

# Factors Influencing Customers Satisfaction in Kuwait Banking Sector

Mohammad Alkhateeb <sup>1</sup>, Ali Almutairi <sup>1</sup>, Osman Alsaed <sup>1</sup>, Mohammed Alshatti <sup>1</sup>,  
Abdulrahman Alfouzan <sup>1</sup>, Omar Jaber Aburumman <sup>1\*</sup>

<sup>1</sup> Business School, Algonquin College of Kuwait, Kuwait

DOI: <https://doi.org/10.5281/zenodo.7846077>

Published Date: 19-April-2023

---

**Abstract:** The main objective of this study is to shed more light on the concept of customer satisfaction in Kuwait banking sector. More specifically, this study sought to identify the factors affecting customer satisfaction in the Kuwait banking sector. In order to achieve this objective, this study used a focus group interview method to investigate the opinions of six customers in the Kuwait banking sector based on their experiences and perspectives on the evaluation of banking services. Moreover, this study used the method of thematic analysis for a focus group interview analysis using NVivo software. The results of this study indicated that customer satisfaction within the banking sector has the potential of improving overall customer loyalty and retention rates. Additionally, higher levels of customer satisfaction are more likely to boost word-of-mouth marketing for the bank, since there are higher chances of satisfied customers recommending the services to friends and relatives. Moreover, levels of satisfaction are attributed to aspects such as the professional treatment of clients by bank employees, honesty and integrity in dealing with the transactions of clients, as well as offering support to customers which in turn fosters a high sense of confidence in the bank. This study recommends the Kuwait banking sector adopt a personalized approach when dealing with customers. There is a need for these banks in Kuwait to improve access to customer support channels and ensure that they respond to customer complaints and issues.

**Keywords:** Customers Satisfaction, Focus Group Interview, Banking Sector, Kuwait.

---

## 1. INTRODUCTION

Due to slowing market growth and intensifying rivalry, guarding market share against competing companies is more crucial than ever (Supriyanto, Wiyono & Burhanuddin, 2021). Gaining and keeping happy consumers is the most important factor in preserving market share. When a customer is happy with their experience with a product or service, they are more likely to recommend that product or service to others and remain loyal to that brand over time (Otto, Szymanski & Varadarajan, 2020). It has its roots in the marketing principle that customers' wants and requirements are the primary drivers of revenue. Satisfaction of a company's clients, as determined by the frequency with which they buy from that company again, is the definition of customer satisfaction offered by the Business Dictionary (Budur & Poturak, 2021). Many businesses, accustomed to concentrating on such factors as product cost and availability, are just now beginning to grasp the concept of customer pleasure. A customer's level of satisfaction with a company's products or services reflects how well those products and services meet or exceed the expectations those customers had before utilizing them. When consumers are pleased with a product, they tend to buy it again, which builds loyalty to the company (Dam & Dam, 2021).

Wang et al. (2023) investigated the connection between service quality and customer loyalty in the Maida, Malta, retail banking industry. Multiple demographic factors and their impacts on customer retention were also discussed. Manufacturers and importers of automobiles should make sure that consumers have easy access to mechanics, replacement parts, warranties, and personalization options before trying to influence their purchasing decisions. There is a positive correlation between happy customers, good relationships, credibility, and repeat business. Customer loyalty is crucial to a company's

long-term performance and image. In business, customer loyalty is the holy grail, and satisfying customers is the only thing that matters (Qin, Tao & Li, 2019). Companies that adopted a low-price approach saw substantially stronger customer loyalty than would have been predicted from their levels of customer satisfaction, according to research by (Gronroos, 2022). Companies that focused heavily on branding, on the other hand, had satisfied customers, but not devoted ones. A customer's loyalty will only go as far as the provider's ability to reliably carry out the transaction (such as in the case of trash collection or the provision of utilities) if it is routine and therefore does not require processing satisfaction.

