Examining Service Quality Dimensions and Customer Satisfaction Interplay in the Retail Banking Sector: An Emerging Economy Perspective

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Abstract
This study assesses the relationship between service quality dimensions and customer satisfaction. Specifically, the study aimed to determine the influence of reliability, tangibility, responsiveness, service assurance, and empathy on customer satisfaction with retail banking services. A cross-sectional research design was adopted. Questionnaires were used to collect data from 289 respondents, and the data were analysed using ordinal logistic regression. Findings indicate that customers are satisfied with the overall quality of services rendered by the retail banking sector. Findings further reveal that reliability, tangibility, assurance, responsiveness and empathy positively influence customer satisfaction. The findings highlight the importance of service quality dimensions in shaping customer perceptions and satisfaction in the banking sector, and identify areas for development to improve overall service delivery and the customer experience. The study's findings are particularly relevant in emerging economies, where competition is intensifying, and customer expectations are evolving. Findings suggest that Banks that prioritise these dimensions can foster stronger customer loyalty, quality service delivery, greater financial performance and sustainable growth. This study contributes to the body of knowledge by addressing a critical research gap in the Tanzanian retail banking sector, particularly regarding the relationship between service quality dimensions and customer satisfaction. Unlike previous studies that examined conventional banking services, this study emphasises the unique dynamics of retail banking, catering to a large unbanked population in the country. By providing insights into specific service quality factors, the study equips Tanzanian banks with actionable strategies to enhance customer experiences and drive financial inclusion in an evolving economic landscape.

Keywords: *Service Quality Dimensions, Customer Satisfaction, Retail Banking Sector, Tanzania*

INTRODUCTION

To flourish in the future, businesses need to prioritise their customers (Mandlik et al., 2025; Howat et al., 2018). Managers should therefore learn to identify the gaps between consumer expectations and perceptions (Chiguvi et al., 2025). This comprehension is critical for developing effective service practices and standards that can enhance customer experiences (Awan et al., 2019). In the financial landscape, commercial banks play a vital role in ensuring the smooth operation of the economy (Bozic and Bozic, 2025; Sharma et al., 2024). In a fiercely competitive business environment, service quality attributes (i.e., reliability, tangibility, responsiveness, empathy, and assurance) contribute substantially to customer satisfaction (Ezekiel et al., 2024; Ifedi et al., 2024; Raza et al., 2018). These quintet dimensions are instrumental in improving banks' performance, expanding market share, and profitability (Beisengaliyeva et al., 2024).

Service quality is considered a valuable strategy for corporates to sustain their competitive advantage (Raza et al., 2018). Service organisations such as retail banks tend to distinguish themselves in the market through unique service offerings that are often regarded as essential competitive tools (Palamidovska-Sterjadovska et al., 2024). Studies by Onuonga et al. (2025a), Sharma et al. (2024), Leem and Eum (2021) and Awan et al. (2019) postulate that service quality is a central determining factor of customer satisfaction and an important area of study in the service industry. A serious investment in service quality provides valuable insights for corporate managers, giving them a good understanding of consumers' service perceptions (Mostafa and Eneizan, 2018). This understanding is therefore important in developing strategies that improve firms' service provision.

Recently, many African scholars have focused attention on service quality research in the banking sector (e.g., Dangaiso et al., 2024; Gonu et al., 2023; Moosa, 2023; Nautwima and Asa, 2022; Cheruiyot and Maru, 2016). While we acknowledge considerable research on service quality in African banking industry, very few studies extend beyond the retail banking sector to examine the relationship between service quality and customer satisfaction (i.e., Twum et al., 2022; Tee, 2022; Mwiya et al., 2022). This underlines the need for a meaningful examination of the nexus between service quality dimensions and customer satisfaction, particularly in the retail banking industry. Understanding these aspects is critical for improving quality of service delivery and fostering customer

engagement in emerging economies, particularly in this important industry.

Research conducted in Tanzania (e.g., Ramadhani and Bilen, 2024; Semu, 2024; Hussein, 2018; Raza et al., 2018) highlights the importance of service quality metrics in the service sector, particularly within the banking industry. The Tanzanian banking industry is proven to be growing very fast following the arrival of foreign-based banks, which entered the market and accelerated competition with local banks (Makorere and Sudi, 2024). As a result, banks are pushed into improving the quality of their services to strengthen their customer base. Service quality, therefore, becomes essentially linked to customer satisfaction, and studies have affirmed this relationship in the Tanzanian bank industry (e.g., Masanja and Mollel, 2024; Semu, 2024; Hussein, 2018). Researching the nexus between service quality dimensions and customer satisfaction in the Tanzanian retail banks is crucial, given the evolving competitive business environment and increasing customer expectations. In a country where less than 50% of the population has access to bank services (Nzilano and Magoti, 2025; Komba and Mwakujonga, 2024; FinScope, 2023; CEIC, 2017), it is important to understand how reliability, responsiveness, empathy, assurance, and tangibility influence customer perceptions can help banks increase their customer base and tailor their services effectively.

