



THE EFFECT OF DELIGHTS ON CUSTOMER SATISFACTION, (AN APPLIED STUDY IN A SAMPLE OF PRIVATE BANKS)

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Article history:	Abstract:
Received: 20th June 2025 Accepted: 15th July 2025	<p>The research aims to study the effect of delights on customer satisfaction through an applied study conducted on a sample of private banks. The study dealt with the dimensions of delights (surprise - bringing joy to the customer - efficiency of employees) and the dimensions of customer satisfaction (reliability - responsiveness - interest rate - and empathy). collected through an electronic questionnaire that was prepared and distributed electronically through (Google form) to the bank employees of the study sample. The answers included (62) answers. The study adopted a set of statistical methods and programs including (Amos.v.25 - Spss.v.25). The study reached a set of conclusions, the most important of which is that there is a strong and statistically significant correlation between delights and customer satisfaction, as the value of the Pearson correlation coefficient reached (0.592) at a significance level ($p \leq 0.01$) Which indicates that the high level of pleasures provided by the organization, in turn, reflects positively on customer satisfaction. This means that improving the customer experience directly contributes to enhancing customer satisfaction. recommendations, the most important of which is to work continuously to increase the efficiency of employees and how they deal with customers by hearing customer opinions, accepting complaints, trying to solve their problems, and dealing with them kindly, which increases customer satisfaction and loyalty toward the bank.</p>

Keywords: delights, Responsiveness, customer Satisfaction, Employee Competence, Reliability.

INTRODUCTION

In light of the ongoing challenges, developments, and changes in the foundations of success, it has become imperative for organizations to improve and develop their operations to meet general standards, one of which is customer satisfaction and expectations, which is one of the foundations of organizational success. Therefore, success can only be achieved by meeting customer requirements (Tijjag et al., 2021: 56). Customer satisfaction is one of the most important factors in organizational success, especially in the banking sector, which is witnessing significant increased competition with a variety of services that must meet evolving customer expectations. In light of this competition, it is no longer sufficient to provide traditional banking services. Rather, it has become necessary to focus on what are known as "delights," as they create a positive emotional impact and enhance the bank's image among customers.

The importance of commitment to customer satisfaction and strengthening the emotional bond between the customer and the bank is highlighted in order to enhance customer loyalty to the bank (Petzer & Lombard, 2021: 284).

First: Research Methodology

1- Research Problem

Delights are one of the primary activities practiced by a small number of organizations to achieve the highest degree of customer satisfaction through delighting them. When customers (customers) feel happy, they are more likely to make additional purchases and upgrade to higher-priced products and services. Furthermore, they become loyal brand advocates. All of this leads to increased profits for the organization and a sustainable competitive advantage that distinguishes it from other organizations in the industry. Business organizations today face significant challenges in

achieving customer delight, as it is one of the most important aspects that contribute to satisfaction and contributes to the success, growth, and survival of organizations. This is particularly true in the banking sector, which is a service sector that primarily focuses on the customer. Therefore, it constantly looks for ways and methods to help achieve customer satisfaction. Through field visits conducted by researchers to a sample of private banks, it was found that there is a lack of interest in this type of activity, which has a negative impact on their performance. Accordingly, the workers in the research sample expressed the need to conduct such research to identify the extent of the impact of this activity on their performance. Accordingly, the research problem is summarized in the following main question: What is the extent of the impact of delights in achieving customer satisfaction in the banking sector?

2- Research Objectives

1. Establish an emotional bond to strengthen the relationship between customers and the bank.
2. Stand out from competitors in the industry.
3. Build trust and credibility between the target audience and bank management.
4. Identify the vital role of customer satisfaction.
5. Test the dimensions that increase customer satisfaction and make them happy.

3- The Importance of the Research

- 1- To reveal the importance of delights in achieving customer satisfaction.
- 2- To identify the role of delights and their impact on achieving customer satisfaction.
- 3- To analyze and describe the study variables using statistical methods and scientific measures.

4- The hypothetical research plan

Figure (1) The hypothetical research plan depicting the relationship between the research variables of delights and customer satisfaction.

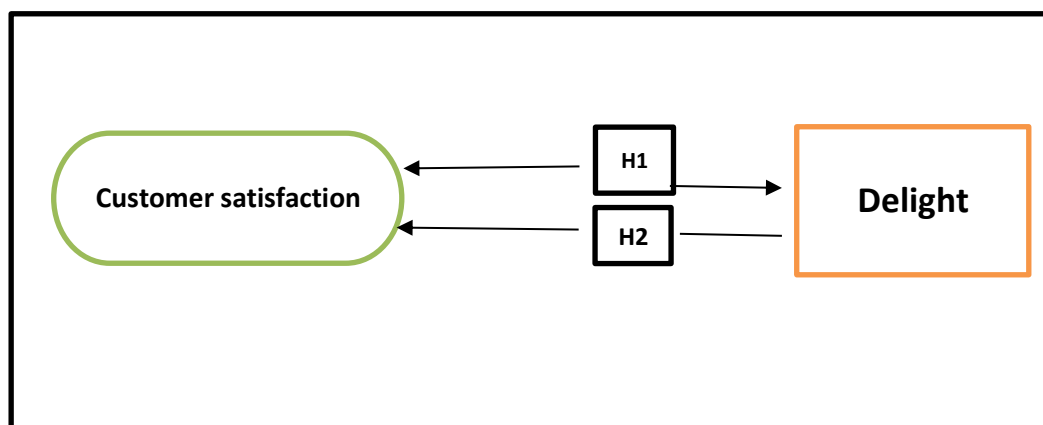


Figure 1: Hypothetical research plan

5- RESEARCH HYPOTHESES:

In light of the research problem and objectives, there are two main hypotheses, from which the following sub-hypotheses are derived:

Main Hypothesis 1: There is no statistically significant correlation between delight and customer satisfaction at a significance level of ($p \leq 0.01$).

