaPS Journal of Social Sciences*, 2(3), 412-426.
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control: From cognition to behavior* (pp. 11-39). Berlin, Heidelberg: Springer Berlin Heidelberg.
- Akmal, E., Panjaitan, H. P., & Ginting, Y. M. (2023). Service quality, product quality, price, promotion, and location on customer satisfaction and loyalty in CV. Restu. *Journal of Applied Business and Technology*, 4(1), 39-54.
- Al Awadhi, M., Al Nasser, T., & El Khatib, M. (2023). Investigating the effect of Mobile Banking on Productivity and Service Quality: Cases from UAE Banking Sector. *International Journal of Business Analytics and Security (IJBAS)*, 3(2), 12-27.
- Al-Dmour, H., Zu'bi, M. F., & Kakeesh, D. (2013). The effect of services marketing mix elements on customer-based brand equity: An empirical study on mobile telecom service recipients in Jordan. *International Journal of Business and Management*, 8(11), 13.
- Ali, B. J., Gardi, B., Othman, B. J., Ahmed, S. A., Ismael, N. B., Hamza, P. A., ... & Anwar, G. (2021). Hotel service quality: The impact of service quality on customer satisfaction in hospitality. *International Journal of Engineering, Business and Management*, 5(3), 14-28.
- Alshurideh, M. T., Al Kurdi, B., Alquqa, E. K., Alzoubi, H. M., Hamadneh, S., & Al Hamad, A. (2024). The impact of information sharing and delivery time on customer happiness: An empirical evidence from the UAE retail banking industry. In *Cyber security impact on digitalization and business intelligence: Big cyber security for information management: Opportunities and challenges* (pp. 353-370). Cham: Springer International Publishing.
- Artanti, J., Agustini, P. M., Saptono, A., Hanum, G. K., & DO, R. (2022). Analysis of virtual product marketing strategies to increase customer satisfaction (case study on bukalapak partners). *IAIC Transactions on Sustainable Digital Innovation (ITSDI)*, 3(2), 86-109.
- Arthur, B., & Omari, H. (2023). Adaptation of Technology on Products and Services Related in the Banking Industry: Challenges and Solutions. *South Asian Journal of Social Studies and Economics*, 20(4), 78-89.
- Asyraff, M. A., Hanafiah, M. H., Aminuddin, N., & Mahdzar, M. (2023). Adoption of the Stimulus-Organism-Response (SOR) model in hospitality and tourism research: systematic literature review and future research directions.

12. Barker, R. (2020). The use of proactive communication through knowledge management to create awareness and educate clients on e-banking fraud prevention. *South African Journal of Business Management*, 51(1), 1-10.
13. Bekele, B. (2020). The effect of marketing mix elements on customer satisfaction case study for Wegagen Bank (Doctoral dissertation, ST. MARY'S UNIVERSITY).
14. Bougie, R., & Sekaran, U. (2019). *Research methods for business: A skill building approach*. John Wiley & Sons.
15. Calvo-Porrá, C., & Lévy-Mangin, J. P. (2015). Switching behavior and customer satisfaction in mobile services: Analyzing virtual and traditional operators. *Computers in Human Behavior*, 49, 532-540.
16. Central Bank of the UAE (2023). Annual Report. https://www.centralbank.ae/media/4woismcv/cbuae-annual-report_2023_a4_e-2.pdf
17. Dawes, J. (2008). Do data characteristics change according to the number of scale points used? An experiment using 5-point, 7-point and 10-point scales. *International journal of market research*, 50(1), 61-104.
18. Delice, A. (2010). The sampling issues in quantitative research. *Educational Sciences: Theory and Practice*, 10(4), 2001-2018.
19. Deloitte (2011), "The banking industry in the UAE", available at: www.deloitte.com/assets/DcomLebanon/Local%20Assets/Documents/ME%20PoV/ME%20PoV%20issue%205/POV%205%20Clearly%20very%20unclear.pdf (accessed December 25, 2013).
20. Eisingerich, A. B., Auh, S., & Merlo, O. (2014). Acta non verba? The role of customer participation and word of mouth in the relationship between service firms' customer satisfaction and sales performance. *Journal of Service Research*, 17(1), 40-53.