As the retail bank sector in Tanzania faces deepened competition, insights from such research may uncover critical gaps between banks' customer expectations and actual service delivery, allowing banks to improve service quality, customer experiences, and thereby fostering their satisfaction. Furthermore, a focus on service quality can drive financial inclusion, improve overall performance, and sustain the growth of Tanzanian retail banks, ultimately contributing to the country's economic stability (Nzilano, 2025; Ramadhani and Bilen, 2024). While prioritizing these five dimensions, retail banks can better position themselves to meet emerging market demands and adapt to the abruptly changing needs of their customers. This study aims to assess how each of the five dimensions of service quality influences customer satisfaction in the Tanzanian retail banking sector. The study seeks to address five research questions:

RQ1: Does tangibility significantly affect customer satisfaction in retail bank services?

RQ2: Does responsiveness significantly affect customer satisfaction in retail banks?

RQ3: Does reliability significantly affect customer satisfaction in retail bank services?

RQ4: Does assurance significantly affect customer satisfaction in retail bank services?

RQ5: Does empathy significantly affect customer satisfaction in retail bank services?

THEORETICAL MODEL AND HYPOTHESES DEVELOPMENT
Theoretical Model

This study is anchored on the SERVQUAL model and the Assimilation-contrast theory. At the heart of the study is the SERVQUAL model, as it captures five variables that influence retail bank customers' satisfaction. The Assimilation-contrast theory was adopted to fuel the leading model, which encompasses the service quality dimensions.

SERVQUAL model

The SERVQUAL model, developed by Parasuraman et al. (1985), provides a structured approach to assessing service quality and customer satisfaction within the service and retail sectors (Bhuvaneswari and Maruthamuthu, 2024; Tien and Huong, 2023; Gonu et al., 2023; Twum et al., 2022). This model evaluates the role of five dimensions (i.e., reliability, responsiveness, assurance, tangibles, and empathy) in shaping customer satisfaction (Arora and Banerji, 2024; Ifedi, et al., 2024; Tien, 2019). Its relevance in this study stems from its focus on the relationship between customer expectations and satisfaction, measuring both anticipated and actual perceptions of service. The degree to which a service meets or exceeds customer expectations plays a pivotal role in determining overall satisfaction (Zeithaml, 2018).

This model examines customers' expectations before and after their service experience. The challenge associated with this model is measuring service quality, which is inherently perishable and subjective, and its success relies heavily on customer perception. Expectations delineated in the SERVQUAL framework indicate what customers expect from exemplary service providers. The consequence gap, a disparity between expected and received service, serves as an indicator of service quality; a narrower gap signifies better service. As emphasized by Parasuraman et al. (1985), poor service often results in a larger gap between customer expectations and the actual service delivered. This study employs the model to analyse the five aspects of service quality to gauge customer satisfaction effectively.

Assimilation-Contrast theory

To explain the consumer's assessment of the performance of goods and/or services after use, Anderson (1973) developed the concept of assimilation-contrast theory. According to the theory, if perceived performance is in the consumer's zone of acceptance, small inequalities between expectations and performance are likely to be assimilated or disregarded; whereas if performance is in the consumer's zone of rejection, inequalities are likely to be contrasted or emphasized, with the result that consumer satisfaction is reduced (Terry, 1997). This concept of consumer satisfaction aligns with the disconfirming model of Hovland et al. (1957), but with more emphasis on consumers' actions to accommodate small inequalities between expectations and performance.

This approach, based on the assimilation-contrast theory, adds depth to the disconfirming model proposed by Hovland et al. (1957), who suggested that consumer satisfaction depends on the differences between expectations and performance. Instead, consumers mentally diminish or accentuate the differences between what is expected and what is actually experienced, especially if the difference is small. Both approaches, by disconfirming models or by assimilation-contrast theory, have empirical support (Anderson, 1973; Dangol, 2024; Thin et al., 2024; Mitchell & Hollenbeck, 2025). Again, similar work by Oliver (2019) and Reginald et al. (2003) explains that integrating both disconfirming models or assimilation-contrast models works better.

Hypotheses development

Customer satisfaction is the degree to which a service or product provided meets or exceeds customers' expectations, especially those related to perceived quality (Hussein, 2018). In this study, customer satisfaction is defined as customers' overall evaluation that results from the match between expected and experienced service performance. Service quality, a concept closely related to satisfaction, is conceptualized as the subjective comparison made by a customer between the expected service standards and the actual performance delivered by the service provider. It reflects the difference between what customers expect before service contact and their perceptions of actual service received (Haitham, 2019). Accordingly, service quality in this study is perceived as customers' evaluative judgment about a bank's performance relative to their prior expectations. This differentiation provides a sharper distinction between service quality as a cognitive judgment and customer satisfaction as an affective response based on the outcome of such a judgment.