Sub-Hypothesis 1: There is no statistically significant correlation between emotion and customer satisfaction at a significance level of ($p \leq 0.01$).

Sub-Hypothesis 2: There is no statistically significant correlation between bringing joy to customers and customer satisfaction at a significance level of ($p \leq 0.01$).

Sub-Hypothesis 3: There is no statistically significant correlation between employee efficiency and customer satisfaction at a significance level of ($p \leq 0.01$).

Main Hypothesis 2: There is no statistically significant correlation between delight and customer satisfaction at a significance level of ($p \leq 0.01$).

Sub-Hypothesis 1: There is no statistically significant correlation between emotion and customer satisfaction at a significance level of ($p \leq 0.01$).

Sub-hypothesis 2: There is no statistically significant relationship between customer delight and customer satisfaction at a significance level ($p \leq 0.01$).



Sub-hypothesis 3: There is no statistically significant relationship between employee efficiency and customer satisfaction at a significance level ($p \leq 0.01$).

6- Study community and sample

The study community consists of a number of Iraqi private banks in Basra Governorate, namely (the National Bank of Iraq, the National Development Bank, and the Al-Tayf National Bank). The study sample consists of employees working in these banks to study the variables and their dimensions, amounting to (62) samples.

Second: The theoretical aspect

1-Delight

Delight is essential for ensuring future customer loyalty in the context of banking services. Delight stems from feelings of happiness and elation that exceed customer satisfaction levels and enhance their intention to become loyal to the bank. It increases customers' willingness to deal with the provider. Delight enhances customers' perceptions of the value of their experiences with their banks. Finally, it enhances customers' willingness to refer the bank to others, including family members and peers. As a result, delight is a motivator for loyalty and referral intention, which is influenced by feelings of surprise in the service delivery process (Svotwa et al., 2023: 306-307). Consumer delight is typically described in the marketing literature as an extremely positive emotional state that people experience in response to their expectations being exceeded to an unexpected and surprising degree (Parasuraman et al., 2021: 5). Customer happiness is the best measure of customer relationship management. Customer delight has been defined as a combination of joy and surprise, using an affect-based approach. It is also an emotional response resulting from surprising and positive levels of performance. This means that the emotional state of delight is a combination of happiness and surprise (Lee & Park, 2019: 176).

For the purpose of this study, customer delight can be described as providing enjoyable experiences that exceed customer satisfaction expectations and provide enhanced value to the customer. Based on previous literature, customer delight will be measured through (surprise, delight, and employee competence) (Petzer & Roberts-Lombard, 2021: 287).

- **Surprise:** Numerous studies have documented the significant influence of emotions on customer judgments and behaviors. In particular, emotional responses are inevitably elicited during service experiences (Zhao et al., 2018: 11). Surprise is a short-term emotion that leads to a specific pattern of reactions, including behavioral and physiological changes, as well as the subjective experience of the person surprised (Vanhamme j. et al., 2021:6).
- **Delivering customer delight:** This is a broad term that goes beyond satisfaction and leaves an impact on customers. The key here for banks is striving to provide the right customer experience at the right time, in order to encourage a return. Satisfying the customer to the point of surprising them with the service creates a "delighted" customer (Chopra, 2017:6592).
- **Employee Competence:** Competence lies in their ability to perform the tasks assigned to them. Competence represents the level of achievement of various objectives within limited available resources, i.e., it can be achieved under conditions that maximize work results with respect to the resources used. It is important to note that employees within an organization must be aware of what they need to do to successfully carry out their duties. Therefore, the organization needs to define and clarify the performance expectations of its employees so that achievement can be accurately evaluated on a regular basis (Sarah & Peniel, 2018: 461).

It is also crucial for organizations to create an environment that allows employees to fully utilize their unique abilities and encourages and supports them, as individuals need to feel actively guided by managers in performing their activities, and this will, in turn, impact customer satisfaction (Vele, 2017: 415).

2- Customer Satisfaction

Satisfaction is an important factor, expressing the customer's feelings about what is provided and what is expected (Bahri & Herawan, 2020: 401). Customer satisfaction is one of the ultimate goals of service organizations, due to the long-term benefits of customer satisfaction, such as positive word-of-mouth feedback, customer loyalty, and sustainable profitability (El-Adly, 2019: 323).

