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After-Sales Service Quality and Customer Satisfaction in Emerging Banking Markets: Evidence from Vietnam

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ABSTRACT: This study examines the impact of after-sales service quality on customer satisfaction in the banking sector, focusing on an emerging market context. Drawing on the SERVQUAL framework and integrating insights from Expectation-Confirmation Theory and Relationship Marketing, the study analyzes data collected from 316 customers of a commercial bank. Using exploratory factor analysis and multiple regression, the results indicate that all five dimensions of service quality significantly influence customer satisfaction. Among these, tangibles and reliability exert the strongest effects, highlighting the importance of physical service evidence and consistent service performance in shaping customer perceptions. The findings extend existing literature by repositioning service quality within the after-sales context and emphasizing its role as a relational mechanism. Managerially, the study suggests that banks should enhance post-service interactions to improve customer experience and sustain long-term relationships.

KEYWORDS: After-sales service quality; Customer satisfaction; Banking sector; SERVQUAL; Emerging markets

1. INTRODUCTION

The global banking industry has undergone significant transformation in recent years due to digitalization, intensified competition, and rapidly evolving customer expectations. In this environment, banks are no longer competing solely on products or pricing but increasingly on service quality and customer experience as key sources of differentiation and competitive advantage (Cronin & Taylor, 1992; Lassar et al., 2000). Particularly in emerging markets, where customer trust and service reliability remain critical concerns, enhancing customer satisfaction has become a central strategic objective for commercial banks.

Customer satisfaction plays a pivotal role in shaping long-term customer relationships, influencing loyalty, retention, and overall organizational performance. A growing body of research confirms that service quality is one of the most significant determinants of customer satisfaction in the banking sector (Parasuraman et al., 1988; Wang et al., 2023). More recent studies further emphasize that customer satisfaction functions as a key mediating mechanism linking service-related factors to behavioral outcomes such as loyalty and trust (Khan et al., 2023; Kim et al., 2024). In particular, a recent meta-analysis by Kim et al. (2024) highlights that customer satisfaction remains the most consistent predictor of customer loyalty across banking contexts, reinforcing its central role in service research.

Despite this extensive literature, prior studies have predominantly focused on service quality during the pre-transaction and transaction stages, with limited attention given to after-sales service. After-sales service refers to all activities provided to customers following service delivery, including problem resolution, follow-up communication, and ongoing support. From a theoretical perspective, this stage is critical because it represents the point at which customers evaluate whether their expectations have been fulfilled, as explained by Expectation-Confirmation Theory (Oliver, 1980). Therefore, after-sales service is not merely a continuation of service delivery but a decisive phase in shaping customer satisfaction.

In addition, relationship marketing theory suggests that long-term customer relationships are built through continuous interactions beyond initial transactions (Morgan & Hunt, 1994). In this sense, after-sales service can be conceptualized as a relational mechanism that strengthens trust and enhances customer experience. Recent empirical studies have begun to support this perspective. For example, Jahan et al. (2023) demonstrate that service quality significantly influences relationship quality in banking, indicating that service interactions extend beyond transactional exchanges to relational outcomes. Similarly, Nguyen et al. (2024) provide evidence from Vietnamese banking that service-related factors, particularly innovation and service improvements, significantly enhance customer satisfaction and subsequent loyalty.

However, there remains a notable gap in the literature. First, most studies have examined service quality as a general construct without explicitly distinguishing the role of after-sales service. Second, although emerging market contexts have been increasingly studied, there is still limited empirical evidence focusing on branch-level banking operations, particularly in local settings. Third, while SERVQUAL has been widely applied, its extension into the after-sales service context remains underdeveloped.

This gap is particularly relevant in Vietnam, where banking competition is intensifying, and customer expectations are rapidly increasing. Existing studies in Vietnam have largely focused on digital banking or overall service quality, with limited attention to post-service interactions and customer care after transactions. As a result, the role of after-sales service in shaping customer satisfaction remains insufficiently explored.

Against this backdrop, this study aims to examine the impact of after-sales service quality on customer satisfaction in the context of a commerical bank branch. Specifically, the study seeks to (1) reframe SERVQUAL dimensions within the after-sales service context, (2) assess their impact on customer satisfaction, and (3) provide empirical evidence from an emerging market setting.