Tangibility refers to the physical elements that facilitate service delivery; these include modern equipment, well-maintained facilities, and professional appearances of staff (Zeithaml et al., 2016). These are visible clues that give customers first impressions of service reliability and competence. For retail banks, a clean environment, updated technology, attractive premises, along with professional staff appearance, enhance customers' confidence in the institution and lower uncertainty during service encounters. Such evidence enables customers to assess the quality of services, particularly those that are intangible. As a result, good tangibility in a retail bank enhances customer satisfaction by engendering trust, comfort, and a positive perception of the bank's overall service performance.

Responsiveness, according to Ding et al. (2017), is one of the service quality characteristics used by companies such as banks to promote customer satisfaction. It reflects how promptly and efficiently customer needs, inquiries, and problems are dealt with without unnecessary delay. When bank staff exhibit preparedness to help and respond promptly, customers feel valued and supported, decreasing frustration and uncertainty. Herein this study, responsiveness refers to employees' willingness to assist customers and thereby deliver services efficiently. Consequently, effective responsiveness reinforces customer satisfaction by guaranteeing well-timed solutions and encourages positive service experiences, thereby strengthening customers' overall perception of the bank.

Reliability refers to a firm's ability to deliver promised services consistently and accurately (Ding et al., 2017). In retail banking, when transactions are executed correctly, services are delivered on time, and problems are resolved effectively, customers develop trust, which enhances satisfaction and loyalty. Service assurance relates to personnel's skills and capabilities, as well as to whether these skills and capabilities earn customers' trust, faith, and confidence. Customers who are at ease with the company's staff are more likely to return to doing business with the company in the future (Alhkami and Alarrusi, 2016). Empathy in the retail banking service sector significantly influences customer satisfaction by fostering emotional connections and demonstrating genuine care for customers' needs. When bank employees actively listen and respond compassionately to clients, it enhances the overall service experience. This personal touch can make customers feel valued and understood, ultimately encouraging loyalty and positive perceptions. By addressing individual concerns and providing tailored solutions, banks can

effectively meet and exceed customer expectations, driving satisfaction. Collectively, the five dimensions of service quality strengthen customer satisfaction by combining dependable service performance with personalized interactions, resulting in positive service experiences and stronger long-term relationships between customers and banks. In view of this discussion, five hypotheses (H_1-H_5) are developed:

H_1: *Service tangibility has a significant effect on customer satisfaction in retail bank services.*

H_2: *Service responsiveness has a significant effect on customer satisfaction in retail bank services.*

H_3: *Service reliability has a significant effect on customer satisfaction in retail bank services.*

H_4: *Service assurance has a significant effect on customer satisfaction in retail bank services.*

H_5: *Service empathy has a significant effect on customer satisfaction in retail bank services.*

Conceptual Framework

The conceptual framework in Figure 1 illustrates the interrelationships among the service quality dimensions (i.e., Tangibility, Responsiveness, Reliability, Assurance, and Empathy) and customer satisfaction as described in the SERVQUAL model. Each dimension contributes uniquely to customer perceptions: Tangibility enhances confidence through visible quality; Responsiveness fosters satisfaction by promptly addressing needs; Reliability assures consistency and dependability; Assurance builds trust through knowledgeable service; and Empathy creates emotional connections by providing individualised attention. These five dimensions align with Assimilation-Contrast Theory, which suggests that customers evaluate their service experiences against their expectations. When service quality meets or exceeds these expectations, assimilation occurs, leading to higher satisfaction. Conversely, significant gaps can result in dissatisfaction through contrast. Therefore, a balanced focus on all five dimensions is essential for enhancing overall customer satisfaction, enabling businesses to build loyalty and achieve long-term success (see Figure 1).

