



THE IMPACT OF MARKETING FINANCIAL SERVICES ON CUSTOMER SATISFACTION (CASE OF UPTION COMPANY)

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ABSTRACT

DOI No: 10.36713/epra13381

Article DOI: <https://doi.org/10.36713/epra13381>

The global development taking place in various fields, especially the financial and economic ones, so the intense competition contributed to raising the financial services sector and innovating financial methods, methods and systems commensurate with this development. Hence this research came as it aims to study the impact of marketing financial services on the total customer satisfaction of financial institutions. The proposal for the study, using the questionnaire as a tool for the study directed to a sample of postal customers and in Uption Company. It was concluded that there is a significant effect of the elements of the marketing mix on satisfaction. The customer, but to varying degrees, the most important of which are the distribution components (delivery offices, the spread of representative offices of the company, the speed of the systems used, electronic applications for dispatch and delivery ...), the process (especially systems for protecting personal and financial data of customers), and physical evidence (office air conditioning, the ceiling of transmission and delivery, The extent of liquidity...), promotion (advertisement, personal selling, website, availability of service, abundance of cash...), individuals (good reception, speed and efficiency of service performance...) then each service and the price or commission imposed on this service .

KEYWORDS: *Customer Satisfaction, Marketing Mix, Financial Services, Service Quality,*

1. INTRODUCTION

The current global economic system is characterized by an increased interest in the movement of financial flows, when compared to the movement of commodity flows, which is consistent with the marketing and trade of services of all kinds, which is considered one of the largest economic sectors in the world, due to its direct impact on the general revenues of countries, and the facilitation of economic life In its various aspects, as this sector occupies a large part of international trade, for what it provides, whether to individuals, institutions, companies, or countries and governments, and therefore interest in this sector has become necessary, because countries that are good at controlling the production and provision of services are among the strong countries Which can be an exporter of these service products, while we find that

all developing countries are importers of them, which means financial movement of hard currency in the opposite direction of developing countries.

This gap, a group of countries sought to reduce it, through the project of financial inclusion, which It was later adopted by the World Bank Group, which basically aims to make financial services available to all the world population, through the generalization of the use and benefit from the means, mechanisms and products of financial services.

This study, will try to clear the financial services in the world, and then to address the agreement GATS and the study of the global index for the inclusion of financial services, to highlight different images of the most important financial services provided in the

world, and then try to address the financial services in Turkey, both banking and insurance, where we first highlight Turkey's commitments and challenges in front of the liberalization of the banking services sector, and the most important Banking and financial services provided by Turkey, then discussing the insurance financial services, and the strategy set by Turkey to develop this sector, by diversifying the insurance products offered in the market, to rise to the level of what foreign companies offer, especially in front of the confirmation of opening the market to the private and foreign sectors.

1.1 Global financial services

The financial services sector in the world has occupied a great importance among sectors at all, due to the change it brings to the global economy, through the millions of jobs it provides, as well as its contribution to the gross domestic product of countries, as it reached about 78% at the end of 2022.

This is what made the World Trade Organization (OMC) attach utmost importance to this sector, through the General Agreement on Tariffs and Trade, where the services sector was divided into 12 main sectors, including 158 sub-sectors.

The financial services sector is considered one of the most important of these sectors, as it includes banking and insurance services

And other financial services, which is what made the World Trade Organization, seeking to enact many laws and legislations, in order to liberalize this sector, especially since financial services trade in terms of import and export, accounted for 2 at the end of 2022, about 15% of the total exports and imports of the services sector.

This extreme importance that the financial services sector has become, made the World Bank Group seek to Generalizing the availability of financial services to all the world's population, according to the financial inclusion project, and depending on the global index for the inclusion of financial services, which gave mixed results from one continent to another. Therefore, a comprehensive strategy was developed to enhance the comprehensiveness of financial services, despite some obstacles, which made the finest services Finance is limited to developed countries in the three continents, North America, Europe, and Asia.

1.2 Definition of financial services

There are many definitions of the term financial services, and the most two important of these definitions will be addressed.