The banking sector is a vital part of the economy of Kuwait. It's become a major engine of economic growth and job creation. This could pave the way for investment in non-oil-related industries, which could assist diversify Kuwait's economy and propel its economic activities beyond the region of dependence on oil earnings (Aldaihani & Ali, 2019). Therefore, it is crucial to have the right managers with leadership styles that keep productive staff and attract satisfied consumers to make the banking industry viable in a diverse and changing economy (Gronroos, 2022). On the other hand, commercial banks have matured into full-fledged, internationally recognizable financial entities since the 1970s. Strong ties have been maintained between Kuwait banks and their counterparts in Europe, the United States, and the Middle East (Ghamry & Shamma, 2022). As a result of these connections, Kuwait banks can now conduct business on a worldwide scale. With an eye toward joining The World Trade Organization in full, Kuwait has been compelled to eliminate tariffs and non-tariff barriers in the services industry (Aldaihani et al., 2020). As a result of these changes, new management techniques and international banking standards had to be implemented, and businesses needed executives with global perspectives to compete on the global stage (Abduh & Alobaad, 2015).

Although it must adopt international banking norms, the Kuwait banking sector has been somewhat shielded from foreign competition by the state (Al-Wugayan, 2021). As a result of this safety net, it may tempt When it comes to employee and customer satisfaction, Kuwait management always comes in last. Moreover, after the liberation of Kuwait from Iraqi invasion in the Gulf War, several reconstruction projects have arisen as a result of the country's recent economic, social, and political reforms (Al-Wugayan, 2019). According to recent data, despite political situations and tension in the region, Kuwait banks have maintained constant performance. Since only one Kuwait bank out of a total of one hundred Arab banks is placed in the top ten, many reports suggest that customer satisfaction is essential for achieving even a somewhat advanced level of performance (Al Thuwaini et al., 2022). Therefore, the main objective of this study is to shed more light on the concept of customer satisfaction in Kuwait banking sector.

## 2. LITERATURE REVIEW

Customer satisfaction is the post-purchase psychological status that provides an overview of the evaluation offered by the customer with respect to the user experience of the given product or service (Nilashi et al, 2023). As such, it can be understood as the extent or the discrepancy experienced by the customer in the expected performance of the product or service, as compared to a standard of comparison. As customer satisfaction remains of great importance to any sector, it can also affect the performance of the banking sector (Cui et al., 2023). Therefore, considering the factors that can potentially influence the levels of customer satisfaction is among the most important practices within the banking sector. Focusing on the Kuwait banking sector, the factors influencing satisfaction such as service convenience and reliability, levels of technology, as well compliance with Sharia laws have been explored (Aldaihani & Ali, 2019).

Service quality can be considered an umbrella term referring to both service convenience and service reliability; both of which are among the major factors that might affect customer satisfaction in the Kuwait banking sector (Al-Wugayan, 2021). According to Al-Khazaleh et al., (2022) service quality can be considered as the achievement of the expected needs and desires of customers from the services offered. There exists a positive correlation between service quality and customer satisfaction. This means that improved service quality results in increased customer satisfaction (Nunkoo et al., 2020). As mentioned, service quality can be defined by certain characteristics such as service convenience. Service convenience can be understood as the perceived efforts in terms of energy and time used by customers when purchasing or accessing a given service (Raza et al., 2020). More convenient services mean that the customer will not be required to invest more time and effort to access the services, which in turn increases the levels of satisfaction with the services offered (Khudhair et al., 2020).

In addition to service convenience, service quality in the banking sector can also be defined by service reliability. On its part, reliability can be termed as the ability or potential of a product or service to perform according to the expected standards, without encountering failures (Abror et al., 2020). When applied to the banking sector, the reliability of service

can imply the ability of the bank services to function smoothly for customers without any hassles or hiccups (Balinado et al., 2021). For instance, for banks that are offering online banking services, it remains important to ensure that the service does not break down on customers on a regular basis, and they can rely on it to make transactions at any time. This ensures increased perceptions of service reliability, which in turn increases the levels of customer satisfaction (Raza et al., 2020).

The level of technology is yet another factor that might influence the levels of customer satisfaction in the Kuwait banking sector. It remains important to understand that Kuwait is among the most tech-savvy countries in the region, which means that banks are required to fulfill the technological needs and desires of customers (Al-Hawary & Alhajri, 2020). In an article for Kuwait Times, the country was ranked 67th out of 134 nations in terms of the level of technological development, as well as the available technical skills across the Arab world. The article continued that residents of the country continue to excel in their technological skills. This can translate to more customers needing improved technological products and services from their banks. This means that banks that are able to integrate technology and meet the technological needs and desires of their customers are likely to perform better due to the increased levels of customer satisfaction (Alhammad & Bugawa, 2021).

