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Identification and Prioritization of Service Quality Indicators in the Banking Industry (Case Study: Tejarat Bank)

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Abstract

The present study was conducted with the aim of identifying and prioritizing service quality indicators in the banking industry. This research adopted a qualitative approach and, in terms of purpose, was classified as a fundamental study. The research participants consisted of 18 experts in the fields of banking and marketing management, who were selected through purposive sampling until theoretical saturation was achieved. Data were collected using semi-structured interviews. For data analysis, in addition to examining the demographic characteristics of participants, three methods were employed: thematic analysis using MAXQDA software, the Delphi technique, and Interpretive Structural Modeling (ISM). The findings indicated that the service quality model in the banking industry comprises six levels of indicators, respectively: perceived value quality (trust and assurance, customer valuation, and service benefits), communication and information quality (trust and assurance, customer valuation, and service benefits), digital service quality (digital user experience, system stability and security, and digital innovation), process and operations quality (ease and smoothness of processes, system efficiency, and standardization and transparency), human interaction quality (employee behavior, professional competence, and trust-building), and organizational environment and structure quality (physical branch environment, organizational culture, and managerial support). Therefore, in the current era, where competition in the banking industry has intensified, attention to all aspects of customer experience—from initial interaction to final support, as well as internal organizational structures—is considered essential for achieving differentiation and long-term success.

Keywords: Service quality, digital services, Tejarat Bank.

1. Introduction

The banking industry has undergone a profound transformation in recent years, driven by technological advancement, intensifying competition, and evolving customer expectations. In this context, service quality has emerged as a critical determinant of customer satisfaction, loyalty, and long-term organizational performance. Contemporary banking customers no longer evaluate services solely based on transactional efficiency; rather, they assess a multidimensional experience that encompasses human interaction, digital interfaces, communication transparency, and perceived value. This paradigm shift has necessitated a more comprehensive and integrative understanding of service quality within the banking sector, particularly in



developing and emerging markets where structural and technological transitions are ongoing (Muhammad et al., 2025; Ranjan & Kadam, 2025).

A substantial body of literature has emphasized the central role of perceived service quality in shaping customer satisfaction and behavioral intentions. Studies have consistently demonstrated that high-quality service delivery enhances customer trust, increases retention rates, and strengthens competitive advantage in financial institutions (Karina Ayu & Khusnul, 2025; Long & Sook Fern, 2025). In particular, the concept of perceived value has gained prominence as a key outcome of service quality, reflecting the balance between benefits received and costs incurred by customers. Empirical evidence indicates that perceived value significantly influences customer loyalty and engagement, especially in digital and Islamic banking contexts (Ahmad et al., 2025; Alizadeh & Karimi, 2025). Furthermore, the integration of value-based perspectives into service quality frameworks has enabled a more nuanced understanding of how customers evaluate banking services in complex and dynamic environments (Karimian et al., 2024).

In parallel, the rapid expansion of digital banking has fundamentally altered the service delivery landscape. The adoption of mobile banking, online platforms, and artificial intelligence has introduced new dimensions of service quality, including system reliability, security, user interface design, and technological innovation. These factors not only influence customer satisfaction but also determine the extent to which customers adopt and continue using digital banking services (Muhammad et al., 2025; Yadegarjamshidi & Sharghi, 2024). Recent studies have highlighted that digital service quality is a multidimensional construct encompassing usability, accessibility, security, and innovation, all of which contribute to the overall customer experience (Liao & Sato, 2026; Williams & Davies, 2026). However, despite the growing importance of digital channels, traditional human interactions remain a crucial component of service quality, particularly in building trust and emotional connections with customers.

Human interaction quality has been identified as a key determinant of perceived service quality in banking. Employee behavior, communication skills, and professional competence play a vital role in shaping customers' perceptions and experiences. Research indicates that respectful behavior, responsiveness, and effective communication significantly enhance customer satisfaction and trust (Rezaei & Amiri, 2025; Sohrabi & Zarei, 2025). Moreover, the interplay between human interaction and digital channels has been recognized as a critical factor in hybrid banking environments, where customers expect seamless integration between physical and digital services (Kim & Park, 2025; Stewart & Hansen, 2024). This hybridization underscores the need for a holistic approach to service quality that incorporates both human and technological dimensions.