- First definition considers a service to be: "any activity, benefit or performance of a nature

financial, provided by one party to another party, and governed by legislation, regulations, instructions or policies issued by an entity, or by a public institution that exercises a regulatory or supervisory authority granted to it according to the laws applicable in a particular country. (Suleiman Al-Jayousi, Mohammed Al-Taie).

- Second definition "Financial services are any assistance or advice that facilitates the work of the beneficiary, to achieve his goals, whether that assistance is activities or results of various financial interactions."(Thamer Al-Bakri, Ahmed Al-Rahoumi).

1.3 Types of financial services

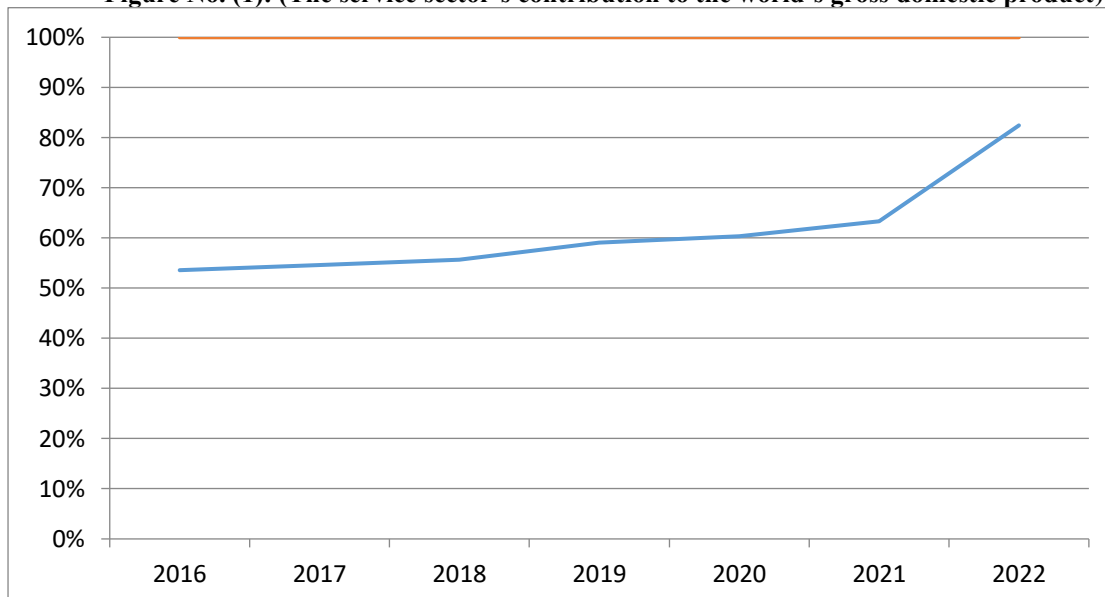
One of the results of the signing of the Bretton Woods Agreement in 1944 was the establishment of three international bodies, each body It is concerned with a range of functions, and the General Agreement on Trade in Services (GATS) is considered one of the most important conclusions reached by the member states of the World Trade Organization because of its important roles in organizing and structuring trade in services, as the agreement included 155 sub-sectors within 12 main sectors, among which we find Services Financial Services are classified into the following:

- ❖ **Insurance and insurance-related services:**
 - Direct insurance, reinsurance and repurchase.
 - Insurance brokerage and agency.
 - Ancillary services such as advisory services, actuarial valuations, and risk assessments.
- ❖ **Banking and other financial services (excluding insurance):**
 - Financial leasing.
 - Payments and money transfer services.
 - Guarantees and obligations.
 - Financial trading in or outside the Stock Exchange, such as money brokerage.
 - Acceptance of deposits and other reimbursable funds from the public.
 - The provision and transmission of financial information, etc...

1.4 The place of financial services in the global economy

By tracking various statistics and data issued by various international bodies, especially the World Trade Organization, the International Monetary Fund and the Organization for Economic Cooperation and Development, and despite some discrepancy in their numbers, they all agree on the important economic position occupied by the services sector among the rest of the other economic sectors.

