



EXAMINING THE QUALITY OF BANKING SERVICES THROUGH CUSTOMERS' EXPERIENCE OF THE SERVICE: A REVIEW STUDY

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Article history:		Abstract:
Received:	14 th May 2025	The purpose of the current research is to identify the role of previous literature in examining the quality of banking services (QBS) through the customer experience of service, as the (QBS) represents a key pillar in the academic and administrative literature in particular. The importance of banks is increasing by meeting all the requirements and needs of customers, as this represents one of the important elements through which banks seek to improve the quality of their services and meet the desires of customers, thereby achieving an acceptable level of satisfaction and loyalty. Based on this, previous studies have shown that the customer experience is an important element in measuring the (QBS) because it focuses on the impressions and feelings of customers during their service interactions with the bank. From this perspective, the current research has yielded a set of results, the most significant of which is that previous studies concentrated on understanding the feelings and needs of customers in a manner that guides banks towards gaining customer satisfaction and enhancing their loyalty, in order to distinguish the bank's services and thus improve (QBS), which in turn leads to an enhancement of the bank's reputation. This, in turn, contributes to the fulfilment of the needs and desires of customers.
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INTRODUCTION

The (QBS) is one of the important pillars on which the success and survival of business organisations in the modern era is based (Challoumis, Eriotis, 2024), and with the increasing intensity of competition in the banking sector and the spread of technology, it has become necessary for banks to focus on improving their internal operations in order to ensure the provision of the best quality of their services to meet the needs and desires of customers. This, in turn, focuses on the customer's experience of services and the extent of customer satisfaction and loyalty to this service, as well as the services delivered by service breadwinner during service meeting, the mechanism and the way in which customers can gain satisfaction (Rahmayati, 2021).

On the other hand, the (QBS) primarily affects customer loyalty satisfaction. When the customer focuses on designing services, it usually impacts their emotional state, which increases the likelihood of continuing the purchasing process and engaging with the bank again (Teeroovengadum, 2022). This, in turn, leads to an increase in customers' utilisation of the services provided. Negative experiences during the service encounter can also result in customer loss and damage to the bank's reputation, necessitating that banks adopt a prudent understanding of how to assess service quality. Designing these services from a customer perspective is critical (Holthöwer & Van Doorn, 2023).

The quality of banking service focuses on several important requirements in order to ensure a positive customer experience, and these factors may focus on reliability, speed, efficiency, responsiveness and after-sales communication with the customer in order to bridge the gap between the objectives of banks and customer expectations while using the service (Singh et al., 2023). Most previous studies indicate that there is a clear and optimistic relationship among service quality and the customer experience, which makes it necessary for banks to invest their capabilities, skills and behaviours in understanding and improving this experience (Hussein et al., 2023).

It is also not forgotten that modern technology at the present time represents a pivot and a key pillar in improving the customer experience (Abbas et al., 2024), through the use of social media as a palette to promote the tastes and visions of customers towards designing services and products and receiving the service. With the increasing use of banking services and phone applications, it has become necessary for banks to innovate new ways and methods to ensure the customer's experience of the service before owning it. This, in turn, improves the reputation of the banks as the customer will in turn promote the banking services provided (Pourranjbar et al., 2024).



STUDY PROBLEM

The (QBS) is a key element through which customers are attracted to purchase, and as a result, industrial companies gain significant importance due to their fundamental impact on society both economically and socially, as they provide high-quality products, which leads to satisfying the needs and desires of customers. This necessitated the adoption of scientific methods aimed at encouraging customers to enhance performance efficiency and improve quality. The customer experience of the service is one of the most important factors that contribute to helping organisations achieve a high degree of quality and accuracy by utilising tools and techniques to improve processes that rely on the observations and opinions of customers, ensuring the provision of good quality banking services. Hence, the problem of education can be encapsulated in an important question: Is it possible to examine the (QBS) through the customer's experience of service? From this question, several sub-questions arise:

1. What is the knowledge gap in the studies between the customer experience of the service and (QBS)?
2. What is the level of interest of previous studies in examining the relationship between the customer experience of the service and (QBS)?
3. What are the mechanisms and ways to enhance the relationship between the customer's experience of service and (QBS)?

IMPORTANCE OF STUDY

The importance of the study lies in providing a review study between the customer's experience of service and (QBS), and the importance of research can be highlighted in the following:

1. This study helps to identify the gap between the needs of customers and what is actually provided during the service meeting of the bank, and this can be done by building a review of previous literature.
2. This study helps commercial banks to develop policies and strategies to recover the services quality by investing in the customer experience of the service.
3. Stimulate innovation and development of banks by analyzing customer experiences and developing new services based on these experiences.
4. Directing banks to invest in the relationship with customers by understanding the mechanisms of communication with customers and interacting with them, which leads to enhancing and supporting loyalty and reducing customer loss rates.

OBJECTIVES OF STUDY

The researcher aims to accomplish the following goals in this study:

1. Determine the level of knowledge gap in studies between the customer's experience of the service and (QBS).
2. Identify the level of interest of previous studies to study relationship the customer's experience of service and (QBS).
3. Describe the mechanisms and ways to enhance relationship customer's experience of service and (QBS).