In addition to human and digital factors, process quality and operational efficiency are essential components of service quality in banking. Simplification of processes, reduction of errors, and enhancement of system efficiency have been shown to significantly impact customer satisfaction and perceived service quality (Batra & Kumar, 2025; Soltani & Naderi, 2024). Inefficient processes and bureaucratic complexities, on the other hand, can lead to customer dissatisfaction and reduced trust in financial institutions (Saei & Moradi, 2024). Therefore, optimizing internal processes and ensuring transparency and standardization are critical for delivering high-quality banking services.

Communication and information transparency also play a pivotal role in shaping customer perceptions of service quality. Effective communication strategies, including timely and accurate information dissemination, are essential for maintaining trust, particularly during periods of uncertainty or service disruption (García & Montoya, 2024; Peterson & Jones, 2024). In the Iranian banking context, studies have identified significant gaps in information provision and communication quality, which can negatively affect customer satisfaction and trust (Norouzi et al., 2025; Ramezani & Saberi, 2024). Addressing these gaps requires the implementation of robust customer relationship management (CRM) systems and the adoption of transparent communication practices.

Another critical dimension of service quality pertains to organizational and environmental factors. Organizational culture, leadership support, and physical environment have been shown to influence service delivery and customer perceptions. A customer-oriented culture, supported by effective leadership and adequate resources, can significantly enhance service quality and organizational performance (Hashemi & Bayat, 2024; Mahdavi & Kazemi, 2024). Similarly, the physical environment



of bank branches, including accessibility, cleanliness, and comfort, contributes to the overall customer experience and satisfaction (Lu & Wang, 2024; Yang & Zhou, 2025). These findings highlight the importance of aligning organizational structures and environments with service quality objectives.

Despite the extensive research on service quality in banking, there remains a lack of comprehensive models that integrate the multiple dimensions of service quality into a coherent and hierarchical framework. Most existing studies focus on specific aspects of service quality, such as digital services, human interactions, or process efficiency, without considering their interrelationships and combined effects. This fragmented approach limits the ability of researchers and practitioners to fully understand the complexity of service quality and to develop effective strategies for improvement. Consequently, there is a need for integrative models that capture the multidimensional and hierarchical nature of service quality in the banking industry.

Furthermore, the contextual specificity of service quality necessitates empirical investigations in different banking environments. In the case of Iran, the banking sector faces unique challenges, including technological constraints, regulatory complexities, and evolving customer expectations. These factors underscore the importance of conducting context-specific studies to identify and prioritize service quality indicators that are relevant to the local environment. By focusing on a specific case study, such as Tejarat Bank, researchers can gain deeper insights into the dynamics of service quality and develop tailored strategies for enhancing service delivery.

In light of these considerations, the present study seeks to address the existing gaps in the literature by adopting a qualitative approach to identify and hierarchically structure service quality indicators in the banking industry. By integrating thematic analysis, fuzzy Delphi, and Interpretive Structural Modeling, this study aims to develop a comprehensive and systematic model of service quality that reflects the complex interactions among its various dimensions. The findings of this study are expected to contribute to both theoretical and practical advancements in the field of banking service quality by providing a robust framework for understanding and improving service delivery in contemporary banking environments.

Therefore, the aim of this study is to identify and hierarchically structure the indicators of service quality in the banking industry with a focus on Tejarat Bank.

2. Methods and Materials

This study adopts a qualitative approach and is categorized as a fundamental research design. The primary objective of the study is to identify and hierarchically structure service quality indicators in the banking industry, with a specific focus on Tejarat Bank as a case study. The statistical population consists of specialists and experts active in the fields of banking and marketing management. To obtain rich and comprehensive data, 18 experts were selected through purposive sampling. This sampling method ensured that participants possessed relevant knowledge and experience related to the research topic. The participant selection process continued until theoretical saturation was achieved, meaning that interviews were conducted until no new or unique information emerged and patterns within the data stabilized.