Figure No. (1): (The service sector’s contribution to the world’s gross domestic product)

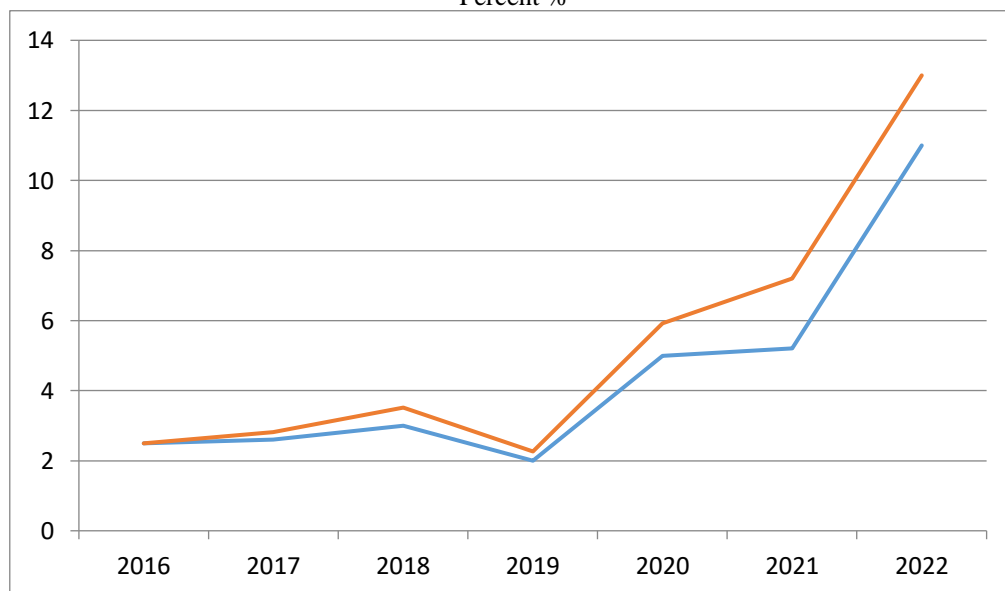


Source: <https://donnees.banquemondiale.org/indicateur>

Noticeable on this curve is the high percentage of the service sector’s contribution to the gross domestic product continuously despite some minor disturbances, this percentage will reach approximately

83% by the end of 2022 Compared to the year 2016, when it reached nearly 53%. Hence the importance of the sector and the interest of the countries of the world in it especially in light of the Corona pandemic.

Figure No. (2): (The ratio of import and export of financial services to the total import and export of services in the world)
Percent %



IMPORT -----
EXPORT -----

Source: <https://donnees.banquemondiale.org/indicateur>

What’s observed on this chart is the nearly constant rise in the proportion of import and export of financial services to the total import and export of services in the world, so that this chance will reach roughly 14 at the end of

2022, after it was about 2.3 in 2016, to reflect, in general, the tendency of countries of the world to pay attention to this sector because of its gains and investment openings.

This research is aimed to study the effect of marketing financial services on customer satisfaction in financial institutions, specifically the Money Transfer Company, and to achieve this goal, we have dealt with in the theoretical framework the most important concepts and theories related to Financial services in general, then the latest and most important financial services used in the world, especially postal financial

services, and how to market these services based on several characteristics and tools, especially the elements of the marketing mix for financial services.

In Turkey, the Turkish Post Corporation has been developing its services and keeping pace with modern methods of providing Postal services, especially financial ones, because they constitute a general demand for the Turkish customer inside and outside Turkey, in addition to foreigners and resident investors, due to the development and complexity of financial life, and therefore the need to find modern formulas and mechanisms characterized by speed and efficiency in providing these services.