This study makes several important contributions. First, it extends the SERVQUAL framework by repositioning its dimensions within the after-sales service phase, thereby moving beyond the traditional focus on service delivery. Second, it integrates insights from expectation-confirmation theory and relationship marketing to provide a more comprehensive explanation of how customer satisfaction is formed. Third, it contributes empirical evidence from a local banking context in Vietnam, enriching the literature on service quality in emerging markets.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1 Theoretical foundation

This study is grounded in three complementary theoretical perspectives, including SERVQUAL, Expectation-Confirmation Theory, and Relationship Marketing.

The SERVQUAL model conceptualizes service quality as a multidimensional construct consisting of reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988). These dimensions have been widely validated in the banking context as key determinants of customer satisfaction.

However, traditional applications of SERVQUAL primarily focus on the service delivery stage. In contrast, this study extends the framework into the after-sales service context, where customers evaluate their post-service experiences. From the perspective of Expectation-Confirmation Theory, customer satisfaction arises when perceived performance meets or exceeds prior expectations (Oliver, 1980). After-sales service, therefore, becomes a critical stage in confirming or disconfirming customer expectations.

Furthermore, relationship marketing theory emphasizes that customer satisfaction is shaped not only by transactional encounters but also by ongoing relational interactions (Morgan & Hunt, 1994). In line with this view, recent studies suggest that service quality contributes to relationship quality and long-term behavioral outcomes (Jahan et al., 2023). Similarly, empirical evidence from emerging markets indicates that service-related factors significantly influence customer satisfaction and loyalty (Nguyen et al., 2024; Wang et al., 2023).

Building on these theoretical foundations, after-sales service quality can be conceptualized as a relational mechanism through which service experiences are evaluated and customer satisfaction is formed.

2.2 After-sales service quality and customer satisfaction

Reliability and customer satisfaction

Reliability refers to the ability of the bank to deliver services accurately and consistently, particularly in resolving customer issues after transactions. In the after-sales context, reliability reflects whether the bank fulfills its promises and handles customer problems effectively. Prior research has consistently shown that reliability is one of the strongest predictors of customer satisfaction in banking (Parasuraman et al., 1988; Wang et al., 2023). In emerging markets, where institutional trust may be relatively lower, reliability plays an even more critical role in shaping customer perceptions.

H1: Reliability positively affects customer satisfaction.

Responsiveness and customer satisfaction

Responsiveness captures the willingness and promptness of employees in assisting customers and addressing their concerns. In after-sales service, responsiveness becomes particularly important as customers expect timely support when issues arise. Empirical evidence suggests that responsiveness significantly influences customer satisfaction by reducing perceived risk and enhancing service experience (Khan et al., 2023). However, its impact may vary depending on service context and customer expectations.

H2: Responsiveness positively affects customer satisfaction.

Assurance and customer satisfaction

Assurance reflects employees' knowledge, competence, and ability to instill confidence in customers. In banking, where services involve financial risks, assurance is essential for building trust and reducing uncertainty. Previous studies have found that assurance positively influences customer satisfaction by enhancing perceived credibility and service reliability (Lassar et al., 2000; Jahan et al., 2023). In the after-sales stage, assurance is particularly important when customers seek clarification or problem resolution.

H3: Assurance positively affects customer satisfaction.

Empathy and customer satisfaction

Empathy refers to the degree of personalized attention and care provided to customers. In after-sales service, empathy reflects the bank's ability to understand individual customer needs and provide tailored solutions. Relationship marketing theory suggests that personalized interactions strengthen emotional bonds and enhance satisfaction (Morgan & Hunt, 1994). Empirical studies also confirm that empathy significantly contributes to customer satisfaction and relationship quality in banking (Jahan et al., 2023).

H4: Empathy positively affects customer satisfaction.

Tangibles and customer satisfaction

Tangibles represent the physical aspects of service, including facilities, equipment, and visual communication. Although banking services are largely intangible, tangible elements serve as important signals of service quality and professionalism. Recent studies in emerging markets highlight that tangibles can play a dominant role in shaping customer satisfaction due to their signaling effect (Wang et al., 2023). This is particularly relevant in after-sales service, where customers rely on physical evidence to evaluate service credibility.

H5: Tangibles positively affect customer satisfaction.

2.3 Conceptual model

Based on the above theoretical and empirical arguments, this study proposes a model in which five dimensions of after-sales service quality (reliability, responsiveness, assurance, empathy, and tangibles) directly influence customer satisfaction.