Figure 1:
Conceptual Framework
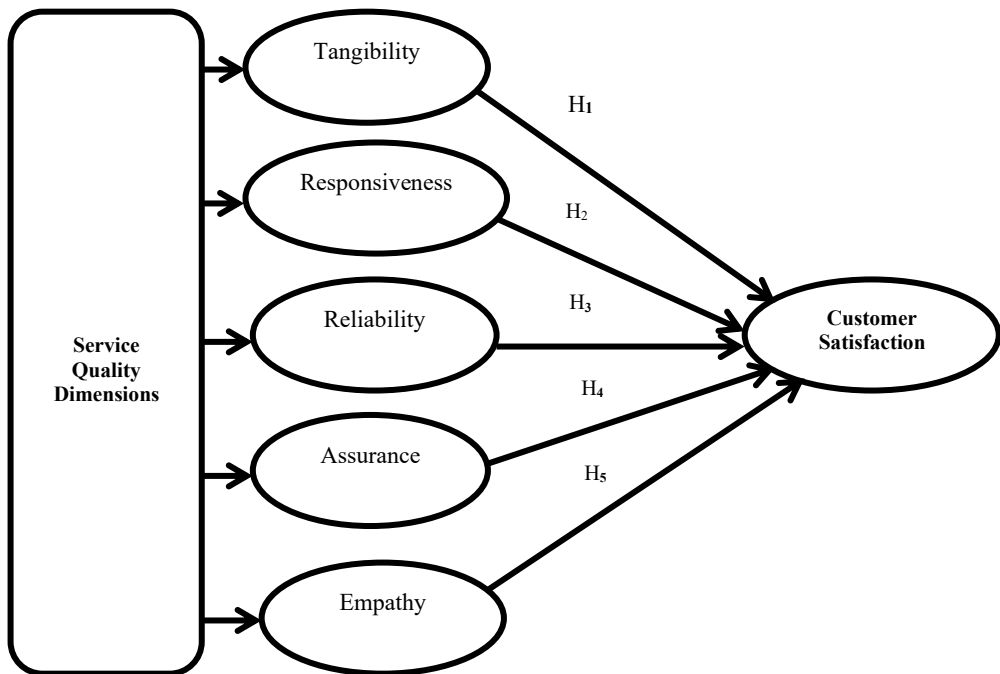
RESEARCH METHODOLOGY
Research design, sampling and data collection

This study employed a cross-sectional research design, which enables the analysis of data from a population at a specific time. This design does not require monitoring changes in the dependent variable over time and allows for a comprehensive approach to data collection and analysis (Kumar, 2011). The population of this study comprised customers of local banks (i.e., CRDB, NBC, and NMB) and foreign banks (i.e., EQUITY, KCB, and STANBIC) who hold accounts with these banks in Moshi Municipality, Kilimanjaro, Tanzania. The sample was obtained using a proportionate stratified sampling technique to ensure proper representation of the heterogeneous population (De-Vaus, 2013).

Accidental sampling was then used within each stratum for convenience, enabling data collection from readily accessible segments of the population (Bryman and Bell, 2011). To mitigate selection bias and increase the generalization of the study's findings, we combined proportionate stratified sampling with careful validation of the accidental sampling method. This was done to ensure diverse representation across all strata and to make thorough checks for consistency, thereby

strengthening the reliability of the findings beyond retail banks in Moshi Municipality. However, it is worth noting that the use of accidental sampling limits the ability to generalize these findings beyond Moshi Municipality. This, therefore, makes the results most relevant to the specific branches surveyed. A structured questionnaire was used to collect data from 289 sampled bank customers, facilitating quick data collection (Burns and Burns, 2012; Morris, 2012).

Variable measurements and operationalisations

The measurement scales for the five service quality dimensions (i.e., tangibility, responsiveness, reliability, assurance and empathy) and customer satisfaction were established from the existing literature, and they have been validated and used in preceding studies. The constructs used included tangibility (6 items), responsiveness (5 items), reliability (6 items), assurance (4 items), and empathy (5 items), whereas customer satisfaction is measured using a single composite score based on 4 items. Constructs related to service quality dimensions were measured using a five-point Likert scale, ranging from 1="strongly disagree" to 5="strongly agree". The respondents were requested to show if they strongly disagreed (1), disagreed (2), neutral (3), agreed (4) and strongly agreed (5) with the statements by ticking in the appropriate boxes. These scales were adopted from studies by Alfatafta et al. (2025), Widagdo et al. (2025), Onuonga et al. (2025b), Ibrahim et al. (2024) and Kazungu and Kubenea (2023). Customers were asked to rate their level of satisfaction by using a three-point Likert scale ranging from 1=low extent, 2=moderate extent,3=high extent (Vineethan et al., 2025).

Data analysis

Descriptive statistics were used in the data analysis, including population parameters like mean, frequency distribution, and percentages. For Inferential analysis, the Ordinal logit regression model was used to assess the relationship between service quality dimensions and consumer satisfaction, evaluating model fitness and significance. The Ordinal logit regression model equation applied is as presented in equations 1-2;

$$\text{Logit } Y_i = \ln(\pi/1\text{-}\pi) = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 +_e \dots\dots\dots\dots (1)$$

The Ordinal logistic regression model involved fitting an equation to the following form to the
variables as indicated in equation 2.