Since customer satisfaction is the most important measure of the success of a product or service, customer satisfaction and evaluation can be used to determine the level of customer satisfaction with the product or service. Customers will feel satisfied when they receive a product or service and feel that it meets their expectations (Khairawati, 2020: 17). Customer satisfaction is the condition that their needs, desires, and expectations are met, as customer satisfaction is what motivates consumers to use a product consistently, become loyal, and tell others about it (Ginting et al., 2023: 330). (NOBAR & ROSTAMZADEH, 2018: 419) indicated that customer satisfaction is a business philosophy that demonstrates responsibility and the ability to meet customer needs, manage and anticipate their expectations, and the importance of creating value for them. In other words, customer satisfaction represents an individual's perception of either dissatisfaction or delights by comparing the perceived performance of a product with one's expectations.



According to (Afthanorhan et al., 2019: 15), customer satisfaction is defined as the level of state an individual feels as a result of comparing the perceived performance of a product or service. As (Lim & Song, 2021: 2429) indicated, satisfaction with services is the result of a perceived value or quality, as customers evaluate them based on their service skills and expectations.

Organizations have traditionally measured customer satisfaction because it helps them determine whether their products/services meet customer expectations, or whether customers are experiencing a better experience than they expected. Meanwhile, measuring customer satisfaction helps organizations determine whether they are performing well and adjust their performance accordingly, which translates to meeting customer expectations. This can help organizations determine where they want to position themselves in terms of their strategies and policies and then monitor their performance accordingly. Otherwise, they may end up losing customers to competitors in the market (Alzoubia et al., 2020: 580).

Given the importance of customer satisfaction, a number of metrics or determinants have been adopted to enhance and contribute to increasing customer satisfaction and meeting customer expectations. The current study is based on four main determinants of customer satisfaction: reliability, responsiveness, interest rate, and flexibility. These determinants are as follows:

- **Reliability:** The ability to perform the right service on time the first time, and the employee's ability to deliver on promises correctly (Tien et al., 2021: 47).
- **Responsiveness:** This dimension refers to a company's willingness to assist its customers by providing good and prompt service (Alhkami & Alarussi, 2016: 119). This includes specifically informing customers when things will be completed, giving them full attention, promoting services, and responding to their requests (Pakurár et al., 2019: 5).
- **Interest rate:** Issues related to the interest customers are required to spend. In any business, not just in banking, the percentage customers are willing to pay is always a matter of concern to both customers and companies.
- **Empathy:** This dimension represents customers' need to feel that they are a priority for the organization providing the service. Empathy means personal attention and service to customers. The essence of empathy is conveying the feeling that the customer is unique and special (Pakurár et al, 2019: 24).

3- The Importance of Delights in Achieving Customer Satisfaction

Customer delight is their reaction when they receive a service or product that exceeds expectations. Therefore, an organization must understand customers' needs, anticipate their needs, and deliver more than customers expect. It is essential to make every moment of this relationship enjoyable, or a pleasant experience (Desiyanti et al., 2018: 20661). Delights have an impact on customer satisfaction, as they refer to already satisfied customers who experience additional benefits such as positive emotions, personal interactions with market players, problem-solving when faced with challenges, and sensory experiences that affect the customer experience and time. Delights are of great importance in achieving customer satisfaction, and the most important benefit of delights is that they prevent customers from switching to competitors and also increase customer repurchase intentions.

Third: The practical aspect:

Introduction:

The current study includes two main variables. Each of these variables includes sub-dimensions. The nature of the relationship and the extent of these variables' affiliation are verified through a special scale containing items through which the hypothesis of influence and correlation is tested. This is based on a set of sequential steps, as follows:

1- Coding the scale items:

Before undertaking any step, it is important to simplify and avoid complexity, so that they are clear and understandable. On this basis, Table (1) shows the coding of the scale items for ease of use:

Table (1) Coding of dimensions and items of the study scale

variable	Dimension	Paragraph	code
(DELL)	SURR	The bank provides services that exceed customer expectations.	SUR1
		The bank offers discounts on the purchase of other services.	SUR2
		The bank offers systems and service programs that surprise customers.	SUR3
	(BJCC)	The bank offers greeting cards and gifts on special occasions.	BJC1
		Customers receive a prompt response to any complaint submitted to the bank.	BJC2
		The bank organizes waiting areas and pays special attention to customer-oriented behavior.	BJC3
	(SESS)	Employees are highly efficient in responding to customer requests.	SEE1

(CUS)	(RELL)	Employees conduct electronic interviews with customers.	SEE2
		Employees regularly update customer electronic systems.	SEE3
		If any problems arise, the bank resolves them immediately.	REL1
		The bank fulfills its promises to customers.	REL2
	(RESS)	Customers feel safe when dealing with the bank.	REL3
		The bank's employees provide advisory services.	RES1
		Employees are fully dedicated to meeting customer needs.	RES2
		The bank's employees dedicate hours to listening to and understanding customer needs.	RES3
	(INRR)	The bank offers customers an appropriate interest rate.	INR1
		The bank consults with customers when interest rates change.	INR2
		The bank is keen to ensure that the interest rate is consistent with the loans taken out by the customer.	INR3
	(FELL)	The bank is able to meet changes in customer requirements.	FEL1
		The bank listens to the customer's voice on a regular basis.	FEL2
		The bank has a high capacity to introduce and accept various changes.	FEL3

Source: Prepared by researchers

2- Describing the research community and sample:

It is important to know the most prominent characteristics and features of the research sample as a necessary step before beginning to test any of the research hypotheses, in order to determine the most prominent characteristics and determinants of the research sample, as shown in Table (2).