This goal is what made the Turkish Post Corporation rely on banking marketing techniques, exactly marketing financial services through partnerships with accredited and reliable companies such as Option Company, which is owned by Aktif Bank, because this strategy gives prior knowledge of customer orientations, then trying to design services that meet the needs of the market and customers, and presenting them according to an approach and style that is set by the elements of the marketing mix for financial services, which are represented by: (Service, price, distribution, promotion, personnel, physical evidence, process), because of the impact of these elements on customer satisfaction. This influencing relationship between the elements of the marketing mix and customer satisfaction is the content of the applied study, which was practically carried out on the Turkish Post Corporation, specifically the partner company in this field, which is the Option International Money Transfer Company.

In order to achieve the objectives of this study, the descriptive approach was relied upon in order to study reality. The phenomenon and its characteristics, then the inductive approach in order to analyze the effectual relationship of the components of service marketing finance on customer satisfaction, using the structural equations modeling method to test the model.

2. LITERATURE REVIEW

The great acceleration witnessed by the world in various fields, especially financial ones, directed especially for developing countries, its cause lies in a strong desire to find real alternatives to reach the goal of generalizing financial services, that is, to communicate the use of financial means of circulation to all adults, and this is through electronic machines and technologies that allow them to send and receive their money from any time and place they want, which is considered as a microcosm For mobile banks to manage their financial lives, especially since the financial services provided in the world differ according to the different level of development in each continent in general, and then in each country in particular, especially the cultural development of

societies, which allows financial institutions to provide a package of services that meet the desires and needs. Customers, and according to the recommendations of the World Bank, the number of 2.3 billion people who have the opportunity to reach the inclusiveness of financial services must be reached.

2.1 Definition of inclusive financial services and its importance

The stylish description of the inclusiveness of fiscal services and its significance is the description that clarifies the inclusiveness of fiscal services in several points:

- Furnishing fiscal services to all parts of society, individualities and institutions, which represent the force side.
- Work to enable everyone to use these services, which represents the demand side.
- Applicable quality and reasonable prices are the most important point needed in the services handed.
- All of the below must be submitted in sanctioned channels of the sanctioned fiscal systems of countries.

What's conspicuous about this description is that it divides society into two orders, a group that offers fiscal services and a group that requests them, without detailing the nature of these services, with his reference to the need to view and use these services, via sanctioned channels of countries' fiscal systems. (Gamal Negm, Report 2017).

2.2 Through the foregoing, it's clear that the conception of comprehensiveness of fiscal services includes the following:

- The force and demand parties to the fiscal service.
- Vacuity and use of all fiscal services for the colorful parts of society, through sanctioned channels.

2.3 The significance of financial services appears in the following images:

1. Enhancing profitable development sweats, especially the social aspect, given the actuality of a positive relationship between fiscal services content rates and situations of profitable growth, especially social justice.
2. Enhancing the stability of the fiscal system, by making backing available to micro, small and medium enterprises, adding dealings within the sanctioned frame, which will expand the deposit portfolio with banks and institutions, financial, and reduces the chance of attention in them, which means an increase in hedging from the pitfalls of oscillations, especially fiscal bones.
3. Enhancing the capability of individualities to integrate and contribute to erecting their societies, by creating job openings, perfecting

income distribution and raising the standard of living.

2.4 Client Satisfaction

Customer satisfaction takes on greater dimensions and beyond being a happy customer; It is widely used in the commercial and business sectors. With Customer satisfaction is a term used in business that describes the quality of product and service that companies provide to meet the needs of their customers.

On the other hand, also a significant performance indicator (KPI) for the company (Jayaraman et al., 2010). It has also been shown that grateful customers from services and products are the main focus of long-term business success (McCull- Kennedy & Schneiderb, 2000).

According to Yeung et. al (2002), corporate revenue is positively linked to a high level of customer satisfaction. The satisfaction of customers plays a crucial role in their decision-making for future purchases; however, this relationship has not yet been fully established, as per Mittal and Kamakura (2001). It is believed that satisfied customers tend to spread the word about their positive experiences with others, which is particularly important in societies like the Middle East, where social interaction and communication with others is highly valued (Jamal and Nasser, 2002). Despite the fact that satisfaction is often defined as the gap between expectations and actual performance, there are distinctions between quality and satisfaction.

