Assessing the Effect of Banking Service Quality on Customer Satisfaction in Lasanod Banks Somalia

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Abstract
The purpose of this paper is to investigate the impact of banking service quality on customer satisfaction in commercial banks operating in Lasanod, SSC-Khaatumo, Somali by using the Servqual framework. The research examines five dimensions of service quality; tangibility, reliability, responsiveness, assurance and empathy. A quantitative research design was employed, with the data collected through structured questionaries from a sample of 384 bank customers, statistical analysis such as descriptive statistics, correlation and regression analysis was used to analyze the data. The results show that Assurance ($\beta = 0.282$, $p = 0.000$) and Empathy ($\beta = 0.266$, $p = 0.000$) are the most significant predictors of customer satisfaction, followed by Responsiveness ($\beta = 0.164$, $p = 0.004$). Tangibility and Reliability also contributes significantly. Strong correlations were found between customer satisfaction and both Assurance ($r = 0.716$) and Empathy ($r = 0.730$). The study concludes that improving trust, personalized service, and responsiveness is essential to boosting customer satisfaction in Lasanod's banking sector. The study concludes that enhancing employee professionalism, empathy, and responsiveness is essential for increasing customer satisfaction in Lasanod's banking sector. It recommends that banks to invest in staff training, service reliability, and customer-oriented practices to build long-term loyalty and trust in a developing financial environment
Keywords: Assurance, Empathy, Responsiveness, Customer Satisfaction, Reliability

Introduction

The 21st-century banking industry is marked by technological transformation, increased customer expectations, and intensifying global competition. In this context, banks are evolving from traditional financial institutions into service-driven entities that must adapt quickly to a changing environment. Information and Communication Technology (ICT) plays a vital role in this transformation, enabling banks to deliver sophisticated services such as mobile banking, online transactions, and real-time customer support. These advances have raised the bar for service quality, positioning it as a key differentiator in the modern financial sector (Bhaskar & Tewodros, 2011). Service quality is now considered central to the success of banking institutions. Customers expect fast, reliable, and personalized services, and their satisfaction often determines their loyalty and future business with the bank. High service quality can lead to improved customer satisfaction, increased retention, and better financial performance. In contrast, poor service delivery leads to dissatisfaction, switching behavior, and reputational damage (Siddiqi, 2011; Asubonteng, 1996).

Globally, banks are responding to these trends by re-engineering their service models. The shift towards e-banking has not only improved operational efficiency but also transformed customer expectations. Services like online fund transfers, bill payments, and loan applications have become standard, and customers now demand convenience, speed, and security in all banking interactions (Biju, Devandhiran & Sreehari, 2012). As such, banks are under growing pressure to consistently deliver high-quality services across all channels.

In Somalia, the banking sector is undergoing a significant but gradual transformation. After decades of financial repression and instability, the country has begun to rebuild its financial institutions. Since the late 2010s, there has been a rise in private commercial banks, and efforts have been made to align with global banking practices (Nteli, 2014). However, challenges persist, particularly in areas such as technology adoption, service innovation, and human capital development.

Customer satisfaction remains a relatively unexplored area in Somali banking research. While other countries have extensively studied the link between service quality and customer satisfaction, Somalia lacks empirical data and context-specific insights, especially in emerging commercial towns like Lasanod. In this context, understanding customer expectations and perceptions of service delivery is essential for banks seeking to enhance competitiveness and customer loyalty (Casaló, 2015). The SERVQUAL model developed by Parasuraman et al. (1985) offers a relevant framework for measuring service quality in banks. It identifies five key dimensions: Tangibility, Reliability, Responsiveness, Assurance, and Empathy. This model has been successfully applied across different service sectors and geographic contexts and is particularly useful in evaluating the gap between customer expectations and perceptions. In developing markets like Somalia, where formal banking services are still expanding, SERVQUAL provides a structured approach for assessing and improving service delivery.

In Lasanod, SSC-Khaatumo, banks are at the early stages of development, operating in a context marked by limited infrastructure, lack of trust in formal institutions, and low digital penetration. These conditions amplify the importance of personalized service, staff professionalism, and consistent service delivery. Dimensions like Assurance and Empathy

are especially crucial, as they help build trust and foster long-term relationships between banks and customers (Mbama & Ezepue, 2018; Mohamed & Mohamud, 2017). Given these challenges and opportunities, this study seeks to assess the effect of banking service quality on customer satisfaction in Lasanod's commercial banks. By applying the SERVQUAL framework, the study will identify which service quality dimensions most significantly influence satisfaction levels, offering practical insights for bank managers, policymakers, and stakeholders in the Somali banking industry.