21. Elia, G., Stefanelli, V., & Ferilli, G. B. (2023). Investigating the role of Fintech in the banking industry: what do we know?. *European Journal of Innovation Management*, 26(5), 1365-1393.
22. Elkheloufi, A., Benlahcene, A., Al Ansi, A. M., Queiri, A., & Yean, T. F. (2025). Religiosity and positive emotions as predictors of work engagement among academics in Algeria. *Journal of Applied Research in Higher*; 17 (5): 1987-2000. <https://doi.org/10.1108/JARHE-04-2024-0156>
23. Farwq Hamadamin, Z., & Shankar Singh, U. (2019). Analyzing the main marketing strategies leading to customer satisfaction. *International Journal of Supply Chain Management*, 8(1), 113-123.
24. Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. *Sage Open*, 10(2), 2158244020919517.
25. Gordon, P. A., & Overbey, J. A. (2019). *Advances in the technology of managing people*. Contemporary Issues in Business. Emerald Publishing Limited.112.
26. Harlow, L. L. (2002). Book review of using multivariate statistics by Barbara G. Tabachnick and Linda S. Fidell. *Structural Equation Modeling*, 9(4), 621-636.
27. Hume, M., & Sullivan Mort, G. (2010). The consequence of appraisal emotion, service quality, perceived value and customer satisfaction on repurchase intent in the performing arts. *Journal of services marketing*, 24(2), 170-182.
28. Jarvis, R., & Han, H. (2021). FinTech innovation: Review and future research directions. *International Journal of Banking, Finance and Insurance Technologies*, 1(1), 79-102.
29. Jasin, M., & Firmansyah, A. J. U. S. C. M. (2023). The role of service quality and marketing mix on customer satisfaction and repurchase intention of SMEs products. *Uncertain Supply Chain Management*, 11(1), 383-390.
30. Khashman, R. M. K. (2023). Customer Satisfaction Quality in Banking Sector. *International Journal of Business and Management*, 18(2), 1-15.
31. Khatab, J. J., Esmael, E. S., & Othman, B. (2019). The influence of service quality on customer satisfaction: Evidence from public sector and private sector banks in kurdistan/iraq. *International Journal of Advanced Science and Technology*, 28(20), 865-872.
32. Khoo, K. L. (2022). A study of service quality, corporate image, customer satisfaction, revisit intention and word-of-mouth: evidence from the KTV industry. *PSU Research Review*, 6(2), 105-119.
33. Kim, M. J., Lee, C. K., & Jung, T. (2020). Exploring consumer behavior in virtual reality tourism using an extended stimulus-organism-response model. *Journal of travel research*, 59(1), 69-89.
34. Kitapci, O., Akdogan, C., & Dortyol, İ. T. (2014). The impact of service quality dimensions on patient satisfaction, repurchase intentions and word-of-mouth communication in the public healthcare industry. *Procedia-Social and Behavioral Sciences*, 148, 161-169.
35. Koththagoda, K., & Weerasiri, R. A. S. (2017). Service Marketing Mix and Customer Satisfaction: An Empirical Study on Motor Insurance Industry in Sri Lanka. 8th International Conference on Business & Information ICBI-2017, Faculty of Commerce and Management Studies, University of Kelaniya, Sri Lanka.
36. Krejcie, R. V., & Morgan, D. W. (1970). Sample size determination table. *Educational and psychological Measurement*, 30(3), 607-610.

37. Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
38. Mitchell, W. D. (2020). Proactive predictive analytics within the customer lifecycle to prevent customer churn (Order No. 28264727). Available from Dissertations & Theses @ Northcentral University. (2511368676).
39. Oktavanny, A. Y., & Sulistiadi, W. (2022). The Determinant Factors of Customer Satisfaction: Promotion, Service Quality and Brand Image. *IJEBD (International Journal of Entrepreneurship and Business Development)*, 5(2), 312-322.
40. Osarenkhoe, A., Komunda, M. B., & Byarugaba, J. M. (2017). Service quality as a mediator of customer complaint behaviour and customer loyalty. *International Review of Management and Marketing*, 7(1), 197-208.