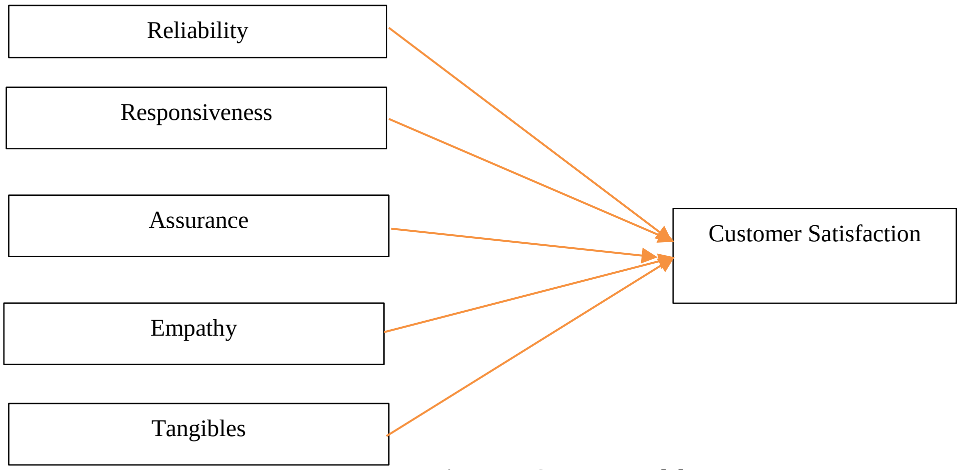

Figure 1: Concept model

3. METHODOLOGY

3.1 Research design

This study adopts a quantitative research design to examine the impact of after-sales service quality on customer satisfaction in the banking sector. A cross-sectional survey approach was employed, which is appropriate for testing theoretical relationships between service quality dimensions and customer satisfaction. This approach has been widely used in prior studies on service quality and customer behavior, particularly in banking contexts where standardized measurement and statistical analysis are required to validate theoretical models.

3.2 Sample and data collection

Data were collected through a structured questionnaire distributed to individual customers who had previously used services at a commercial bank branch. A total of 316 valid responses were obtained and used for analysis, which meets the minimum sample size requirements for multivariate analysis. The sample includes respondents with diverse demographic characteristics in terms of gender, age, occupation, income, and duration of service usage. The majority of respondents fall within the working-age group (18–45 years old), with varied professional backgrounds, thereby ensuring the representativeness of the sample. This diversity enhances the reliability of the findings and allows for a more comprehensive understanding of customer perceptions in the local banking context.

Participation in the survey was voluntary, and respondents were informed about the purpose of the study prior to data collection. All responses were collected anonymously and used solely for academic research purposes. The study ensures that no personal identifying information was recorded, thereby maintaining the confidentiality and privacy of participants.

Given that the data were collected using a single survey instrument, the potential for common method bias was considered. To minimize this issue, respondents were assured of anonymity and confidentiality, and the questionnaire was designed with clear and neutral wording to reduce response bias. In addition, the statistical results, including factor structure and correlation analysis, do not indicate the presence of severe common method bias. Therefore, it is unlikely that common method bias significantly affects the validity of the findings.

3.3 Measurement development

All constructs in this study were measured using multi-item scales adapted from prior literature, particularly the SERVQUAL model. The independent variables consist of five dimensions of after-sales service quality, including reliability, responsiveness, assurance, empathy, and tangibles. Customer satisfaction was measured as the dependent variable. All measurement items were assessed using a five-point Likert scale ranging from “strongly disagree” to “strongly agree.” The measurement items were carefully adapted to reflect the after-sales service context, including aspects such as post-service support, responsiveness to customer issues, and follow-up interactions after transactions. This adaptation ensures that the measurement accurately captures the nature of after-sales service in the banking environment.

3.4 Data analysis procedure

Data analysis was conducted using a two-step approach. First, measurement validity and reliability were assessed through Cronbach’s Alpha and exploratory factor analysis (EFA). The results indicate that all constructs achieved acceptable levels of internal consistency, with Cronbach’s Alpha values exceeding the recommended threshold of 0.7. The EFA results further confirm the adequacy of the measurement model, with KMO values of 0.895 for independent variables and 0.709 for the dependent variable, and Bartlett’s test of sphericity being statistically significant. The total variance explained exceeded 50%, indicating that the extracted factors sufficiently represent the observed variables.