In addition to perceived service quality and level of technology, compliance with Sharia laws is one more factor that might affect customer satisfaction in the case of the Kuwait banking sector (Abdullah, 2021). Kuwait is largely a Muslim country, and while the country has an official Constitution, it is important to note that Islam is named as the official and main religion in the country. Additionally, religion and Islamic Sharia remain the two primary sources of legislation and laws adopted in the country. As such, compliance with these laws and Sharia policies relating to banking can influence the levels of customer satisfaction in the country (Setiawan, Yulianto & Kusumawati, 2020). Among the policies to consider under Sharia law include profits and interest rates. It remains important to understand that Islamic banks do not include interest rates, but rather, they tend to use the term profit sharing (Wiharso et al., 2022). This means that customers might avoid banks that are involved in charging interest rates since they do not comply with Sharia laws and legislations guiding the banking sector. As such, complying with Sharia law can positively influence the levels of customer satisfaction in the banking sector (Saraswati, 2022).

Overall, it remains clear that customer satisfaction in the banking sector can be affected by a myriad of factors. In the case of the Kuwait banking sector, there are some factors that might affect the levels of satisfaction in the country, including the perceived levels of service quality, as well as the levels of technology (Zamanan et al., 2020). When the services are perceived to be of high quality with respect to their reliability and convenience, then customer satisfaction tends to increase. Additionally, when there are high levels of technological integration, service convenience is also improved, which results in higher levels of satisfaction (Karim et al., 2021). Moreover, considering that Kuwait is a Muslim country, the ability of services to comply with Sharia law can positively influence the levels of customer satisfaction. It remains important for the Kuwait banking sector to consider these factors in order to improve overall customer satisfaction.

### 3. METHODOLOGY

This study used a focus group interview method to investigate the opinions of customers in the Kuwait banking sector based on their experiences and perspectives on the evaluation of banking services. Twenty customers were asked if they would be ready to participate in a focus group interview. Eleven customers expressed a desire to take part in the focus group interview. However, only six people were interviewed because (Salleh et al., 2020) suggested that a focus group interview includes at least six people. Based on the above, a structured focus group interview with Kuwait banking industry customers was performed. The date and location of the interview were set ahead of time because the interview would take place outside of banks and in public locations; six participants were interviewed in a meeting space in a coffee shop in Kuwait City. The focus group interview tool includes questions as well as an open conversation to help clarify many issues. The interview with the focus group went 1 hour and 12 minutes. The respondents gave their approval to capture the focus group interview using a tape recorder and field notes as the recording tool.

### 4. DATA ANALYSIS

Because there is no framework outlining the different sorts of qualitative analysis procedures for a focus group interview, this study used the method of theme analysis as proposed by Braun and Clarke (2006). The process of encoding qualitative data is a component of thematic analysis. The detection, analysis, and presentation of patterns (themes) within the data constitute this form of study, to use another description (Braun & Clarke, 2006). Focus group interview data were recorded,

transcribed, and read over to ensure familiarity. Before typing the transcript, we listened to the entire interview, which improved our comprehension of the information. The following phase was data coding, which was done with the aid of the NVivo software.

The questions and responses from respondents to the focus group interview are shown in the following points, along with an interpretation and analysis of these responses based on the objectives of the focus group interview.

**Question 1:** Do you feel satisfied with the services provided by the bank? Why?

*“Yes, I feel satisfied with the services provided by the bank because of the good treatment provided by the employees in the bank, such as adhering to deadlines and not defrauding customers, which builds confidence in the customer, and they try in various ways to build a distinguished loyalty relationship between the two parties, as well as the speed in completing transactions and honesty in work. The services, facilities or special offers offered by the Bank during varying periods. Therefore, I am satisfied with the services and products provided by the bank, and they always exceed my perception of the service much better than what I receive from them. They always give me better than what I expected from the service or dealings of the bank, and this makes me feel more satisfied”*

**Question 2:** What are the factors that affect your level of satisfaction with the services and products provided by the bank?