According to Parasuraman et al. (1991), satisfaction and service quality are distinct concepts in the literature, with satisfaction being based on the customer's personal experience and quality being more objective. The probabilities associated with goods are described as "will" in satisfaction literature and "must" in service quality literature. Neutral factors were introduced by Cadotte and Turgeon (1988), while Liljander & Strandvik (1993) showed that experience is not always necessary in evaluating service quality and that it can be based on knowledge about the service provider. Satisfaction, however, is internal and is inspired by the customer's personal experience of the service. While there have been many inquiries into the relationship between service quality and satisfaction, it has been found that they are interrelated and mutually dependent on each other (Parasuraman et al., 1988). Furthermore, research by Sureshchandar et al. (2002) indicates that there is a bidirectional relationship between satisfaction and service quality.

2.5 Services Quality

According to Clotey & Collier (2008), service quality is an important aspect of service operation and

sustainability. Prior to the work of Brady et al. (2002), there were major theoretical perspectives on service quality, with Gronroos (1984) and the European Academy of Study being considered a theoretical starting point for conceptual and explanatory modeling of service quality. The European Academy posits that consumers perceive service quality in terms of technical and functional quality. Technical quality is concerned with whether the service meets the customers' expectations, while functional quality is concerned with how customers perceive the service delivery. While both aspects are necessary to influence customer ratings of service quality and loyalty behaviors, the European Academy has received criticism for neglecting the physical environment of the service. The American Academy of Study's recent conceptualization of service quality builds upon the work of Parasuraman et al. (1988), which has been embraced by many scholars studying service quality.

Parasuraman et al (1985, 1988) developed a service quality model as an integrated assessment of the difference between perception and expectation of service provision. Based on this model based on the database collected on 13 groups of consumers, Parasuraman et al (1985) concluded that consumers evaluated the quality of service. Service by comparing the service to be introduced (expected) and the service already entered (perceived) in 10 points. In a later and more elaborate work, Parasuraman et al. (1988) combined the original 10 points into 5 indicating that there is an overlap between these 10 points and thus can be properly placed into 5. This pioneering exploration by Parasuraman et al. (1988) that perceived service quality is based on multidimensional factors applicable to the environment.

The five QoS frontiers that the customer considers to form their judgment on perceived service quality as posited by Parasuraman et al (1988) include the following:

- (1) Confidence and ability to perform the participating service reliably and directly (the extent of the service provider's ability).
- (2) Responsiveness to assist guests and provide quick service (after-sales service, shipping speed).
- (3) Ensuring that the workers are knowledgeable, tactful, and able to deal with and trust.
- (4) Sympathetic attention to individual attention to guests (customer containment).
- (5) The form of the physical facility (decoration), clothing for employees, manpower, and written equipment.

2.6 The relationship between service quality and customer satisfaction:

Attention has been paid to quality and customer satisfaction because they play an essential role in success and survival in light of the intense competitive demand. With regard to the relationship between customer satisfaction and service quality, Oliver

(1993) suggested first that service quality will come first before customer satisfaction in any case, whether this is a process or a sale. With regard to customer satisfaction and service quality, the experimenters were more accurate about the meaning and measures of satisfaction and service quality. Satisfaction and service quality share some influences, but generally satisfaction is a broader concept, while service quality specifically focuses on service boundaries and forms (Wilson et al., 2008).

Zeithaml & Bitner (2003) assert that although price and product quality are important factors that can influence customer satisfaction, the expected quality of service is one of the most significant elements. According to Wilson et al. (2008), service quality represents the customer's expectation of trust, assurance, and responsiveness, whereas satisfaction is a more comprehensive assessment that considers not only service quality but also product price and quality, situational factors, and other unique factors. The relationship between service quality and customer satisfaction has become a crucial area of focus, particularly among bank and financial customers, and officials should consider customers' demographic characteristics to better understand their needs (Sureshchander et al., 2002).