Table (2) Characteristics and personal information of the study sample

Demographic variables	Classification	Frequency	Percentage
Gender	Male	46	46%
	Female	54	54%
Total		100	%100
Age	25- Less	0	0%
	45-26	84	84%
	46-More	16	16%
Total		100	%100
Number of years of experience	5 - Less	21	21%
	10 - 6	43	43%
	20 - 11	26	26%
Total		10	10%
Academic qualifications	High School	100	%100
	University	0	%0
	Other	100	%100
Total		0	%0

Source: Prepared by researchers

From the table above, the data were described using four main demographic variables, which are (years of experience, academic qualifications, age, and gender). The results indicated that the largest percentage of the research sample were females, where the percentage was estimated at (54%), compared to males, where the percentage was (46%). In contrast, the results for the years of experience variable indicated that (43%) of the sample had experience ranging

between (6-10), while the percentage of those with experience between (11-20) was (26%) of the main sample. Finally, the lowest percentage was in the category (5 and below - 21 and above) with a percentage estimated at (21%, 10%), respectively. As for the age variable, the highest percentage was those whose ages ranged between 84%, while the lowest percentage was those whose ages ranged between 46 and above with a percentage of (16%) of the main sample. Finally, the sample had academic qualifications with a percentage of (100%).

3- Normal distribution of data:

For the normal probability distribution, the Gaussian function was used to represent the extent of density and centering of data around the average value (around its arithmetic mean). This test was adopted to verify the distribution of data, given the reliability and clarity of this method in verifying the extent of the spread of the research sample's answers around a specific arithmetic mean. The results were as shown in Figure (2) below, indicating that the data is normally distributed, as follows:

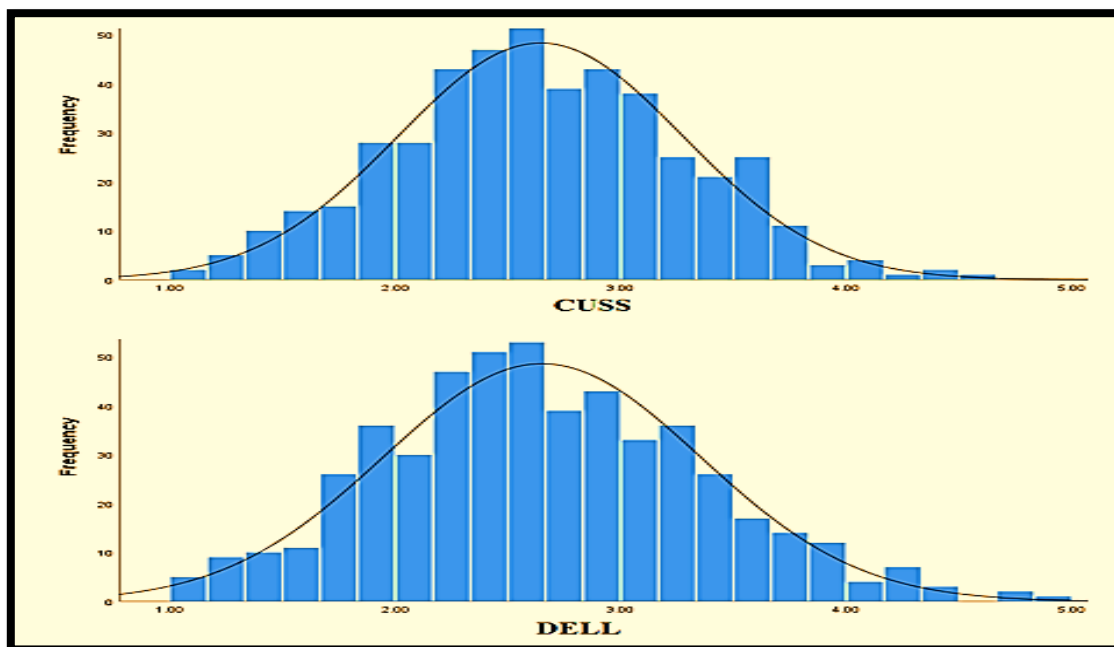


Figure (2) Gauss normal distribution of the delights and satisfaction variables

4- Descriptive analysis of scale items:

Before testing any hypothesis of correlation or influence, it is important to identify the specifications and characteristics of the data in terms of the extent of its centering around a specific point or the extent of data dispersion. On this basis, the central tendency of the data was verified using the arithmetic mean, while the standard deviation and variance were used to verify the extent of data dispersion from its center. The results were as shown in Table (3).