LITERATURE REVIEW

Customer banking experience: Marketing researchers became aware that time plays a significant role in determining the customer experience when Hirschman and Holbrook (1982) introduced the idea of the customer experience. They described the customer experience as a subjective state of consciousness with cognitive and behavioral components that evolve over time (Ghita & Ouaffa 2023), and (Zeng et al., 2025) observe that the customer experience reflects the internal personal reactions (perceptions, feelings, and sensations) and behavioral reactions of the customer that are triggered by brand-related stimuli that are incorporated into the brand design. Another definition of service quality is the discrepancy between what customers expect and how they perceive the services they receive (Khaerudin, 2023). The way consumers recall all of their interactions with a brand—whether they involve staff, channels, products, or services—before, during, and after making a purchase—whether intentionally or unintentionally—is known as the customer experience (Davey, 2025).

Service quality: Service quality represents the comparison between the expected quality and the quality that the customer receives or perceives (Fitriani, 2018). (Fiorentino, 2025) stated that sharing the customer experience may have a positive impact on increasing profits when the customer acts as an advocate for the company, so organizations that focus on the customer experience reduce churn and increase revenue, leading to better business results. (Al-Ghifari & Fachira, 2021) see that service quality represents the results of comparing customer expectations and their perception of service performance. argued that (Novitasari, 2022) The customer's assessment of how well a service meets or surpasses his expectations is known as service quality. According to (Fitriani et al., 2023), service quality is the anticipated standard of excellence and the ability to regulate this standard to satisfy client needs. defined (Chandra et al., 2023) service quality as a form of attitude that represents a comprehensive, long-term evaluation of

the service provided. (Kuzu, 2024) believes that service quality represents the quality that customers perceive, and appears through comparing the service they receive with their expectations. Table (1) shows a group of previous studies.

Table (1) Previous studies related to customer experience of service and (QBS)

study	Objective of study	Type of study	Study sample	Study results
Urban,2010	Identify customer experiences as a factor affecting perceived service quality	Analytical study	Auto repair and inspection services customers	The (QBS)and the customer's service experience are positively correlated.
Sorooshian et al.,2013	Statement of the role of customer experience on service quality in the electronic environment	Exploratory study	Random sample of 150 respondents in Tehran	The (QBS)is positively correlated with the customer's service experience.
Gupta,2016	Redefining the service quality measure using the customer experience quality measure	Critical review	Critical review	There is no more widely accepted measure of customer experience quality than the widely used measure of service quality
Kang& Lee,2018	Recognize the effect A sense of control and social presence over customer experience and electronic service quality.	Experimental study	Customers of electronic platforms	Stronger intentions to return to the e-service platform, more positive assessments of the e-service's quality, and increased user enjoyment and excitement are all results of websites that give users a stronger sense of control and social presence.
Bueno et al.,2019	Measuring the customer's service experience	Review study	33studies	There is no more widely accepted measure of customer experience quality than the widely used measure of service quality
Meng& Sidin,2020	Assessing how customer experience is affected by expectations and service quality in the marketing 3.0 model	Exploratory study	Travelers on low-cost airlines in Malaysia	All aspects of the customer experience are greatly enhanced by customer expectations and service quality.
Sukendia& Harianto,2021	Determine how customer engagement, customer experience, and customer loyalty are affected by the quality of electronic services in B2C e-commerce.	Applied study	Customer responses on a B2C e-commerce website	Along with loyalty in B2C e-commerce, customer experiences are impacted by the caliber of e-service and customer interaction.
Tjahjaningsih et al.,2021	Determine the impact of customer experience and service quality on	Applied study	PT Indonesia Comnets Plus SPBU Semarang	Quality of service and customer experience successfully raise customer satisfaction to foster

	satisfaction in increasing loyalty		Customers	customer loyalty.
Gaberamos& Pasaribu,2022	Utilizing customer perceived value as a mediating variable, assess how information quality, customer experience, price, and service quality affect purchase intention.	Applied study	GoFood Apps to Millennials	The perceived value of the customer is positively impacted by the quality of the information, positively by the customer experience, positively by the price, and positively by the quality of the service.
Risma et al.,2024	Recognizing the role of customer experience and electronic service quality through online repurchase intention to achieve customer satisfaction	Analytical study	Customers who subscribe to Netflix	The (QBS)and the customer's service experience are positively correlated.

DISCUSSION OF RESULTS

The study of examining (QBS) through the customer experience of the service is an important axis in the development of banks for effective strategies to improve the quality of their services and gain customer satisfaction and loyalty. Through previous studies that have been addressed, the results showed that institutions, whether profit or service, seek to understand customer visions in order to ensure enhancing their competitiveness and achieving survival and sustainable success in the target markets. As a result, the current research came out with several important results:

1. The previous studies focused on understanding the customer's feelings and needs in a way that directs banks to improvement customer satisfaction and improve their loyalty in order to distinguish the bank's services and thus improve (QBS), which in turn leads to improving the bank's reputation, which in turn contributes to achieving the needs and desires of customers.
2. The results of previous studies showed that technological changes have a important impact on (QBS), and this can contribute to providing mechanisms and ways for banks to invest in technology in order to improve their experience with customers.
3. The results of previous studies showed that providing added value can be achieved through enriching the knowledge of service providers about banking services before engaging with the customer, and that understanding the vision, needs and desires of the customer is a market that contributes to achieving a positive experience and attaining high financial returns.
4. The results of previous studies showed that decision-making is not random, but based on analysing the needs and desires of customers using market research and then determining the appropriate indicators to assess the quality of services preferred by customers.
5. Previous studies focused on the necessity of strengthening the relationship with customers by understanding the customer experience and enhancing effective communication with customers as an after-sales service, which in turn leads to winning the customer through their affinity for the bank's brand.

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