Customer satisfaction = α + $\beta_1$tangibility + $\beta_2$responsiveness + $\beta_3$reliability +$\beta_4$assurance + $\beta_5$empathy +$_e$ ....(2)

Whereby:

Y_i	=	Dependent variable (in this case, Customer satisfaction)
α	=	The intercept between X and Y axis
$\beta_1...\beta_p$	=	Regression coefficients
X_{1-5}	=	Vector of independent variables (Reliability, Responsiveness, Tangibility, Assurance, Empathy)
e	=	Logistic error term
π	=	Probability of an event

The study also examined how tangibility, responsiveness, reliability, assurance and empathy influence customer satisfaction by testing hypotheses at a 5% significance level, and p-values less than 0.05 (Cooper et al., 2012). Multicollinearity was assessed using the variance inflation factor (VIF) and Tolerance, while Heteroscedasticity was also tested using Levene's Test for Equality of Error Variances.

Validity and Reliability

Cronbach's alpha was used to confirm the study's reliability as a measure of internal consistency (i.e. coefficient of reliability). The study's Cronbach's alpha was 0.830 (see Table 1), above 0.7, thus the instrument is reliable (George and Mallery, 2003). The questionnaire and interview guide were pre-tested to verify content validity by performing pilot research to assess the instruments' correctness and make any necessary changes. For this study, a small number of respondents were chosen and utilised. The efficiency and quality of the data collected were tested before the actual data collection, and different questions were adjusted. As a result, the research was done in a fashion that was consistent in theory and practice.

Table 1
Reliability

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of items
0.830	0.832	10

FINDINGS AND DISCUSSIONS
Demographic Characteristics of Respondents

The findings in Table 2 on respondents' demographic characteristics reveal important insights into how various groups perceive and

experience service quality. For instance, differences in age and sex may influence expectations and satisfaction related to service reliability, tangibility, responsiveness, and assurance.

Findings in Table 2 show that among the respondents, the maximum age was 42 years, the minimum age was 25, and the median age was 33. With a median age of 33, the findings indicated that most of the respondents were middle-aged individuals using bank services. This implies that younger respondents might prioritize modern service aspects and technology integration, while older respondents may emphasize reliability and personalized service. Customers of middle age can differentiate between quality services and poor services. And they are able to judge whether they are satisfied or dissatisfied with the services they receive. The results are similar to those of Oanda (2019), who also found that the majority of the respondents were in the age bracket of 31-35 years (47.9%).

One demographic component that is essential in customer satisfaction research is a person's gender. Findings in Table 2 show the gender distribution of the responses. Males account for 64.7 per cent of the sampled clients. Female responders accounted for the remaining 35.3%. Understanding these demographic nuances is vital, as they allow businesses to tailor their service offerings more effectively to meet the diverse expectations and needs of their clientele, ultimately enhancing overall customer satisfaction.

Table 2
Distribution of Respondents' Demographic Characteristics

Variable	Frequency (Percentage)
Age	
Minimum	25 years
Medium	33 years
Maximum	42 years
Sex	
Female	102 (35.3)
Male	187 (64.7)

Testing for Multicollinearity
A variance inflation factor (VIF) analysis was used to check for multicollinearity in the regression model. The results in Table 3 indicate no significant multicollinearity among the variables. All Tolerance values are above 0.1, with Service Reliability at 0.893, Service Tangibility at

0.932, Responsiveness at 0.923, Service Assurance at 0.616 and Empathy at 0.722. Correspondingly, the VIF values are well below the threshold of 5, with Service Reliability at 1.120, Service Tangibility at 1.073, Responsiveness at 1.084, Service Assurance at 1.624 and Empathy at 1.213. These results suggest that the predictors can be included in the regression model without concern for multicollinearity, allowing for reliable interpretations of their relationships with the dependent variable.

Table 3
Multicollinearity Statistics

Variables	Tolerance	VIF
Service Tangibility	0.932	1.073
Service Reliability	0.893	1.120
Service Responsiveness	0.923	1.084
Service Assurance	0.616	1.624
Empathy	0.722	1.213

Test for Heteroscedasticity

The Breusch-Pagan and Koenker test was used to determine the presence of heteroscedasticity. The rule of thumb is that if the sig-value is less than 0.05, the null hypothesis (H_0: Heteroscedasticity not present [homoscedasticity]) is rejected. The results in Table 4 show sig values of 0.16 and 0.996, indicating that $p > 0.05$. H_0 is acceptable, hence we conclude that there is no significant evidence of heteroscedasticity among the groups concerning customer satisfaction.