To collect the required data, semi-structured interviews were employed. This method allows the researcher to maintain a predefined framework of questions while also providing the flexibility to ask follow-up and in-depth questions based on participants' responses. Such flexibility is particularly critical in qualitative research, where the objective is to explore and deeply understand complex phenomena. The validity and reliability of the research instrument were ensured through the careful selection of expert participants and the achievement of theoretical saturation. Additionally, thematic analysis significantly contributed to extracting key concepts and organizing them systematically.

In the data analysis phase, in addition to examining the demographic characteristics of participants to better understand the sample profile, three complementary analytical methods were utilized. First, thematic analysis was conducted using MAXQDA software to identify, categorize, and code the main and sub-themes related to service quality in the banking industry. Subsequently, the Delphi method was applied to achieve consensus among experts regarding the prioritization and hierarchical structuring of the identified indicators. Finally, Interpretive Structural Modeling (ISM) was employed to explain the relationships among these indicators and to analyze how they influence one another as well as the overall quality of banking services.



3. Findings and Results

At the beginning of the findings section, the demographic characteristics of the participants in the qualitative phase are presented in Table 1.

Table 1. Demographic Characteristics of Participants in the Qualitative Phase

Interviewee Code	Gender	Age (Years)	Education	Field of Expertise	Work Experience (Years)
1	Male	52	PhD	Marketing Management	20
2	Female	47	PhD	Service Management	15
3	Male	55	PhD	Banking	25
4	Male	49	PhD	Marketing Management	18
5	Female	41	PhD	Business Management	12
6	Male	58	PhD	Banking	28
7	Male	50	PhD	Service Management	17
8	Female	45	PhD	Service Marketing	14
9	Male	53	PhD	Banking	23
10	Male	39	PhD	Marketing Management	10
11	Female	44	PhD	Service Management	12
12	Male	51	PhD	Banking	22
13	Female	46	PhD	Financial Services	15
14	Male	57	PhD	Strategic Service Management	26
15	Male	43	PhD	Marketing Management	11
16	Female	48	PhD	Banking Information Systems	16
17	Male	54	PhD	Banking	24
18	Female	42	PhD	Service Management	13

In this study, thematic analysis based on the approach of Virginia Braun and Victoria Clarke was employed as the main analytical framework for data analysis. In this section, selected excerpts from the actual statements of participants (while preserving the essence of the themes and without directly revealing individual identities) are presented, followed by the process of code extraction.

Interview Sample 1: “Today’s customers do not only value responsiveness; rather, they expect bank employees to behave respectfully and convey a sense of worth.”

In this section, in order to avoid redundancy, the complete results of the coding process are reported in Table 2.

Table 2. Structure of Themes Extracted from Qualitative Analysis

Main Themes	Sub-Themes	Basic Themes
Human Interaction Quality	Employee Behavior	Respect and courtesy
		Creating a sense of worth
		Attention to customer needs
		Communication skills
		Employee Professional Competence
	Human-Based Trust Building	Technical knowledge
		Mastery of banking products
		Providing accurate guidance
		Speed in offering solutions
		Employee honesty
Process and Operations Quality	Ease and Smoothness of Processes	Responsibility
		Creating assurance
		Reducing customer ambiguity
		Reduction of procedural complexity
		Elimination of repetitive tasks
	System Efficiency	Workflow simplification
		Processing speed
		Minimum errors
		System integration
		Standardization and Transparency
Digital Service Quality	Digital User Experience	Transparency of procedures
		Compliance with regulations
		Accurate information provision
		User interface simplicity
		Accessibility