Literature Review
Theory
This study is grounded in the SERVQUAL theory, which provides a well-established framework for measuring service quality. Developed by Parasuraman, Zeithaml, and Berry (1985), SERVQUAL identifies five key dimensions—Tangibility, Reliability, Responsiveness, Assurance, and Empathy—as critical indicators of customer perceptions of service quality. These dimensions offer a structured approach for service-based organizations, including banks, to evaluate and enhance customer satisfaction. The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1985), is widely recognized for its role in evaluating service quality across various industries, especially the service sector. The model is based on the idea that service quality is the difference between customer expectations and their perceptions of actual service performance. It identifies five core dimensions that define service quality: Tangibility, Reliability, Responsiveness, Assurance, and Empathy.

These five dimensions are defined as follows:
- **Tangibility**: Refers to physical facilities, equipment, and the appearance of personnel. In banking, this includes the layout of branches, quality of printed materials, and the professionalism of staff appearance (Ananth, 2011).
- **Reliability**: The bank's ability to deliver promised services accurately and consistently. This includes dependable handling of transactions and maintaining accurate records (Parasuraman et al., 1988).
- **Responsiveness**: The willingness of staff to help customers and provide prompt services. This involves timely communication, assistance, and resolution of customer inquiries or issues (Okoe et al., 2014).
- **Assurance**: Encompasses employees' knowledge, courtesy, and ability to instill trust and confidence in customers. It reflects both staff professionalism and the institution's credibility (Baghla & Garai, 2016).
- **Empathy**: Providing individualized care and attention to customers. This includes understanding unique customer needs and offering personalized solutions (Toosi & Kohonali, 2011).

Service quality, as conceptualized by SERVQUAL, serves as both a diagnostic tool and a strategic framework for service improvement. Banks can use the model to identify performance gaps, enhance customer interactions, and build lasting relationships with their clients. In the context of Somalia's growing financial sector, the SERVQUAL framework is especially relevant as it emphasizes trust-building and personal engagement—two critical factors in environments where institutional trust is still developing. A substantial body of research has established a strong relationship between service quality and customer satisfaction. Many scholars view service quality as an antecedent to satisfaction, meaning

that improvements in service quality directly influence how satisfied customers feel (Hennayake, 2017; Felix, 2017). Others argue that customer satisfaction is an outcome variable that reflects the overall impact of service encounters over time (Ragavan & Mogeh, 2013). In the banking sector, high service quality not only fosters satisfaction but also promotes customer loyalty and retention. This is especially critical in highly competitive environments where customers can easily switch providers. When banks meet or exceed customer expectations across the five SERVQUAL dimensions, they are more likely to develop trust, encourage long-term relationships, and maintain a competitive edge.

The application of SERVQUAL in the context of Somalia—and specifically Lasanod—holds significant promise. The Somali banking sector is still developing, with limited infrastructure, evolving customer expectations, and a need for trust-building mechanisms. In such an environment, delivering high-quality service is crucial for increasing customer satisfaction and strengthening financial inclusion. By adopting the SERVQUAL model, commercial banks in Lasanod can identify performance gaps, prioritize customer service training, and make targeted improvements to their service delivery strategies. As competition grows and customers become more discerning, focusing on service quality can help banks differentiate themselves and build lasting customer relationships.

Empirical Evidence
Globally, the relationship between banking service quality and customer satisfaction has been widely analyzed using the SERVQUAL model, which includes five dimensions: tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). Studies in developed countries like the United States, the United Kingdom, and Australia consistently show that improvements in these dimensions, especially reliability, significantly boost customer satisfaction in fast-paced digital banking environments (Cronin & Taylor, 1992; Herington & Weaven, 2009; Ladhari, 2009). In contrast, research in emerging markets such as India and China emphasizes the role of cultural and interpersonal factors. In India, empathy and assurance are seen as key to building trust through personal service (Rao et al., 2013). Similarly, in China, customer satisfaction is strongly linked to face-to-face interaction and trust, particularly where digital banking is still developing (Jiang & Wang, 2006). These differences highlight the importance of adapting the SERVQUAL model to different socio-cultural settings. While the SERVQUAL dimensions remain globally applicable, their significance differs by region. In advanced economies like the US and Australia, customers prioritize tangibility and responsiveness in digital services for their convenience and time-saving benefits (Parasuraman et al., 2005). Conversely, in less developed regions such as parts of Africa and Southeast Asia, customer satisfaction is more closely linked to empathy and personalized, human-centered service (Rao et al., 2013; Ojo, 2010). These variations underscore the importance of conducting localized studies that account for regional service expectations.