Table 4
Breusch-Pagan and Koenker test statistics and sig-values

Test statistic	LM	Sig
BP	7.624	0.106
Koenker	0.185	0.996

H_0: Heteroscedasticity not present [homoscedasticity]
Variables: Tangibility, Responsiveness, Reliability, Assurance and Empathy

Model fit tests

The results in Table 5 indicate a strong model fit, as evidenced by the Chi-square value of 96.432, which suggests that the model is significantly better than a null model. The Pearson statistic of 354.231 further supports this by demonstrating a good association between observed and expected frequencies. The Deviance value of 290.712 further reinforces the adequacy of the model, indicating low levels of unexplained variance. In terms of explanatory power, the Cox and Snell R^2 of 0.598 and the Nagelkerke R^2 of 0.519 indicate that approximately 60% and 52% of the

variation in levels of customer satisfaction can be explained by service quality dimensions in the model, signifying a strong relationship and good predictive power. This, however, indicates that there is still a significant amount of unexplained variability. The McFadden R^2 value of 0.190, while lower, still indicates a goodness-of-fit for a logistic regression model. This suggests that the model explains 19% of the variance in customer satisfaction relative to a baseline model that only includes an intercept, thereby confirming the relevance of service quality for further research and practical applications. Overall, these results imply that the predictors included in the model are significantly associated with the outcome variable and can effectively explain a substantial portion of its variability, suggesting practical relevance for decision-making or further research.

Results of hypotheses testing
The statistical significance of the relationship between customer satisfaction and Tangibility was established. Findings in Table 5 shows β=8.27, p-value=0.002≤0.05, Wald=4.993 and Exp (β)= 2.113. The Wald statistic of 4.993 indicates that Tangibility contributed significantly to predicting the possibility of customer satisfaction with retail bank services. The findings indicate that Tangibility increased the likelihood of satisfied customers by 2.113, with an associated odds ratio of 8.27, implying that banks that capitalise on Tangibility were 8.27 times more likely to satisfy their customers. Thus, we accept the hypothesis (H_1) that service tangibility has a significant effect on customer satisfaction in retail bank services. The findings underscore the essential role of service tangibility in shaping customer satisfaction within the retail banking sector, highlighting that customers are more likely to feel valued when they encounter well-maintained facilities and tangible service aspects. This indicates that the physical aspects of service delivery do indeed enhance customer satisfaction. Service providers should therefore invest in updating service facilities to promote customer satisfaction (Kazungu and Kubenea, 2023). By prioritizing the enhancement of physical elements such as branch appearance and interactive touchpoints, banks can effectively foster a more satisfying experience for their clients (Aripin, 2025; Widagdo et al., 2024; Alonge, et al., 2021). Ultimately, these improvements not only boost customer satisfaction but also foster loyalty and competitive advantage in an increasingly crowded market.

In contrast, H_2, which hypothesizes that service responsiveness affects customer satisfaction, also yielded a p-value well below the critical threshold (i.e., β=4.82, p=0.003≤0.05, Wald=12.14, Exp (β) =1.573) (see

Table 5), thus confirming a significant relationship. The Wald statistic of 12.14 indicates the significant effect of responsiveness on customer satisfaction. Thus, the hypothesis (H_2) that service responsiveness has a significant effect on customer satisfaction in retail bank services was accepted. The findings show that with prompt responses from service personnel, customer satisfaction increased by 1.573, and the odds ratio is 4.82, suggesting that the increase in responsiveness was 4.82 times higher in customer satisfaction. This suggests that customers value prompt responses from their service providers. The findings further underline the critical importance of service responsiveness in enhancing customer satisfaction within retail banking, as prompt responses are highly valued by customers. The evidence clearly demonstrates that service responsiveness plays a pivotal role in shaping customer satisfaction in retail banking, as customers increasingly prefer quick and effective communication from their service providers. By prioritizing timely responses, banks can significantly enhance customer loyalty and overall satisfaction, aligning with the growing trend highlighted in recent studies. Retail banks should therefore prioritize improving their service responsiveness to foster stronger relationships and drive customer satisfaction and loyalty as observed in recent studies by Aripin (2025), Zaman et al (2025) and Arora and Banerji (2024).

In examining H_3, pertaining to service reliability, the p-value obtained was critical in determining the acceptance of this hypothesis. The results in Table 5 revealed a p-value below the critical threshold (i.e., $\beta=7.45$, $p=0.000\leq0.05$, Wald=4.887, Exp(β)=2.009), indicating that the consistent performance of services is essential for maintaining customer satisfaction. The Wald value of 4.887 suggests that service reliability was significant in satisfying banks' customers. The findings imply that reliable bank services increased the chance of having satisfied customers by 2.009. The odds ratio of 7.45 indicates that banks with reliable services were 7.45 times more likely to have highly satisfied customers. Therefore, the hypothesis (H_3) that service reliability has a significant effect on customer satisfaction in retail bank services was accepted. The findings emphasize the critical importance of service reliability in the retail banking sector, highlighting that consistently dependable services lead to higher levels of customer satisfaction. Reliability is regarded as the most crucial aspect of service quality (Ifedi, et al., 2024; Zeithaml, 2018), with accessibility being a key element that ensures services are available when needed (Minhaj and Khan, 2025). In the context of Banks that prioritize reliable service delivery, they are likely to foster stronger relationships with their customers, ultimately driving loyalty and retention. Also, this emphasis

on reliability may serve as a competitive differentiator in a market where customer expectations are constantly evolving. Furthermore, continuity is important, as it signifies that the service will remain available and maintain an acceptable standard; inconsistent reliability can lead to customer distrust and a shift to other providers (Widagdo et al., 2024; Ojo, 2019).