	Digital System Stability and Security	Appropriate design Information security System stability Reduction of disruptions
	Digital Innovation	Technology-based services New functionalities Up-to-date tools
Communication and Information Quality	Customer Relationship Management (CRM)	Continuous communication Follow-up of requests Service personalization
	Transparent Information Provision	Accurate information delivery Timely communication Avoidance of ambiguity
Perceived Value Quality	Advisory Services	Financial guidance Product selection consulting Customer needs analysis
	Trust and Assurance	Fulfillment of promises Information transparency Reduction of customer risk
	Customer Valuation	Respect Attention to preferences Provision of tailored services
	Service Benefits	Time saving Lower costs Enhanced customer welfare
Organizational Environment and Structure Quality	Physical Branch Environment	Cleanliness Environmental comfort Accessibility
	Organizational Culture	Customer orientation Responsiveness Employee commitment
	Managerial Support	Managerial attention to quality Employee training Strategic alignment

Overall, six main themes were extracted, 18 sub-themes were identified, and 57 basic themes were generated. The final main themes include human interaction quality, process and operations quality, digital service quality, communication and information quality, perceived value quality, and organizational environment and structure quality. These themes formed the initial conceptual framework of service quality in the banking industry, specifically in the context of Tejarat Bank, and served as the foundation for entering the fuzzy Delphi phase followed by Interpretive Structural Modeling.

After extracting the basic, sub-, and main themes through thematic analysis, the fuzzy Delphi method was employed to validate, refine, filter, and achieve consensus on the indicators. Following complete data analysis, 49 indicators with a threshold value lower than 0.20 and an agreement level higher than 70% were accepted, while 8 indicators were eliminated due to insufficient consensus.

The most important eliminated indicators (examples) included “Highly modern branch appearance design” due to lack of expert agreement, “Provision of exclusive financial services for VIP customers” due to inconsistency with the general service quality model objective, and “Extensive application of artificial intelligence across all banking processes” due to misalignment with the actual operational conditions of the bank.

The final list of confirmed indicators after fuzzy Delphi screening is presented in Table 3.

Table 3. Final List of Confirmed Indicators (After Fuzzy Screening)

Main Themes	Sub-Themes	Basic Themes
Human Interaction Quality	Employee Behavior	Respect and courtesy Creating a sense of worth Attention to customer needs Communication skills
	Employee Professional Competence	Technical knowledge



		Mastery of banking products Providing accurate guidance Employee honesty Responsibility Creating assurance
Process and Operations Quality	Human-Based Trust Building	
	Ease and Smoothness of Processes	Reduction of procedural complexity Elimination of repetitive tasks Workflow simplification
	System Efficiency	Processing speed Minimum errors System integration
Digital Service Quality	Standardization and Transparency	Transparency of procedures Compliance with regulations Accurate information provision
	Digital User Experience	User interface simplicity Accessibility Appropriate design
	Digital System Stability and Security	Information security System stability Reduction of disruptions
	Digital Innovation	Technology-based services New functionalities Up-to-date tools
Communication and Information Quality	Customer Relationship Management (CRM)	Continuous communication Follow-up of requests Service personalization
	Transparent Information Provision	Accurate information delivery Timely communication
	Advisory Services	Financial guidance Customer needs analysis
Perceived Value Quality	Trust and Assurance	Fulfillment of promises Information transparency Reduction of customer risk
	Customer Valuation	Respect Attention to preferences Provision of tailored services
	Service Benefits	Time saving Lower costs
Organizational Environment and Structure Quality	Physical Branch Environment	Cleanliness Accessibility
	Organizational Culture	Customer orientation Employee commitment
	Managerial Support	Employee training Strategic alignment

Following the finalization of indicators through the fuzzy Delphi method and expert consensus, the next stage involved explicating the structural relationships among the components of service quality, which was conducted using Interpretive Structural Modeling (ISM). The final structure of the model, organized hierarchically from bottom to top, is described as follows:



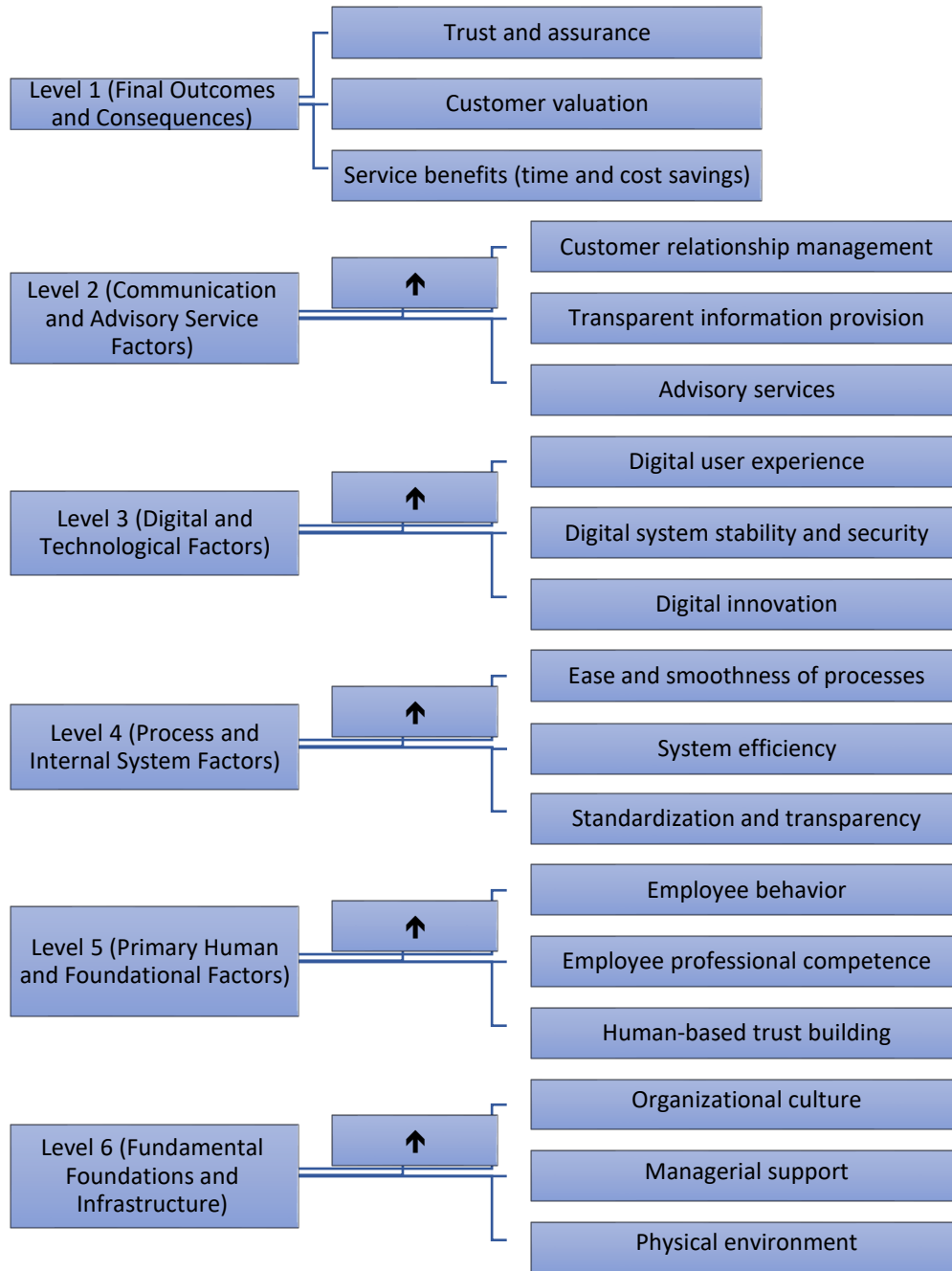


Figure 1. Final Research Model

The ISM analysis revealed that organizational culture and managerial support are the most fundamental and deeply rooted factors. Human interactions and process quality function as intermediary operational layers. Digital services emerge as a result of process performance and organizational culture. Communication and CRM play a facilitating role. Trust, customer valuation, and service benefits represent the ultimate outcomes across all layers. This model provides a systematic and hierarchical perspective on service quality in Tejarat Bank and serves as the foundation for the subsequent phase, namely Structural Equation Modeling (SEM) in the quantitative section.