*“The factors that affect my level of satisfaction with the services and products provided by the bank are the way employees deal with the customer and focus on the smallest details that make it easier for customers to use any of the bank’s services and the speed of completing transactions in terms of interest in all matters related to the customer and honesty in dealing and non-fraud even if it is in a legal way. The customer’s trust must be gained in any way because as much as the customer needs the bank, the bank also needs him, and the special offers that the bank offers, such as reducing the interest on loans, prizes, or gifts that are offered by the bank and customer satisfaction mean customer perception of the service received customer expectation of service”*

They added:

*“In this way, it is easy to generalize that if the perception of the service received exceeds the expectation of the service, customer satisfaction will be positive because client satisfaction assesses how well the goods and services of a business and the entire customer experience meet its customers' expectations. They are aware that the possibility of a problem or mishap exists. However, they believe that their bank will correct the matter. This entails resolving the issue swiftly and effectively. But the bank must be trustworthy, otherwise, it will lose a lot because of breaking the customer's trust”*

**Question 3:** What factors do you think will enhance your level of satisfaction? Why?

*“The factors that I think will enhance my level of satisfaction with the bank are the way the employees deal honestly with the customer, the speed of completion of transactions, and thinking of ways to build a relationship and trust with the customer. Also, bank officials and employees should think about how to be creative in ways to attract and satisfy the customer more than in terms of special offers and services to facilitate the customer’s transactions, and not be traditional or outdated, the world and technology are developing, and whenever they develop with it, they meet the customer’s needs in the required manner, and they attract him to them and reduce fees and interest on loans from what will make the bank more distinguished”*

They added:

*“They must provide the customer with better service than what is expected in order to impress the service more, increase the level of satisfaction, and raise the ceiling of comfort for the customer because customer satisfaction measures how effectively a company's products, services, and overall customer experience satisfy the expectations of its customers. It represents the health of your company by demonstrating how effectively your products or services are received by customers, The banking sector is a commodity with everyone offering essentially the same products and services and little space to compete on pricing, the experience clients have with their banks is what gives one bank a competitive advantage over another”*

## 5. CONCLUSION

The main objective of this study is to shed more light on the concept of customer satisfaction in Kuwait banking sector. More specifically, this study sought to identify the factors affecting customer satisfaction in the Kuwait banking sector. In order to achieve this objective, this study used a focus group interview method to investigate the opinions of six customers in the Kuwait banking sector based on their experiences and perspectives on the evaluation of banking services. Moreover, this study used the method of thematic analysis for a focus group interview analysis using NVivo software.

The results of this study indicated that customer satisfaction remains an essential aspect of the success of any business. Customer satisfaction within the banking sector has the potential of improving overall customer loyalty and retention rates. Additionally, higher levels of customer satisfaction are more likely to boost word-of-mouth marketing for the bank, since there are higher chances of satisfied customers recommending the services to friends and relatives. Customer satisfaction is also not only associated with an improved brand reputation but also increased revenues due to the likelihood of repeat customers. Moreover, customer satisfaction provides institutions in the banking sector with a competitive advantage. As such, it remains important to understand the factors that influence customer satisfaction within the Kuwait banking sector.

The results demonstrated that some interesting themes related to customer satisfaction in the Kuwait banking sector. For instance, with respect to the issues of customer satisfaction with their respective banks, the results demonstrated that the majority of the respondents were satisfied with the services offered by their banks. These levels of satisfaction are attributed to aspects such as the professional treatment of clients by bank employees, honesty, and integrity in dealing with the transactions of clients, as well as offering support to customers which in turn fosters a high sense of confidence in the bank. Kuwait banks also offer a range of services and products that are tailored to meet the needs and demands of different demographic groups, and this also serves to improve the levels of customer satisfaction.

Considering that Kuwait comprises both Muslim and non-Muslim customers, it remains important to understand the types of products and services that are suitable for each customer group. Products and services that take into consideration Muslims and non-Muslims are more likely to be satisfactory since every customer is accounted for. The perceived level of security is also considered another important factor that might influence customer satisfaction in the Kuwait banking sector. More secure and transparent banks are more likely to gain the trust of the customers, which in turn influences the levels of satisfaction. Moreover, the results demonstrate that among the ways customers believe banks can improve their levels of satisfaction include ensuring honesty and integrity in their transactions. Improving the speed of processing services and transactions is also likely to improve customer satisfaction, as well as going the extra mile to foster healthy relationships with customers.