Moving on to H_4, concerning service assurance, the p-value was similarly significant (i.e., β=5.08, p=0.003≤0.05, Wald=13.06, Exp(β)=1.625) (see Table 5). The Wald of 13.06 proposes that service assurance was significant in satisfying retail banks' customers. The findings imply that the probability of having satisfied customers increases by 1.625 when bank personnel are competent. The odds ratio of 5.08 indicates that banks with guaranteed service assurance are 5.08 times more likely to have highly satisfied customers. Hence, the hypothesis (H_4) that service assurance has a significant effect on customer satisfaction in retail bank services was accepted. This leads to the conclusion that customers feel more assured and satisfied when services are delivered competently. The significant relationship between service assurance and customer satisfaction suggests that competent service delivery plays a crucial role in enhancing customer confidence and satisfaction. These results match the previous findings by Onuonga et al. (2025a), Ghaazi et al. (2024), Chege (2022) and Al Ali (2021), who further emphasize the importance of service assurance for satisfied customers in the banking industry.

Lastly, H_5, which suggests that empathy influences customer satisfaction, found strong support through a low p-value (i.e., β=14.78, p=0.004≤0.05, Wald =17.426, Exp(β)=2.693) (Table 5). It is worth noting that the Wald statistic of 17.426 indicates that employee empathy significantly predicts customer satisfaction. The findings imply that when banks invest in empathy among employees, the probability of extremely satisfied customers increases by 2.693, with the corresponding odds ratio of 14.78, indicating that banks with more empathetic employees are 14.78 times more likely to have very satisfied customers. Henceforth, the hypothesis (H_5) that service empathy has a significant effect on customer satisfaction in retail bank services was accepted. Thus, it is concluded that the capacity to understand and meet banks' customer' needs has a significant impact on their overall satisfaction. The strong relationship between service employees' empathy and customer satisfaction in the banking sector emphasizes the necessity for financial institutions to prioritize empathetic interactions in their service delivery. By fostering a culture of empathy among employees, banks can significantly enhance customer

experiences, leading to improved loyalty and overall financial performance. These findings align with the observations by Onuonga et al. (2025b), Widagdo et al. (2024), and Sherwani et al. (2024), who noted that empathy among service personnel and Customer Satisfaction have a strong positive relationship in the retail banking sector.

These results in Table 5 confirm that all five dimensions of service quality significantly influence customer satisfaction in retail banking, extending the SERVQUAL model and Assimilation-Contrast theory. The emphasis on tangible aspects, responsiveness, reliability, assurance, and empathy in service delivery is crucial, especially for retail banks in emerging economies. Overall, these findings are in line with studies by Nzilano (2025) and Masanja, and Mollel (2024) which observed a significant relationship between service quality dimensions and banks' customer satisfaction. These findings highlight the necessity for such banks to enhance service quality in these key areas, which can lead to improved customer satisfaction, increased retention rates, and positive word-of-mouth. Ultimately, this strategic focus on service dimensions will foster sustainable growth and customer loyalty in the competitive banking landscape. By doing so, banks can improve customer satisfaction, thereby facilitate higher retention rates and generate positive word-of-mouth, which is crucial in competitive markets.

Table 5
Regression Results of Service Quality Dimensions on Customer Satisfaction

Variables	β	S.E	Wald	Df	Sig.	Exp(β)
Tangibility	8.27	0.887	4.993	1	0.002	2.113
Responsiveness	4.82	0.397	12.14	1	0.003	1.573
Reliability	7.45	0.756	4.887	1	0.000	2.009
Assurance	5.08	0.389	13.06	1	0.003	1.625
Empathy	14.78	0.725	17.426	1	0.004	2.693
Constant	2.82	4.223	16.113	1	0.000	16.766

Note(s): *Chi- square=96.432; Pearson=354.231, Deviance=290.712; Cox and Snell=0.598, Nagelkerke=0.519, McFadden=0.190*

CONCLUSION AND RECOMMENDATIONS

In conclusion, each of the hypothesised relationships was accepted, demonstrating that all identified service elements significantly affect customer satisfaction in retail banking. These findings highlight the importance of focusing on tangible aspects, responsiveness, reliability, assurance, and empathy in service delivery. For banks operating in emerging economies, these insights suggest a compelling need to enhance service quality in these areas. By doing so, they can improve customer

satisfaction, thereby facilitate higher retention rates and generate positive word-of-mouth, which is crucial in competitive markets. Enhanced focus on these dimensions will ultimately contribute to sustainable growth and customer loyalty in the banking sector.