4. Discussion and Conclusion

The findings of the present study provide a comprehensive and hierarchical understanding of service quality in the banking industry, revealing that service quality is not a unidimensional construct but rather a multi-layered system in which foundational



organizational factors shape operational processes, which in turn influence customer-facing outcomes. The results indicated that six main dimensions—organizational environment and structure quality, human interaction quality, process and operations quality, digital service quality, communication and information quality, and perceived value quality—collectively constitute the service quality framework. Among these, organizational culture and managerial support were identified as the most foundational drivers, exerting a deep and pervasive influence on all subsequent layers. This finding is consistent with prior research demonstrating that organizational culture and leadership support play a critical role in shaping service quality outcomes by fostering employee commitment, aligning strategic objectives, and creating a customer-oriented environment (Hashemi & Bayat, 2024; Lu & Wang, 2024; Mahdavi & Kazemi, 2024). The emphasis on organizational culture as a foundational element also aligns with studies highlighting the importance of cultural and environmental factors in enhancing service quality and customer experience in banking institutions (Yang & Zhou, 2025).

At the second level of the model, human interaction quality emerged as a key intermediary factor influencing both process efficiency and customer perceptions. The study identified employee behavior, professional competence, and trust-building as critical components of this dimension. These findings reinforce the argument that human interactions remain central to service quality, even in increasingly digitalized banking environments. Previous studies have similarly emphasized that respectful behavior, effective communication, and professional expertise significantly enhance customer satisfaction and trust (Rezaei & Amiri, 2025; Sohrabi & Zarei, 2025). Furthermore, the role of human interaction as a mediating layer is consistent with the hybrid service delivery model proposed in recent literature, which highlights the interplay between human and digital channels in shaping customer experiences (Kim & Park, 2025; Stewart & Hansen, 2024). This suggests that banks must invest not only in technological advancements but also in the development of human capital to achieve sustainable improvements in service quality.

The findings also underscore the importance of process and operations quality as a critical operational layer that connects foundational factors with customer-facing outcomes. The identified components—ease and smoothness of processes, system efficiency, and standardization and transparency—highlight the need for streamlined and efficient service delivery mechanisms. This is in line with previous research demonstrating that process simplification and operational efficiency significantly enhance perceived service quality and customer satisfaction (Batra & Kumar, 2025; Soltani & Naderi, 2024). Moreover, the negative impact of process complexity and inefficiency on customer perceptions has been well-documented, particularly in the context of developing banking systems (Saei & Moradi, 2024). The present study extends this body of knowledge by positioning process quality as a central link between organizational capabilities and customer outcomes, thereby highlighting its strategic importance in service quality management.

Another significant contribution of this study is the identification of digital service quality as a distinct and influential dimension within the service quality framework. The results indicate that digital user experience, system stability and security, and digital innovation are critical factors shaping customer perceptions in modern banking environments. These findings are consistent with the growing body of literature emphasizing the importance of digital service quality in driving customer satisfaction and adoption of banking technologies (Liao & Sato, 2026; Muhammad et al., 2025; Williams & Davies, 2026). In particular, the emphasis on security and system reliability reflects the increasing concerns of customers regarding data protection and service continuity in digital platforms (Ahmadi & Khani, 2025). Additionally, the role of digital innovation in enhancing service quality aligns with recent studies highlighting the importance of technological advancement in maintaining competitiveness in the banking industry (Yadegarjamshidi & Sharghi, 2024). However, the study also suggests that digital service quality is not an isolated construct but is deeply influenced by underlying organizational and process-related factors, thereby reinforcing the need for an integrated approach to digital transformation.

The dimension of communication and information quality was also found to play a crucial role in shaping customer perceptions and outcomes. The study highlights the importance of customer relationship management, transparent information provision, and advisory services in enhancing customer satisfaction and trust. These findings are consistent with previous research demonstrating that effective communication and information transparency are essential for building and maintaining trust in financial services (García & Montoya, 2024; Peterson & Jones, 2024). In the Iranian context, the identified challenges related to information gaps and communication inefficiencies further underscore the importance of improving communication



practices in banking institutions (Norouzi et al., 2025; Ramezani & Saberi, 2024). The present study contributes to this literature by integrating communication quality into a broader hierarchical framework, thereby highlighting its role as a facilitating factor that bridges operational processes and customer outcomes.