41. Praveenraj, D. D. W., Harshini, E., & Pandi, R. A. (2021). A Study on Customer Delight in Banking. *Revista Geintec-gestao Inovacao E tecnologias*, 11(2), 1447-1465.
42. Preacher, K. J., & Hayes, A. F. (2004). SPSS and SAS procedures for estimating indirect effects in simple mediation models. *Behavior research methods, instruments, & computers*, 36, 717-731.
43. Rosima, N. A., & Apat, E. C. (2022). Measuring Customer Experience in Select Rural Banks Through SERVQUAL. *International Journal of Academe and Industry Research*, 3(4), 195-212.
44. Sachdev, S. B., & Verma, H. V. (2004). Relative importance of service quality dimensions: A multisectoral study. *Journal of services research*, 4(1), 93.
45. Sahu, P. K. (2013). *Research Methodology: A Guide for Researchers in Agricultural Science, Social Science and Other Related Fields*. India: Springer. DOI 10.1007/978-81-322-1020-7_4
46. Saleh, H. H. (2015). The impact of banking services is promotional mix in achiving customer satisfaction A sample survey of the views of customers in Some private banks in the city of Diwaniyah. *Muthanna Journal of Administrative and Economic Sciences*, 5(1).
47. Shah, S. A., Bilal, H., & Sanober, I. (2024). Nexus between service quality & customer loyalty: Mediating role of customer satisfaction in banking sector. *Journal of Social Research Development*, 5(1), 37-46.
48. Singh, V., Sharma, M. P., Jayapriya, K., Kumar, B. K., Chander, M. A. R. N., & Kumar, B. R. (2023). Service quality, customer satisfaction and customer loyalty: A comprehensive literature review. *Journal of Survey in Fisheries Sciences*, 10(4S), 3457-3464.
49. Sudari, S., Tarofder, A., Khatibi, A., & Tham, J. (2019). Measuring the critical effect of marketing mix on customer loyalty through customer satisfaction in food and beverage products. *Management Science Letters*, 9(9), 1385-1396.
50. Suyono, S., Lestari, D. A., Rusilawati, E., Kudri, W. M., & Renaldo, N. (2023). Marketing mix on customer satisfaction at the tax consulting office Dr. Sudarno, S. Pd., MM, BKP and colleagues Pekanbaru. *Journal of Applied Business and Technology*, 4(3), 198-213.
51. Tang, M., Hu, Y., Corbet, S., Hou, Y. G., & Oxley, L. (2024). Fintech, bank diversification and liquidity: Evidence from China. *Research in International Business and Finance*, 67, 102082.
52. Themba, O. S., Razak, N., & Sjahrudin, H. (2019). Increasing customers' loyalty. The contribution of marketing strategy, service quality and customer satisfaction. *Archives of Business Research*, 7(2).
53. Vuković, M., Martinov, D., & Mazić, Ž. (2020). Analysis of Supply and Demand for Electronic Banking Services in the South Bačka Region. *Economic Themes*, 58(1), 131- 148.
54. Yum, K. (2024). Enhancing Customer Loyalty in Mobile Entertainment Applications: The Role of Service Quality, Perceived Value, and Customer Satisfaction. *디지털콘텐츠학회논문지 (J. DCS)*, 25(8), 2331-2341.
55. Zhang, L. L., & Kim, H. (2020). The influence of financial service characteristics on use intention through customer satisfaction with mobile fintech. *Journal of System and Management Sciences*, 10(2), 82-94.
56. Zikmund, W., Babin, B., Carr, J., & Griffin, M. (2012). *Business Research Methods: Cengage Learning*: Mason.Cooper, D. R., & Schindler, P. (2014). *Business research methods*. Mcgraw-hill.
57. Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, 10(1), 9.
58. Zygiaris, S., Hameed, Z., Ayidh Alsubaie, M., & Ur Rehman, S. (2022). Service quality and customer satisfaction in the post pandemic world: A study of Saudi auto care industry. *Frontiers in Psychology*, 13, 842141.