Table (3) Description of the scale paragraphs

No.	Paragraph	Variance	Std. Deviation	Mean
1	The bank provides services that exceed customer expectations.	0.672	0.820	2.332
2	The bank offers discounts on the purchase of other services.	0.704	0.839	2.182
3	The bank offers systems and service programs that surprise customers.	0.769	0.877	2.517
4	The bank offers greeting cards and gifts on special occasions.	0.231	0.481	2.541
5	Customers receive a prompt response to any complaint submitted to the bank.	0.745	0.863	2.117

6	The bank organizes waiting areas and pays special attention to customer-oriented behavior.	0.119	0.345	2.351
7	Employees are highly efficient in responding to customer requests.	0.003	0.053	2.226
8	Employees conduct electronic interviews with customers.	0.119	0.345	2.244
9	Employees regularly update customer electronic systems.	0.007	0.086	2.319
10	If any problems arise, the bank resolves them immediately.	0.033	0.181	2.01
11	The bank fulfills its promises to customers.	0.113	0.336	2.237
12	Customers feel safe when dealing with the bank.	0.055	0.235	2.602
13	The bank's employees provide advisory services.	0.020	0.142	2.182
14	Employees are fully dedicated to meeting customer needs.	0.699	0.836	2.229
15	The bank's employees dedicate hours to listening to and understanding customer needs.	0.006	0.080	2.326
16	The bank offers customers an appropriate interest rate.	0.002	0.043	2.099
17	The bank consults with customers when interest rates change.	0.001	0.029	2.019
18	The bank is keen to ensure that the interest rate is consistent with the loans taken out by the customer.	0.139	0.373	2.619
19	The bank is able to meet changes in customer requirements.	1.047	1.023	2.411
20	The bank listens to the customer's voice on a regular basis.	0.196	0.443	2.729
21	The bank has a high capacity to introduce and accept various changes.	0.389	0.624	2.247

Source: Prepared by the researchers based on the statistical outputs of SPSS v.25.

From the table above, the results indicated a decrease in the value of the arithmetic means, which indicates the existence of a problem in using the independent variable (delights) to influence the dependent variable (customer satisfaction). As for the independent variable, the lowest value of the arithmetic mean was for the second paragraph of the sub-dimension (bringing joy to the customer) with an arithmetic mean value of (2.117) and a dispersion value of (0.863) for the standard deviation, while the variance estimates were (0.745). The highest value of the arithmetic mean was in the first paragraph of the same sub-dimension above, with a standard deviation of (0.481) and a variance of (0.231), which indicates a low degree of dispersion in the data. As for the dependent variable, the highest value was in the second paragraph of the sub-dimension (flexibility), with a central tendency of (2.729), a standard deviation of (0.443), and a variance value of (0.196), while the lowest value of central tendency was in the sub-variable (Reliability) with a value of (2.01) and a standard deviation of (0.181) and a variance of (0.033), which indicates a significant decrease in the values of the arithmetic mean and the standard deviation.

5-Content Validity:

It is necessary to verify the extent to which the items correspond to the sub- and main dimensions, which is an important step before verifying any hypothesis. On this basis, a confirmatory factor analysis was conducted using structural equation modeling for both the independent variable (delights) and the dependent variable (customer satisfaction). The results were as follows:

A. Confirmatory factor analysis of the delight variable:

A confirmatory factor analysis was conducted for the delight variable using (9 items) distributed across three sub-dimensions: (surprise, delighting the customer, and employee competence). The analysis outcomes were as shown in Figure (3) below:

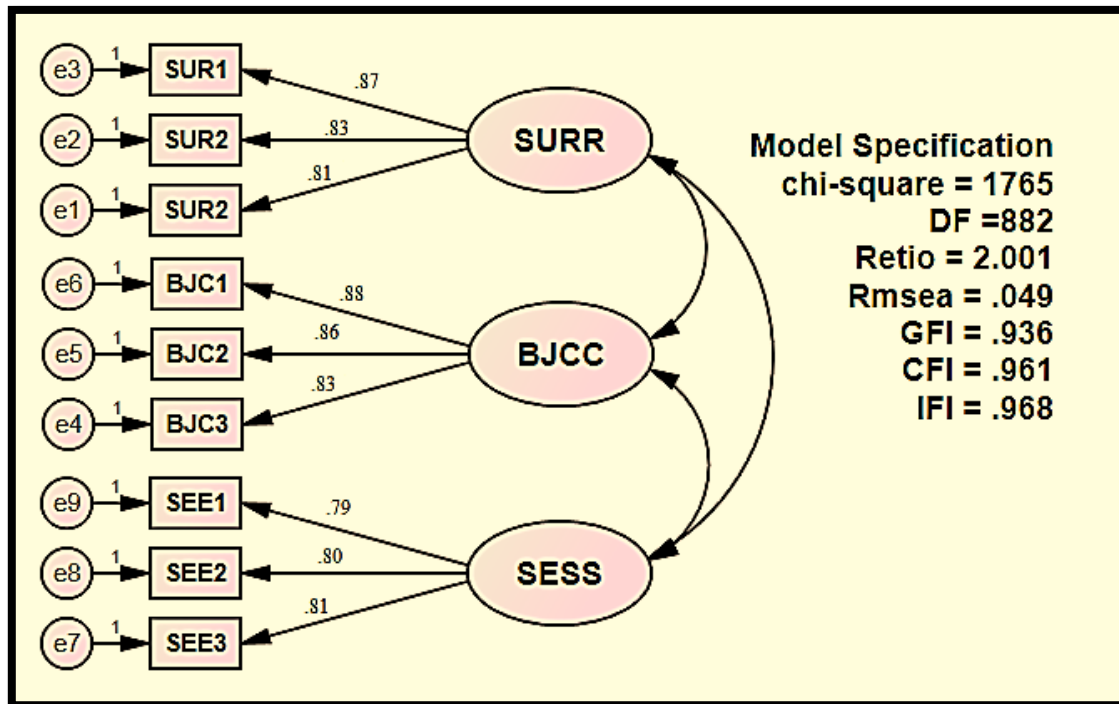


Figure (3) Confirmatory factor analysis of the delights variable

As shown in the figure above, the results of the confirmatory factor analysis of the independent variable (delights) consisting of (9 items) and three sub-dimensions (bringing joy to the customer, surprise, customer efficiency), where all the quality of fit criteria were within the limits of acceptability (see Appendix 1) at a significance level of (0.001), and as shown in the figure above, the quality of fit results were (Rmsea = 0.049; Retio = 2.001; GFI = 0.936; CFI = 0.961; IFI = 0.968), and the table () shown below shows the saturation values Standardized Regression Weights (S.R.W) for each item of the scale were very high and within the limits of acceptability when the C.R value is greater than (1.96) at a significance level (p-value ≤ 0.01) ((Hair et al., 2010: 314, as in Table (4) below:

Table (4) Saturation values of the items of the delight variable scale

	S.R.W	S.E	C.R	P
SUR1	0.871	0.052	16.750	***
SUR2	0.832	0.058	14.345	***
SUR3	0.813	0.066	12.318	***
BJC1	0.884	0.046	19.217	***
BJC2	0.865	0.066	13.106	***
BJC3	0.833	0.039	21.359	***
SEE1	0.794	0.044	18.045	***
SEE2	0.801	0.053	15.113	***
SEE3	0.814	0.061	13.344	***

Source: Amos v. 25 output

B. Confirmatory factor analysis of the customer satisfaction variable:

Confirmatory factor analysis of the customer satisfaction variable was conducted using (12 items) distributed across four sub-dimensions: (reliability, flexibility, responsiveness, interest rate). The analysis outputs were as shown in Figure (4) below:

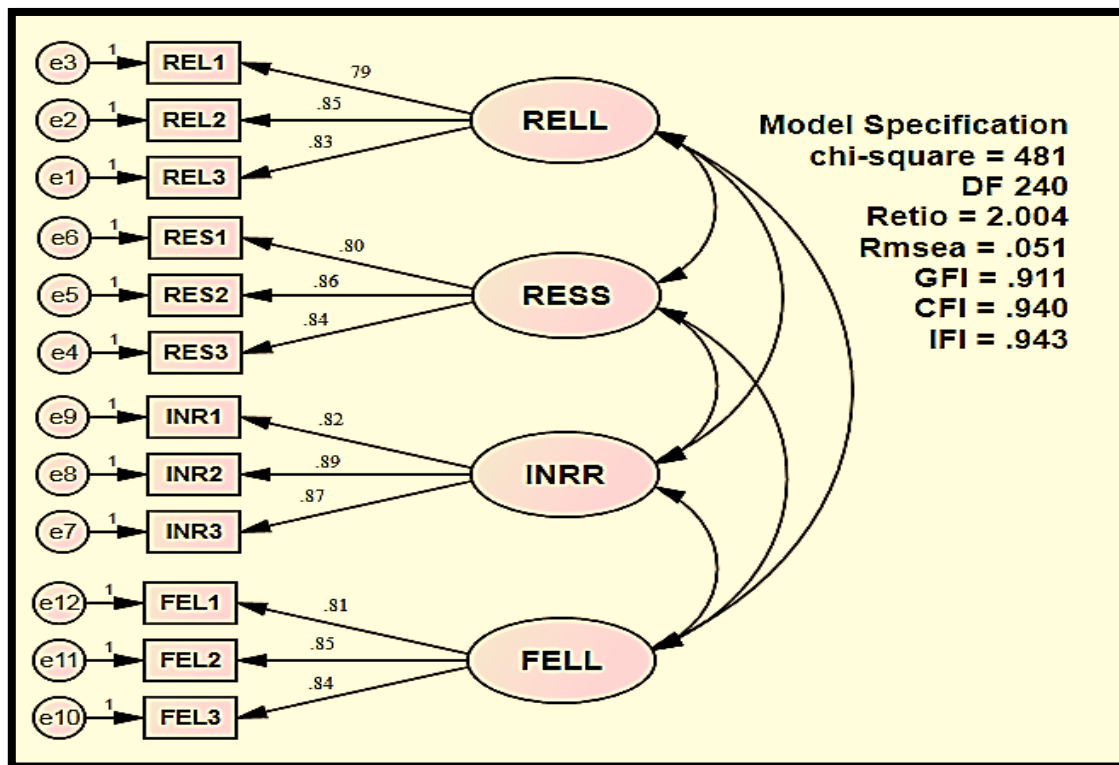


Figure (4) Confirmatory factor analysis of customer satisfaction variable

As shown in the figure above, the results of the confirmatory factor analysis of the independent variable (customer satisfaction) consisting of (12 items) and four sub-dimensions (reliability, flexibility, responsiveness, interest rate), where all the quality of fit criteria were within the limits of acceptability (see Appendix 1) at a significance level of (0.001), and as shown in the figure above, the quality of fit results were (Rmsea = 0.051; Retio = 2.004; GFI = 0.911; CFI = 0.940; IFI = 0.943), and the table (15) shown below shows the saturation values Standardized Regression Weights (S.R.W) for each item of the scale were very high and within the limits of acceptability when the C.R value is greater than (1.96) at a significance level ($p\text{-value} \leq 0.01$) ((Hair et al., 2010: 314, as shown in Table (5)).