2.7 Responsiveness

Responsiveness is the willingness to provide prompt support and service to the customer (Parasuraman et al., 1999). The response reduces the services on the service in such a way that the sale coupon occurs non-continuously, and simplify the account in a timely manner. Response was considered as an important factor.

Decisions that improve the speed of data processing it is believed that the customer has a positive effect on satisfaction in the banking business (Balunywa, 1995), confirming that when the customer has a request, it must be met in any way, and the offer is easy and available to the customer. Customers generally assume that they pre-respond to their demands non-continuously, because they don't want to stay for long. However, it can if the bank fails to provide the service to the customer at a given time. This failure is reversed by providing prompt services in a professional manner (Adeoye & Lawanson, 2012).

Response relates to performance standards and can be treated as process quality. Looking at the banking sector, this service quality dimension is really important for consumers because they do not want to face problems in their business affairs. They want services that are error-free, performed to standards, quickly and in a timely manner (Culiberg & Rojsek, 2010). The tendency and willingness of banks and service providers to help customers and meet their

demands, respond constantly to their inquiries, and try to solve their problems quickly.

Once the customer has a guarantee about the quality of the product and the response of the institute workers; the customer's chances of getting the service increase (Ree & Van, 2010). Previous data indicate that response has an association but no significant effect on customer satisfaction. We can be more specific where there is responsiveness in providing a quality service, but it is not mandatory. This result indicates that the customer of banks and banks prefers to deal with machines rather than dealing with humans, and this is realistic. The human response can sometimes have an impact on the emotions and feelings in terms of the appearance of the service provider and his facial expressions that give the first impression to the customer, which leads to a decrease in productivity, and this is the difference in the opinions of bank customers regarding transaction machines or individuals (Monosamy et al., 2010). We have our hypothesis:

H01: Response has no significant impact on customer satisfaction.

2.8 Empathy

It is crucial for banks and other financial institutions to prioritize their customers, as doing so can lead to increased satisfaction and loyalty. Empathy plays a key role in this effort, as it involves demonstrating personal interest, understanding, kindness, and passion towards customers to make them feel valued and special. This approach can improve customers' experience in terms of location, communication, and timing.

Research shows that customers' perception of the quality of service (QoS) often depends on the level of empathy demonstrated by the organization. While some studies suggest that empathy and customer satisfaction may not have a direct positive relationship, it is still important for organizations to show empathy and provide individual attention to customers as it is an essential component of service quality (Munusamy et al., 2010). Financial institutions must continue to improve empathy to meet customers' needs and address their objections. However, it is important to note that too much empathy can have a negative impact on customer satisfaction, as some customers may prefer a balanced level of attention from staff. For instance, in Barclay's bank, customers have expressed dissatisfaction with staff's low empathy levels and lack of opportunity to provide feedback in decision-making processes, leading to complaints and frustration among customers (Ruby et al., 2012).

H02: Empathy has no significant influence on client satisfaction.

2.9 Tangibility

Tangibles in the service sector are physical installations that eased the process of service provision. Branch affiliated issues like safety, convenience, access to installation are tangibles.

Tangibles refer to the physical appearance of individuals, equipment and facilities, including staff attire and printed materials (Parasuraman et al., 1998). These elements contribute to shaping the customer's perception of service quality. Customers expect up-to-date equipment, attractive printed materials, a well-organized interior, and appropriately dressed employees (Culiberg & Rojsek, 2010). However, a study by Saghier and Nathan (2013) found that the relationship between tangibles and customer satisfaction was not significant.

The researchers concluded that while tangible elements are not essential for providing good service, they are necessary for delivering high-quality service. This finding contrasts with that of Nabi (2012), who found that customers prefer banks with accessible locations and modern technology, while the presence of well-organized waiting areas is of lesser importance. However, the importance of tangible elements in shaping customer satisfaction was supported by a study conducted by Munusamy et al. (2010).

H03: Tangibility has no significant influence on customer satisfaction.