In Africa, service quality studies highlight the importance of responsiveness and accessibility, especially in rural areas. In Somalia, however, research is limited. Existing studies indicate low trust in formal banking and a strong preference for Sharia-compliant services like Murabaha and Mudarabah (Mohamed & Mohamud, 2017; Hassan, 2018). Cultural and economic challenges, such as fragile infrastructure and limited digital banking, make reliability and basic accessibility key to customer satisfaction. Commercial banks globally rely

on reliability and responsiveness to drive satisfaction. While digital services are crucial in developed countries, face-to-face interaction remains vital in developing regions (Ladhari, 2009; Herington & Weaven, 2009; Kang'ethe & Iravo, 2016). In Lasanod, banking services face unique challenges due to limited infrastructure, informal systems, and strong Islamic values. Key priorities for banks include building trust, ensuring security, and aligning services with cultural expectations. There is a clear research gap in Somalia, particularly in Lasanod, where little empirical work has applied the SERVQUAL model. Moreover, the model needs adaptation to reflect Somalia's religious and socio-economic realities. This study addresses that gap by applying SERVQUAL in Lasanod, incorporating Islamic finance principles to better understand and improve customer satisfaction.

Methodology

This study employed a quantitative, correlational research design to assess the effect of banking service quality on customer satisfaction in commercial banks operating in Lasanod, Somalia. The SERVQUAL model—comprising tangibility, reliability, responsiveness, assurance, and empathy—served as the framework for evaluating service quality dimensions. A total of 384 bank customers were selected using Cochran's formula and a simple random sampling technique to ensure fair representation. Data was collected through structured questionnaires, divided into demographic and variable-related sections, and measured using a 5-point Likert scale. To ensure the quality of the instrument, validity was established through expert review, yielding a perfect Content Validity Index (CVI) of 1.0. Reliability was assessed using Cronbach's Alpha, with the overall coefficient reaching 0.962, indicating excellent internal consistency. Data collection was carried out by trained research assistants, and responses were entered into SPSS for analysis. Both descriptive and inferential statistics—including Pearson correlation and regression—were used to examine the relationships between service quality dimensions and customer satisfaction.

Data Analysis and Result Interpretation

Table 1

Descriptive table

	N	**Mean**	**Std. Deviation**
Empathy	8	3.82	0.915
Responsiveness	7	3.84	0.992
Tangibility	7	3.88	0.865
Assurance	7	3.69	0.87
Reliability	7	3.92	0.902
Customer Satisfaction	8	3.81	0.881

Table 1 shows that the descriptive analysis reveals that customers generally hold a positive perception of the bank's service quality and overall satisfaction. All five service quality dimensions—empathy (M = 3.75), responsiveness (M = 3.82), tangibility (M = 3.80), assurance (M = 3.88), and reliability (M = 3.69)—scored within the high range, with assurance scoring the highest and reliability slightly lower due to one moderately rated item. Customer satisfaction also received a high average score of 3.81, indicating that clients are overall pleased with the bank's services, particularly valuing staff competence, responsiveness, and personalized care. These findings highlight a strong service delivery performance with room for enhancement in areas like error-free transactions and convenience of operating hours.

Table 2
Correlation

Variables	Customer Satisfaction	Responsiveness	Empathy	Tangibility	Assurance	Reliability
Customer Satisfaction	1.000	.733**	.730**	.657**	.716**	.697**
Sig. (2-tailed)		.000	.000	.000	.000	.000
N	384	384	384	384	384	384
Responsiveness	.733**	1.000	.812**	.698**	.664**	.716**
Sig. (2-tailed)	.000		.000	.000	.000	.000
N	384	384	384	384	384	384
Empathy	.730**	.812**	1.000	.649**	.622**	.680**
Sig. (2-tailed)	.000	.000		.000	.000	.000
N	384	384	384	384	384	384
Tangibility	.657**	.698**	.649**	1.000	.670**	.650**
Sig. (2-tailed)	.000	.000	.000		.000	.000
N	384	384	384	384	384	384
Assurance	.716**	.664**	.622**	.670**	1.000	.695**
Sig. (2-tailed)	.000	.000	.000	.000		.000
N	384	384	384	384	384	384
Reliability	.697**	.716**	.680**	.650**	.695**	1.000
Sig. (2-tailed)	.000	.000	.000	.000	.000	
N	384	384	384	384	384	384
*. Correlation is significant at the 0.01 level (2-tailed).						