Table (5) Saturation values of the customer satisfaction variable scale items

	S.R.W	S.E	C.R	P
REL1	0.795	0.032	24.844	***
REL2	0.853	0.054	15.796	***
REL3	0.833	0.052	16.019	***
RES1	0.804	0.051	15.765	***
RES2	0.867	0.059	14.695	***
RES3	0.841	0.029	29.000	***
INR1	0.829	0.037	22.405	***
INR2	0.891	0.053	16.811	***
INR3	0.872	0.044	19.818	***

Source: Amos v. 25 output

Testing Research Hypotheses

The correlation hypothesis between the delight variable and the customer satisfaction variable:

The main correlation hypothesis states that "there is no statistically significant correlation between delight and customer satisfaction." This hypothesis is divided into three sub-hypotheses:

Sub-hypothesis 1: There is no statistically significant correlation between surprise and customer satisfaction.

Sub-hypothesis 2: There is no statistically significant correlation between bringing joy to customers and customer satisfaction.

Sub-hypothesis 3: There is no statistically significant correlation between employee efficiency and customer satisfaction. To test the correlation hypotheses, Person's t-test was used, assuming the data were normally distributed. The results are as shown in Table (6) below.

CUS	DELL	FELL	INRR	RESS	RELL	SESS	BJCC	SURR	Std. D	Mean	
								1	0.845	2.343	SURR
							1	.589**	0.563	2.336	BJCC
						1	.533**	.649**	0.161	2.263	SESS
					1	.571**	.621**	.545**	0.250	2.283	RELL
				1	.631**	.621**	.574**	.611**	0.352	2.245	RESS
			1	.568**	.574**	.569**	.628**	.582**	0.148	2.245	INRR
		1	.624*	.613**	.617**	.710**	.581**	.599**	0.312	2.462	FELL
	1	.578**	.622*	.591**	.622**	.633**	.621**	.668**	0.523	2.231	DELL
1	.592*	.681**	.673*	.654**	.641**	.586**	.592**	.621**	0.426	2.362	CUS

Table (6) Person's analysis of the correlation between the delight variable and the customer satisfaction variable.

Source: Prepared by the researchers based on the outputs of SPSS v.25.

From the table above, the results indicate a strong positive correlation between the main and sub-variables of the study. At a significance level ($p\text{-value} \leq 0.01$), the results were as shown:

- Regarding the main correlation hypothesis, the results indicated a strong correlation between the research variable (independent variable: delights, and dependent variable: customer satisfaction). The Person correlation value was (0.592), which is a good indicator of the strength of the relationship between the two research variables and supports the alternative hypothesis. The arithmetic mean for the independent variable was (2.231) with a standard deviation of (0.523), while the central tendency for the dependent variable (customer satisfaction) was (2.362) with a standard deviation of (0.426).
- As for the first sub-hypothesis, at a significance level of ($p\text{-value} \leq 0.01$), where the P-value for this relationship was used, the results indicated a very good correlation with a value of (0.621), which invalidates the null hypothesis while confirming the validity of the alternative hypothesis. The arithmetic mean for the sub-variable (surprise) was (2.343) and a standard deviation of (0.845).
- As for the second sub-hypothesis, at a significance level of ($p\text{-value} \leq 0.01$), where the P-value for this relationship was used, the results indicated a very good correlation with a value of (0.592), which proves the invalidity of the second sub-hypothesis (the null hypothesis). The arithmetic mean for the sub-variable (bringing joy) was (2.336) and a standard deviation of (0.563).
- Finally, the Person value for correlation indicated the presence of a strong correlation between the employee efficiency variable and customer satisfaction, as the Person value for correlation was (0.641) at a significance level ($p\text{-value} \leq 0.01$), while the value of central tendency for the sub-variable (employee efficiency) was estimated at (2.263) with a standard deviation of (0.161).

C- Testing the Impact Hypothesis:

The structural equation modeling method was used to verify the impact hypotheses. The main impact hypothesis states: "There is no statistically significant impact relationship between joy and customer satisfaction." From this hypothesis, three sub-hypotheses branch out:

Sub-hypothesis 1: There is no statistically significant impact relationship between emotion and customer satisfaction.

Sub-hypothesis 2: There is no statistically significant impact relationship between bringing joy to customers and customer satisfaction.

Sub-hypothesis 3: There is no statistically significant impact relationship between employee efficiency and customer satisfaction.