There is a number of recommendations that can be made in order to further improve the levels of customer satisfaction in the Kuwait banking sector. One such recommendation is adopting a personalized approach when dealing with customers. This means taking into consideration the preferences and needs of specific customers. Another recommendation can be ensuring efficiency in service delivery. Further developing customer satisfaction can be achieved by ensuring that the services offered are efficient. Automation and technology can help in achieving this goal. Another recommendation involves improving the overall customer support of the banks. There is a need for these banks in Kuwait to improve access to customer support channels and ensure that they respond to customer complaints and issues. There are multiple technologies that can help in this, including social media platforms, email, phone, as well as chat-bots. Improving the digital services offered by Kuwait banks is another of the recommendations, and this involves ensuring that the digital platforms are developed and not only user-friendly but also accessible to customers. One more recommendation for these banks is to ensure high levels of transparency. This can be achieved by ensuring that information regarding the interest rates, fees, as well as other charges is made clear to the customer. While the recommendation can be effective in improving the levels of customer satisfaction, a key limitation is that there is no guarantee that they can achieve high levels of satisfaction within a given timeframe.

## REFERENCES

- [1] Abduh, M., & Alobaad, A. (2015). Factors influence customer loyalty in kuwait islamic banks: An exploratory study. *Journal of Islamic Economics, Banking and Finance*, 113(3142), 1-12.
- [2] Abdullah, N. M. (2021). Family entrepreneurship and banking support in Kuwait: conventional vs Islamic banks. *Journal of Family Business Management*, 11(3), 313-331.

- [3] Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2020). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, 11(6), 1691-1705.
- [4] Aldaihani, F. M. F., & Ali, N. A. B. (2019). Impact of relationship marketing on customers loyalty of Islamic banks in the State of Kuwait. *International Journal of Scientific & Technology Research*, 8(11), 788-802.
- [5] Aldaihani, F. M. F., Bin-Ali, N. A., Hashim, H. B., & Basha, N. K. (2020). The impact of social customer relationship management on customer loyalty of Islamic banks in Kuwait: Customer empowerment as a mediating Variable. *GIS Business*, 15(4), 160-174.
- [6] Alhammad, F., & Bugawa, A. (2021). Evaluation of the Impact of Innovation Management on Customer Satisfaction and the Innovative Behavior of Employees: Field Study in Commercial Banks in the State of Kuwait. *International Journal of Economics & Business Administration (IJEBA)*, 9(4), 3-15.
- [7] Al-Hawary, S. I. S., & Alhajri, T. M. S. (2020). Effect of Electronic Customer Relationship Management on Customers' Electronic Satisfaction of Communication Companies in Kuwait. *Calitatea*, 21(175), 97-102.
- [8] Al-Khazaleh, S. S., Saadon, M. S. I., Omar, K., Nordin, N., & Aburumman, O. J. (2022). Public loyalty in the Jordanian Ministry of Water and Irrigation. *resmilitaris*, 12(2), 2289-2298.
- [9] Al Thuwaini, S., Khan, M. N., Ahmad, S. R., Shabbir, M. S., Rehman, M. Z., & Khokhar, I. (2022). The effect of customer service quality on customer satisfaction in the Gulf Cooperation Council's Islamic Banking Industry. *Cuadernos de Economía*, 45(127), 20-31.
- [10] Al-Wugayan, A. A. (2019). Relationship versus customer experience quality as determinants of relationship quality and relational outcomes for Kuwait retail banks. *International Journal of Bank Marketing*.
- [11] Al-Wugayan, A. A. (2021). Do customer equity drivers affect customer relationship quality and customer relational outcomes in banking?. *International Journal of Electronic Customer Relationship Management*, 13(1), 1-29.
- [12] Balinado, J. R., Prasetyo, Y. T., Young, M. N., Persada, S. F., Miraja, B. A., & Redi, A. A. N. P. (2021). The effect of service quality on customer satisfaction in an automotive after-sales service. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2), 116.
- [13] Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), 77-101.
- [14] Budur, T., & Poturak, M. (2021). Employee performance and customer loyalty: Mediation effect of customer satisfaction. *Middle East Journal of Management*, 8(5), 453-474.
- [15] Cui, H., Qiu, J., Cao, J., Guo, M., Chen, X., & Gorbachev, S. (2023). Route optimization in township logistics distribution considering customer satisfaction based on adaptive genetic algorithm. *Mathematics and Computers in Simulation*, 204, 28-42.
- [16] Dam, S. M., & Dam, T. C. (2021). Relationships between service quality, brand image, customer satisfaction, and customer loyalty. *The Journal of Asian Finance, Economics and Business*, 8(3), 585-593.
- [17] Ghamry, S., & Shamma, H. M. (2022). Factors influencing customer switching behavior in Islamic banks: evidence from Kuwait. *Journal of Islamic marketing*, 13(3), 688-716.
- [18] Gronroos, C. (2022). *Service Management and Marketing: A Customer Relationship Management Approach*. (2nd ed.). West Sussex: John Wiley & Sons, Ltd.
- [19] Karim, D. N., Majid, A. H. A., Omar, K., & Aburumman, O. J. (2021). The mediating effect of interpersonal distrust on the relationship between perceived organizational politics and workplace ostracism in higher education institutions. *Heliyon*, 7(6), e07280.
- [20] Khudhair, H. Y., Jusoh, D., Bin, A., F Abbas, A., Mardani, A., & Nor, K. M. (2020). A review and bibliometric analysis of service quality and customer satisfaction by using Scopus database. *International Journal of Management*, 11(8).