2.10 Reliability

Reliability refers to the ability of an enterprise to perform their services at the promised time and accurately, including functions such as record-keeping, billing, and providing services promptly. It is a crucial aspect of service in various sectors, including banking. Trustworthiness encompasses several factors, such as maintaining error-free records and resolving problems related to services for guests. Security is an essential component of trustworthiness and ensures freedom from financial and physical risks and uncertainties (Parasuraman et al., 1988).

The security of guests is of great concern in online banking and is a crucial dimension of bank services. Banks implement various measures to ensure the security of guests' data, as financial transactions are vital for online banking services (Ranganathan, 2002). Even though customer satisfaction increases when security is not compromised, security cannot be ignored in online banking, as clients are conservative about the security of their financial transactions (Liao, 2008).

Security significantly affects guest satisfaction with online banking services. Sequestration refers to the adoption of safe practices to protect guests' data, which is a major concern for guests, especially when performing financial transactions. Guests are doubtful

about the misuse of their data on websites, and this affects their trust in bank services during financial transactions (Black, 2001). Sequestration significantly affects guest satisfaction with the fiscal services of banks (Wang, 2003).

H04 Reliability has no significant influence on client satisfaction.

2.11 Assurance

Assurance is a critical dimension of service in the banking industry as it helps to build trust and confidence in customers. Banks must assure their customers that their employees are trustworthy, knowledgeable, and ethical in their dealings with clients. They should also be friendly and responsive to customer complaints and work to resolve any issues promptly (Madu, 2002). Customers can be assured of the services provided by banks by ensuring that everything is transparently disclosed in the periodic reports of banks.

These reports should include information on the bank's background, charges, vision, fee statements, privacy policy, and earnings. By providing this information, banks can build trust with their customers and demonstrate their commitment to ethical and transparent business practices. In conclusion, assurance is an essential dimension of service in the banking industry as it helps to build trust and confidence in customers. By assuring their customers through transparent disclosure of information and ethical business practices, banks can improve customer satisfaction and loyalty (Gounaris et al., 2010).

The study conducted by Haroun (1994) centered on the fact that bank customers reflect their impression and behavior based on the employees' behavior and cooperation, as tact, politeness and professional dealing with customers are among the most important factors for the customer.

Customer satisfaction in banking is influenced by factors such as disclosure, trust, and the behavior of bank employees. Research conducted by Leeds (1992) indicates that the quality of service and specialized behavior of bank employees play a crucial role in increasing customer satisfaction and reducing customer attrition. The knowledge and professionalism of employees are essential in improving service quality and instilling confidence in customers.

Polite and knowledgeable employees who are able to answer customer inquiries effectively are highly valued by clients and contribute to customer satisfaction (Fitzersimmons, 2008). Erol (1989) and Nasser (1999) support the importance of customer satisfaction and prompt, efficient service in banking. The openness of workers, their appearance, advertising performance, and their interactions with

customers are all important factors in quality service (Haron et al., 1994).

In making a decision about banking, customers also consider factors such as the reliability of banks, corporate image, family influence, and the opinions of friends. Staff members should possess qualities such as politeness, competence in banking procedures, and the ability to provide assurance and build trust with customers through their interactions and knowledge ability.

3. DATA AND METHODOLOGY

Money transfer companies inside Turkey played an important and active role in the financial and economic development of the country, as the banking system greatly affects the growth of the various sectors of the economy.

However, there are many complex challenges faced by practitioners in the banking sector industry in the global commercial markets, and therefore it is important to understand everything related to the changing needs of customers by collecting and analyzing information and following up on the latest information technology systems in order to compete with global institutions in a more effective way.

3.1 Research Design

The study utilized an exploratory research design which aimed to accurately describe the variables being studied using statistical analysis, and to draw comprehensive conclusions about the variables examined.

3.2 Target sample size

The target population for the study was one hundred (100) clients of Aktif Bank and Uption Financial Services Company.