The results were as shown in Figure (5) below:

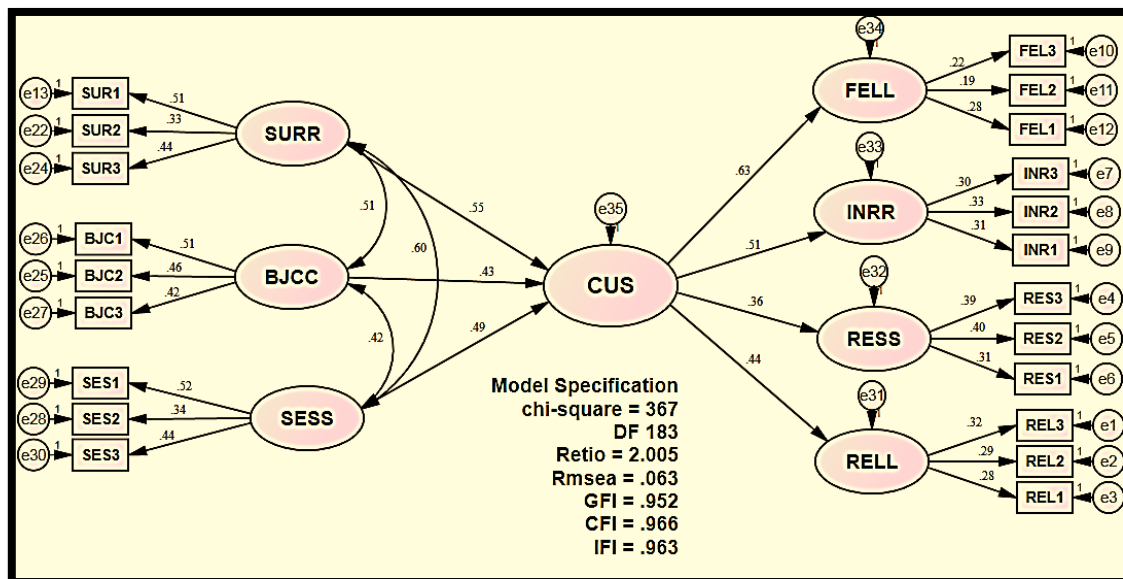


Figure (5) Testing the hypothesis of the effect between the variable of pleasures and customer satisfaction

From the figure above, the results indicate a strong influence relationship between each of the sub-dimensions of the independent variable (surprise, employee efficiency, and bringing joy to customers). At a significance level (p -value ≤ 0.01), the goodness-of-fit criteria for the hypothesis testing model were (Rmsea = 0.063; Ratio = 2.005; p -value ≤ 0.000 ; GFI = 0.952; CFI = 0.966; IFI = 0.963), as the calculated C.R value was higher than the standard C.R value, as shown in Table (7) below:

Table (7) Hypotheses for testing the effect of joy on customer satisfaction

			Estimate	S.E.	C.R.	P
DELL	----->	CUS	0.494	0.016	30.875	***
SURR	----->	CUS	0.554	0.021	26.381	***
BJCC	----->	CUS	0.437	0.022	19.864	***
SESS	----->	CUS	0.491	0.017	28.882	***

Source: Amos v. 25 output

CONCLUSIONS

1. There is a strong and statistically significant correlation between pleasures and customer satisfaction. The Pearson correlation coefficient reached 0.592 at a significance level of ($p \leq 0.01$), indicating that the higher the level of pleasure provided by the organization, in turn, reflects positively on customer satisfaction. This means that improving the customer experience directly contributes to enhancing customer satisfaction.
2. The "employee competence" dimension is one of the strongest dimensions influencing customer satisfaction. The correlation value (Person = 0.641) between employee competence and customer satisfaction is very strong and statistically significant, indicating that employee skill, interaction, and the quality of their performance play a pivotal role in shaping a positive customer impression, thus raising customer satisfaction levels.
3. The research results revealed that there is a significant relationship between pleasures and customer satisfaction, as pleasures contribute to achieving customer satisfaction and loyalty.
4. The banks in the research sample agreed that the pleasures dimension has a significant impact on customer satisfaction.

RECOMMENDATIONS

1. Continuously work to improve employee efficiency and customer engagement by listening to customer opinions, accepting complaints, attempting to resolve their problems, and treating them courteously, which increases customer satisfaction and loyalty to the bank.



2. Despite the strong relationship between the research variables, this does not prevent the research sample from developing strategies that further contribute to achieving customer satisfaction and increasing customer loyalty to the bank.
3. Increase customer-related activities by continuously engaging customers in their practices within the bank.
4. Benchmark against other banks to help improve their relationships with customers.

SUGGESTIONS AND FUTURE STUDIES

1. The possibility of applying and studying the research variables in an industrial or production sector.
2. Adopting dimensions other than those of the current research and applying them to study differences in the main variables.
3. Adopting another type of research, such as a case study or a field study, to study the variables in greater depth.

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Appendix

Appendix (1) Quality of Conformity Criteria for the Model

GFI ≥ 0.90	goodness of fit index (GFI)
CFI ≥ 0.90	comparative fit index (CFI)
IFI ≥ 0.90	incremental fit index (IFI)
≥ Rmsea ≤ 0.08	RMSEA
0.05	