At the highest level of the model, perceived value quality was identified as the ultimate outcome of service quality, encompassing trust and assurance, customer valuation, and service benefits. This finding is consistent with the extensive literature on perceived value, which emphasizes its role as a key determinant of customer satisfaction and loyalty in banking services (Ahmad et al., 2025; Alizadeh & Karimi, 2025; Chang & Lee, 2025). The study further demonstrates that perceived value is not directly influenced by isolated factors but is the result of a complex interplay among organizational, operational, and interactional dimensions. This holistic perspective aligns with recent research advocating for integrated models of service quality that capture the multidimensional nature of customer experiences (Karina Ayu & Khusnul, 2025; Long & Sook Fern, 2025). By identifying perceived value as the ultimate outcome of service quality, the study provides a clear framework for understanding how different dimensions contribute to customer perceptions and organizational performance.

Overall, the findings of this study contribute to the existing literature by providing a comprehensive and hierarchical model of service quality in the banking industry. Unlike previous studies that focus on isolated dimensions, this study integrates multiple aspects of service quality into a coherent framework, thereby offering a more holistic understanding of the factors influencing customer perceptions and outcomes. The use of Interpretive Structural Modeling further enhances the explanatory power of the model by revealing the causal relationships among different dimensions, thereby providing valuable insights for both researchers and practitioners. The results also highlight the importance of adopting a systemic approach to service quality management, in which improvements in one dimension are aligned with and supported by changes in other dimensions.

The findings also have important implications for the ongoing digital transformation of the banking industry. While digital technologies offer significant opportunities for enhancing service quality, their effectiveness depends on the alignment with organizational culture, human capabilities, and operational processes. This underscores the need for a balanced approach to digital transformation that integrates technological, organizational, and human dimensions. By providing a detailed and hierarchical understanding of service quality, the present study offers a valuable framework for guiding such efforts and ensuring that digital initiatives contribute to overall service quality and customer satisfaction.

The limitations of this study should be acknowledged to provide a balanced interpretation of the findings. First, the study employed a qualitative research design with a relatively small sample of experts, which may limit the generalizability of the findings to other banking contexts. Although the use of purposive sampling and theoretical saturation enhances the depth and credibility of the results, future studies could benefit from larger and more diverse samples. Second, the study focused on a single case, which may not fully capture the diversity of practices and challenges in the broader banking industry. Third, the reliance on expert opinions may introduce subjective biases, despite the use of structured methods such as the Delphi technique to achieve consensus. Finally, the study did not empirically test the proposed model using quantitative methods, which limits the ability to assess the strength and significance of the identified relationships.

Future research can build on the findings of this study by employing quantitative methods such as structural equation modeling to validate the proposed framework and examine the relationships among different dimensions of service quality. Comparative studies across different banking institutions and countries could also provide valuable insights into the contextual factors influencing service quality. Additionally, future studies could explore the impact of emerging technologies such as artificial intelligence and blockchain on service quality, as well as the role of customer characteristics in shaping service perceptions. Longitudinal studies could further enhance the understanding of how service quality evolves over time in response to technological and organizational changes.

From a practical perspective, the findings of this study highlight the importance of adopting a holistic approach to service quality management in the banking industry. Banks should focus on strengthening organizational culture and managerial support as foundational elements, while simultaneously investing in employee training and development to enhance human interaction quality. Improving process efficiency and ensuring transparency can further enhance operational performance and customer satisfaction. In addition, banks should prioritize the development of secure, reliable, and user-friendly digital platforms, while also maintaining effective communication and customer relationship management practices. By aligning these



efforts within a coherent framework, banks can enhance perceived value and achieve sustainable competitive advantage in an increasingly dynamic and competitive environment.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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