Second, multiple regression analysis was employed to test the proposed hypotheses. This method allows for the examination of the direct effects of multiple independent variables on customer satisfaction and is widely used in service quality research. Prior to regression analysis, Pearson correlation analysis was conducted to assess the relationships among variables and to ensure that multicollinearity was not a concern. The results indicate that all independent variables are significantly correlated with customer satisfaction, supporting the suitability of the regression model.

4. RESULTS

4.1 Sample

The sample consists of 316 respondents with relatively balanced gender distribution, including 52.8% female and 47.2% male participants as in Table 1. In terms of age, the majority of respondents fall within the working-age group, with 47.2% aged between 18 and 25 and 41.1% between 25 and 45 years old. This indicates that the sample largely represents economically active customers who frequently engage in banking services.

Table 1: Sample Characteristics

Category	Group	Frequency (n)	Percentage (%)
Gender	Male	149	47.2
	Female	167	52.8
Age	Under 18	6	1.9
	18 to under 25	149	47.2
	25 to under 45	130	41.1
	Above 45	31	9.8
Occupation	Student	22	7.0
	Employee (staff/official)	103	32.6
	Entrepreneur	119	37.7
	Freelancer	58	18.4
	Retired	9	2.8
	Others	5	1.6
Income	Below 5 million VND	37	11.7
	5 – 10 million VND	69	21.8
	10 – 20 million VND	97	30.7
	Above 20 million VND	113	35.8
Service Usage Duration	Less than 1 year	93	29.4
	1 – 3 years	105	33.2
	More than 3 years	118	37.3
	Total	316	100

Regarding occupation, respondents are distributed across various professional groups, with entrepreneurs (37.7%) and employees (32.6%) accounting for the largest proportions. In terms of income, a significant portion of respondents report medium to high income levels, with 35.8% earning above 20 million VND and 30.7% earning between 10 and 20 million VND. Additionally, most respondents have substantial experience with banking services, with 70.5% having used services for more than one year.

4.2 Descriptive statistics

The descriptive statistics indicate that the mean values of all observed variables are above the midpoint of the scale, ranging approximately from 3.65 to 3.94. This suggests that respondents generally hold positive perceptions toward after-sales service quality and customer satisfaction at a commercial bank branch. Among the constructs, customer satisfaction exhibits relatively high mean scores, reflecting an overall favorable evaluation of the bank's services. However, the standard deviations are moderately high, indicating variation in customer perceptions across different respondent groups. This variability suggests that while the general evaluation is positive, there remain inconsistencies in service experience that warrant further attention.

Table 2: Measurement scales

Construct	Number of Items	Mean	Std. Dev.	Cronbach's Alpha
Reliability (TC)	4	3.74	1.18	0.836
Responsiveness (KNDU)	4	3.77	1.13	0.801
Assurance (DB)	5	3.78	1.15	0.852
Empathy (STC)	5	3.73	1.19	0.824
Tangibles (YTHH)	3	3.74	1.20	0.787
Customer Satisfaction (HL)	3	3.89	1.16	0.801

The descriptive statistics of the observed variables are presented in Table 2. The results indicate that all mean values are above the midpoint of the scale (3.0), ranging from 3.65 to 3.94, suggesting that respondents generally hold positive perceptions toward after-sales service quality and customer satisfaction.

Among the constructs, customer satisfaction exhibits the highest mean values, with HL1 reaching 3.94, indicating a relatively high level of overall satisfaction among customers. In terms of service quality dimensions, reliability and assurance show relatively high mean scores, reflecting customers' positive evaluations of service accuracy and staff competence.

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Tangibles also demonstrate strong performance, particularly YTHH1 and YTHH2, indicating that physical facilities and service environment are important aspects influencing customer perceptions. However, some items such as STC4 and YTHH3 have relatively lower mean values, suggesting that there is still room for improvement in personalized service and physical service elements.

Additionally, the standard deviations range from approximately 1.09 to 1.23, indicating a moderate level of dispersion in responses. This suggests that while overall perceptions are positive, there are noticeable differences in customer experiences across respondents.

4.2 Measurement model assessment

Table 3 presents the results of reliability and validity assessments for all constructs. The findings indicate that all constructs exhibit satisfactory internal consistency, with Cronbach's Alpha values ranging from 0.787 to 0.852, exceeding the recommended threshold of 0.7. This confirms that the measurement scales are reliable.