3.3 Data Collection Tools

The primary method of data collection for this study was through questionnaires. These questionnaires were distributed randomly to customers who use the money transfer service. Sufficient time was given to each participant to complete the questionnaire, which was structured according to the variables of interest. To achieve variability in the results, a five-point Likert

scale was used, ranging from strongly disagree (1) to strongly agree (5).

3.4 Data processing and analysis

The data gathered from the survey respondents was coded and inputted into the SPSS software for analysis. To determine whether to use a parametric or non-parametric test, a normality test was conducted before proceeding with the analysis. Descriptive statistics were utilized to provide an overview of the demographic data of the respondents, while inference statistics were used to determine the correlation between the quality of financial services and customer satisfaction. Moreover, the regression model was employed to predict customer expectations.

4. RESULTS AND CONCLUSION

A five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5).

- ❖ The Service points are well available and easily accessible.
- ❖ The system used is easy to deal with in terms of sending and receiving.
- ❖ Transfers can be received and sent quickly compared to other systems.
- ❖ The system used works well (few crashes).
- ❖ The system provides a degree of security and protection for personal data that is difficult to penetrate.
- ❖ The financial ceiling granted to the customer for sending and receiving is commensurate with the customer's needs.
- ❖ The percentage of liquidity available at the service points covers the customer's needs in terms of sending and receiving.
- ❖ The personnel working at the service points meet the customer's expectations in terms of good reception.
- ❖ Individuals working at service points meet customer expectations in terms of speed of delivery and efficient service performance.
- ❖ The commission imposed on the service is commensurate with the customer's expectations.
- ❖ The service points are committed to delivering the customer of the same gender of amounts, whether sending or receiving

Mean Values and Standard deviation

	Qual1	Qual2	Qual3	Qual4	Qual5	Qual6	Qual7	Sat1	Sat2	Sat3	Sat4
Mean	3.102	3.108	3.144	3.084	3.695	3.713	3.671	3.754	2.347	2.401	2.491
Std. Deviation	.9917	.9634	.9956	1.0722	1.3295	1.3626	1.3192	1.3730	1.0807	1.1197	1.1815

For the quality dimensions (Qual1 to Qual7), the mean scores range from 3.084 to 3.713. These scores indicate the average ratings or perceptions of different quality aspects, with higher scores reflecting higher

levels of perceived quality. Furthermore, the satisfaction dimensions (Sat1 to Sat4), the scores range from 2.347 to 3.754.

Reliability analysis (Cronbach Alpha)

Variable	Cronbach Alpha
Service Quality	0.802
Satisfaction	0.771

Cronbach's alpha is a measure of internal consistency reliability, which assesses the extent to which the items within a variable or scale are consistently measuring the same construct. It ranges from 0 to 1, where higher values indicate higher internal consistency.

In this case, both variables demonstrate acceptable levels of internal consistency. A Cronbach's alpha of 0.802 for "Service Quality" suggests that the items within the service quality scale are reliably measuring the same construct. Similarly, a Cronbach's alpha of 0.771 for "Satisfaction" indicates that the items within the satisfaction scale also exhibit a good level of internal consistency.

Hypothesis testing

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.685	.277		6.075	.000
Service Quality	.317	.080	.293	3.935	.000

Dependent Variable: Satisfaction

To determine the significance of these coefficient estimates, we examine the t-values and p-values. The t-value of service quality on satisfaction is 3.935, and the P-value is significant (p < .001). This suggests that the service quality score has a significant impact on the satisfaction levels. Therefore, we accept the hypothesis.

CONCLUSION

From the results we can say that customer satisfaction is a very important business requirement. customer value It is considered one of the most important assets of the institution. Whereas, quality of service is also essential in a competitive market. Therefore, the aim of this study was to investigate the extent of customer satisfaction with the quality of service in relation to the dimensions of the quality of service provided.

From the results of the research, the objectives were achieved by identifying the determinants of service quality such as reliability, accessibility, tangible response, and understanding. By analyzing the effect of service quality on customer satisfaction for Uption Company, it was noted that among the five dimensions of service quality, the response has a high average degree effect. The company should focus on the response as it has the lowest average degree.

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