- [21] Nilashi, M., Abumalloh, R. A., Samad, S., Alrizq, M., Alyami, S., & Alghamdi, A. (2023). Analysis of customers' satisfaction with baby products: The moderating role of brand image. *Journal of Retailing and Consumer Services*, 73, 103334.
- [22] Nunkoo, R., Teeroovengadum, V., Ringle, C. M., & Sunnassee, V. (2020). Service quality and customer satisfaction: The moderating effects of hotel star rating. *International Journal of Hospitality Management*, 91, 102414.
- [23] Otto, A. S., Szymanski, D. M., & Varadarajan, R. (2020). Customer satisfaction and firm performance: insights from over a quarter century of empirical research. *Journal of the Academy of Marketing science*, 48, 543-564.
- [24] Qin, G., Tao, F., & Li, L. (2019). A vehicle routing optimization problem for cold chain logistics considering customer satisfaction and carbon emissions. *International journal of environmental research and public health*, 16(4), 576.
- [25] Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *The TQM Journal*, 32(6), 1443-1466.
- [26] Salleh, A. M. M., Omar, K., Aburumman, O. J., Mat, N. H. N., & Almhairat, M. A. (2020). The impact of career planning and career satisfaction on employee's turnover intention. *Entrepreneurship and Sustainability Issues*, 8(1), 218.
- [27] Saraswati, E. (2022). Market Orientation, Service Quality on Customer Satisfaction and Loyalty: Study on Sharia Banking in Indonesia. *Golden Ratio of Marketing and Applied Psychology of Business*, 2(1), 26-41.
- [28] Setiawan, A. M., Yulianto, E., & Kusumawati, A. (2020). A Review of Concept of Sharia Marketing, Customer Satisfaction, Trust, and Loyalty. *BISNIS & BIROKRASI: Jurnal Ilmu Administrasi dan Organisasi*, 27(1), 4.
- [29] Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business & Management*, 8(1), 1937847.
- [30] Wang, C. K., Masukujjaman, M., Alam, S. S., Ahmad, I., Lin, C. Y., & Ho, Y. H. (2023). The Effects of Service Quality Performance on Customer Satisfaction for Non-Banking Financial Institutions in an Emerging Economy. *International Journal of Financial Studies*, 11(1), 33.
- [31] Wiharso, G., Prasetyo, J. H., Prakoso, B. S., & Fabrianto, L. (2022). The effect of mobile banking product quality on customer satisfaction of Indonesian Sharia Bank Jakarta wolter monginsidi branch. *Matriks*, 3(2), 80-88.
- [32] Zamanan, M., Alkhaldi, M., Almajroub, A., Alajmi, A., Alshammari, J., & Aburumman, O. (2020). The influence of HRM practices and employees' satisfaction on intention to leave. *Management Science Letters*, 10(8), 1887-1894.