Table 3: KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.895
Bartlett's Test of Sphericity	Approx. Chi-Square	2724.873
	df	210
	Sig.	.000

The results of exploratory factor analysis further support the validity of the constructs. The Kaiser-Meyer-Olkin (KMO) value for the independent variables is 0.895, while that for customer satisfaction is 0.709, both indicating adequate sampling adequacy. Bartlett's test of sphericity is statistically significant ($p < 0.001$), confirming that the data are suitable for factor analysis.

All factor loadings exceed 0.5, ranging from 0.667 to 0.806 for independent variables and from 0.838 to 0.861 for the dependent variable, indicating strong convergent validity. In addition, the total variance explained reaches 64.413% for the independent constructs and 71.541% for customer satisfaction, exceeding the recommended threshold of 50%.

Overall, these results confirm that the measurement model demonstrates acceptable reliability and validity, providing a solid foundation for subsequent hypothesis testing.

4.3 Correlation analysis

The results of Pearson correlation analysis reveal that all independent variables are positively and significantly correlated with customer satisfaction ($p < 0.05$) as in Table 4. Among the five dimensions, tangibles show the strongest correlation with customer satisfaction ($r = 0.593$), followed by reliability ($r = 0.567$), empathy ($r = 0.529$), and assurance ($r = 0.503$). Responsiveness exhibits a relatively weaker but still significant correlation ($r = 0.452$).

Table 4: Pearson Correlation Matrix

Correlations

		TC	KNDU	DB	STC	YTHH	HL
TC	Pearson Correlation	1	.380**	.397**	.348**	.412**	.567**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	316	316	316	316	316	316
KNDU	Pearson Correlation	.380**	1	.357**	.392**	.396**	.452**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	316	316	316	316	316	316
DB	Pearson Correlation	.397**	.357**	1	.412**	.393**	.503**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	316	316	316	316	316	316
STC	Pearson Correlation	.348**	.392**	.412**	1	.426**	.529**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	316	316	316	316	316	316
YTHH	Pearson Correlation	.412**	.396**	.393**	.426**	1	.593**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	316	316	316	316	316	316
HL	Pearson Correlation	.567**	.452**	.503**	.529**	.593**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	316	316	316	316	316	316

Note: N = 316, ** Correlation is significant at the 0.01 level (2-tailed)

In addition, the correlations among independent variables are moderate and below critical thresholds, suggesting that multicollinearity is not a serious concern. These findings support the suitability of proceeding with regression analysis to test the proposed hypotheses.

4.4 Regression results and hypothesis testing

The results of multiple regression analysis indicate that all five dimensions of after-sales service quality have a positive and statistically significant impact on customer satisfaction.

Table 5: Regression results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance
1	(Constant)	-.075	.214		-.352	.725	
	TC	.284	.046	.275	6.236	.000	.725
	KNDU	.104	.049	.094	2.131	.034	.734
	DB	.176	.048	.161	3.640	.000	.718
	STC	.225	.049	.206	4.606	.000	.707
	YTHH	.290	.045	.292	6.448	.000	.690

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.750[a]	.562	.555	.664372735091921	2.039

Specifically, tangibles have the strongest effect (β = 0.292, p < 0.001), followed by reliability (β = 0.275, p < 0.001), empathy (β = 0.206, p < 0.001), and assurance (β = 0.161, p < 0.001). Responsiveness shows the weakest effect among the five dimensions but remains statistically significant (β = 0.094, p < 0.05).

Table 6: Hypothesis testing results

Hypothesis	Relationship	Path Coefficient (β)	Significance (p-value)	Result
H1	Reliability positively affects customer satisfaction	0.275	0.000	Supported
H2	Responsiveness positively affects customer satisfaction	0.094	0.034	Supported
H3	Assurance positively affects customer satisfaction	0.161	0.000	Supported
H4	Empathy positively affects customer satisfaction	0.206	0.000	Supported
H5	Tangibles positively affect customer satisfaction	0.292	0.000	Supported

These results indicate that all proposed hypotheses (H1–H5) are supported. The findings highlight that while all service quality dimensions contribute to customer satisfaction, their relative importance differs. In particular, the dominance of tangibles suggests that physical service evidence and service environment play a critical role in shaping customer perceptions in the after-sales service context.

4.5 Key findings summary

Overall, the results confirm that after-sales service quality significantly influences customer satisfaction in the banking sector. Among the five dimensions, tangibles and reliability emerge as the most influential factors, while responsiveness has a comparatively weaker effect. These findings suggest that customers not only value efficient problem resolution but also rely heavily on observable service cues and consistent service performance when evaluating their post-service experiences.