In light of the findings on service quality dimensions (i.e., tangibility, responsiveness, reliability, assurance, and empathy), it is recommended that banks take a multifaceted approach to enhance customer satisfaction. First, banks should improve tangibility by ensuring their physical facilities are modern and welcoming, which instils confidence in customers. Next, prioritizing responsiveness is crucial; timely service and prompt responses to inquiries can significantly strengthen customer relationships. Reliability must also be emphasized, ensuring that services are consistently delivered as promised. The study further recommends that training staff to provide assurance and demonstrate empathy will foster trust and emotional connections with customers. Therefore, banks should also pay more attention to prioritising and promoting their organisational commitment among their employees. This study further advocates that banks should prioritize improving their service responsiveness to foster stronger relationships and drive customer loyalty. By focusing on these key dimensions, banks can create a more positive customer experience, ultimately driving loyalty and satisfaction.

Policy Implications

Results from this study have highlighted that the tangibility of services plays an important role in customer satisfaction for Tanzanian retail banks, and therefore, policy interventions are necessary to enhance service quality. Policymakers should develop laws that force banks to invest in the maintenance and modernization of physical branches and service environments. Banks should allocate a certain percentage of their annual budget to the improvement of branch facilities, ensuring that they meet modern-day design expectations. In promoting these, policies that aim at making service quality assessments open should be put in place to enable customers to make their choices based on quality levels. Again, community-based initiatives that involve customer feedback will enable banks to tailor services to customers better and ensure that physical attributes meet customer expectations to promote overall improved banking experiences in Tanzania.

Managerial Implications

The findings of this study highlight the need to invest in the tangible dimensions of service delivery to enhance customer satisfaction.

Therefore, banks in Tanzania should invest in branch remodeling initiatives that create welcoming environments and a functionally appealing atmosphere that reflects customer expectations. Banks should also tailor their employee training to incorporate the importance of first impressions and how tangible service factors contribute to customer perceptions. Training can include role-plays of interactions where customers seek service and model behavior that reflects service environments. Also, management should integrate regular branch condition assessments and customer feedback as part of their practices to achieve continuous improvement. With these approaches, managers would be able to effectively nurture a more satisfying customer experience, which will lead to loyal customers and positive word-of-mouth referrals in the competitive retail banking environment.

Theoretical contribution

This study makes a theoretical contribution by contextually extending the SERVQUAL framework using the Assimilation-Contrast Theory in the Tanzanian retail banking sector. This research work is a contextual refinement that moves on from the universal service quality factors by developing context-sensitive factors such as technological accessibility, procedural transparency, and relationship assurance. This is with respect to the developing context of Tanzania, which is undergoing rapid digitalization with unequal consumer abilities. This is besides developing the universal principles of service quality, such as the influence of bank relationship assurance in moderating perception gaps that occur between the idealized and real service delivery of banks, such as in Tanzania. This research work using the Assimilation-Contrast Theory helps to establish that consumer perception about services is not driven by individual instances of services, but by the total experience of dealing with retail banks through accumulated tolerance levels. Therefore, developing this work using theoretical concepts helps to provide a distinct contribution to the literature related to service qualities by developing enhanced theoretical understandings for consumer services related to developing markets like that of Tanzania.

Practical implications

This study provides critical insights for banking institutions aiming to enhance customer experience. By highlighting the relationship between service quality dimensions and customer satisfaction, the research shows the necessity for retail banking to focus on improving reliability, responsiveness, and empathy. These implications are particularly relevant in emerging economies where competition is increasing, and customer

expectations are evolving. Banks that prioritise these dimensions can foster stronger customer loyalty, improve overall service delivery, and ultimately achieve greater financial performance and sustainable growth.

Research limitations

This study focused only on retail banks in Moshi, Kilimanjaro, Tanzania. Further research should involve more banks to generalise the findings. Again, the study has focused on the influence of service quality dimensions on customer satisfaction; however, there may be other issues that have direct or indirect influence on customers' satisfaction on Tanzania retail banking sector. Thus, future researchers may broaden their scope and conduct research in these areas.

Areas for Further Research

The study focused on five SERVQUAL aspects that determine customer satisfaction. Other Studies should be done using other models and frameworks that measure service quality, like the e-banking service quality, to encompass similar dimensions and criteria that define the effectiveness and user satisfaction of online retail banking services. Again, the study has focused on the influence of service quality dimensions on customer satisfaction; however, there may be other issues that have a direct or indirect influence on customers' satisfaction in the Tanzania retail banking sector. It is, therefore, suggested that future researchers may broaden their scope and conduct research in these areas in a context other than Tanzania.

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