5. DISCUSSION

The results of this study confirm that all five dimensions of after-sales service quality—reliability, responsiveness, assurance, empathy, and tangibles—have a positive and significant impact on customer satisfaction. This finding reinforces the fundamental assumption of the SERVQUAL framework, which posits that service quality is a multidimensional construct influencing customer perceptions and satisfaction.

However, beyond confirming prior research, this study provides a more nuanced understanding by situating service quality within the after-sales context. In line with Expectation-Confirmation Theory, the results suggest that customer satisfaction is largely shaped by post-service evaluation, where customers assess whether their expectations have been fulfilled after the service encounter. This highlights the critical role of after-sales service as a decisive phase in the customer experience journey.

The findings are consistent with recent empirical studies in the banking sector. For instance, Nguyen et al. (2024) confirm that service-related factors significantly influence customer satisfaction in Vietnamese banking, while Khan et al. (2023) emphasize the central role of satisfaction as a mechanism linking service quality to behavioral outcomes. Similarly, Wang et al. (2023) demonstrate that service quality dimensions are significant predictors of customer satisfaction in emerging markets.

However, this study also reveals an important distinction. While previous research often identifies responsiveness or reliability as dominant factors, the present findings indicate that tangibles have the strongest effect on customer satisfaction. This result aligns with the argument that in emerging markets, customers rely heavily on observable service cues when evaluating service quality.

Furthermore, the findings support the relational perspective of service quality proposed by Jahan et al. (2023), suggesting that service interactions extend beyond transactional exchanges to relational outcomes. This is consistent with Relationship Marketing, which emphasizes the importance of ongoing customer interactions in building satisfaction and trust.

Theoretical implications

This study contributes to the literature in several important ways.

First, it extends the SERVQUAL framework by repositioning its dimensions within the after-sales service context. Unlike traditional studies that focus on service delivery, this research demonstrates that service quality continues to play a critical role after the transaction has been completed.

Second, the study integrates expectation-confirmation theory and relationship marketing theory to provide a more comprehensive explanation of customer satisfaction formation. Specifically, it conceptualizes after-sales service as a relational mechanism through which service experiences are evaluated and expectations are confirmed.

Third, the study highlights the context-specific nature of service quality in emerging markets. The strong influence of tangibles suggests that physical service evidence plays a signaling role in shaping customer trust and satisfaction, which may differ from findings in developed markets.

Practical implications

The findings provide several important implications for banking practitioners.

First, banks should prioritize investment in tangible elements such as physical facilities, equipment, and service environment. The strong impact of tangibles indicates that customers rely on visible cues to evaluate service quality, particularly in post-service interactions.

Second, reliability remains a critical factor in customer satisfaction. Banks should ensure accurate and consistent service delivery, particularly in handling customer complaints and resolving post-service issues.

Third, empathy and assurance also play significant roles, suggesting that banks should focus on improving employee competence, communication skills, and personalized customer care. Training programs aimed at enhancing customer interaction quality can significantly improve satisfaction levels.

Finally, although responsiveness has the weakest effect among the five dimensions, it remains statistically significant. Therefore, banks should continue to improve response speed and service efficiency, particularly in digital and customer support channels.

Overall, the findings confirm that after-sales service quality is a critical determinant of customer satisfaction in the banking sector. While all dimensions contribute to satisfaction, their relative importance varies, with tangibles and reliability emerging as the most influential factors. These results highlight the need to shift from a purely transactional view of service quality to a more comprehensive, relationship-oriented perspective.

6. CONCLUSION

This study examines the impact of after-sales service quality on customer satisfaction in the banking sector, demonstrating that all five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—significantly influence customer satisfaction. Among these, tangibles and reliability emerge as the most influential factors, highlighting the importance of both physical service evidence and consistent service performance in shaping customer perceptions. By extending the SERVQUAL framework into the after-sales context and integrating insights from Expectation-Confirmation Theory and Relationship Marketing, this study contributes to a more comprehensive understanding of customer satisfaction formation in emerging markets. The findings suggest that banks should place greater emphasis on post-service interactions to enhance customer experience and sustain long-term relationships. Future research is encouraged to expand the model by incorporating additional variables such as trust, loyalty, and digital service experience across broader contexts.

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