Table 2 shows that correlation analysis reveals strong and significant relationships between customer satisfaction and all dimensions of service quality. The highest correlations are with responsiveness (r = .733) and empathy (r = .730), indicating that timely service and emotional understanding are key drivers of satisfaction. Assurance (r = .716) and reliability (r = .697) also show substantial positive relationships, suggesting that customer trust and dependable service further enhance satisfaction. Additionally, tangibility (r = .657), while slightly lower, remains a crucial factor influencing perceptions of service quality. Notably, responsiveness and empathy are highly interrelated (r = .812), showing that customers who find services responsive also feel emotionally acknowledged. Reliability is strongly linked with all dimensions, underscoring its foundational role in customer trust and satisfaction. Overall, the study highlights that enhancing responsiveness, empathy, assurance, and reliability can significantly boost customer satisfaction and strengthen customer loyalty.

Table 3
Model summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.822[a]	.675	.0671	0.4608
a. Predictors: (Constant), Reliability, Tangibility, Empathy, Assurance, Responsiveness				

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The above model summary shows the r square which means how much in percentage all the independent variables explain change or variation in the dependent variable. The result shows an R-value of .822 indicates a strong positive correlation between the independent variables (predictors) and the dependent variable (customer satisfaction). This suggests that as the predictors improve, customer satisfaction is likely to increase significantly. R Square 0.675 indicates that the model can account for roughly 67.5% of the variation in customer satisfaction. Given that the independent variables account for a significant amount of the variation in customer satisfaction, this suggests a decent fit. Whereas the R Square value is adjusted for the number of predictors in the model by the Adjusted R Square, which is 0.671. This figure, which is marginally less than R Square, shows that even after controlling for the number of predictors employed, the model still has a strong explanatory power. An Adjusted R Square of 0.671 suggests that the model remains robust and effective. Standard Error of the Estimate is 0.04608 this value represents the average distance that the observed values fall from the regression line. A lower standard error indicates that the predictions made by the model are, on average, very close to the actual values of customer satisfaction. Overall, the model is reliable and effective in explaining how improvements in reliability, tangibility, empathy, assurance, and responsiveness contribute to enhanced customer satisfaction

Table 4
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.667	5	.333	157.080	0.000^b
	Residual	0.802	378	0.02		
	Total	2.470	383			

Dependent Variable: CS

Predictors: (Constant), Reliability, Tangibility, Empathy, Assurance, Responsiveness

Table 4 indicates that the regression model is statistically significant, with an F-value of 157.080 and a p-value of 0.000, confirming that the model effectively explains the variation in customer satisfaction. The total variance (2.470) is largely accounted for by the model (regression sum of squares = 1.667), while the residual variance is 0.802. The mean square for regression is 0.333, compared to 0.002 for residuals, highlighting a substantial difference that supports the model's significance. These results demonstrate that the independent variables collectively have a strong and meaningful impact on customer satisfaction, making the model a good fit.

Table 5
Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.021	.017		1.185	.237
Empathy	.033	.006	.266	5.087	.000
Responsiveness	.019	.007	.164	2.877	0.004
Tangibility	0.11	.006	.85	1.882	0.061
Assurance	0.38	.006	.282	6.213	0.00
Reliability	0.20	.006	.146	3.080	0.02

Dependent Variable: Customer Satisfaction
The coefficient table shows that the dependent variable Customer Satisfaction is regressed on predicting variable exchange rates and Empathy, Responsiveness, Tangibility, Assurance and Reliability. The study found that the regression analysis shows that assurance has the strongest positive impact on customer satisfaction ($\beta = 0.282$, $p = 0.000$), highlighting the importance of trust and confidence in banking services. Empathy also has a significant positive effect ($\beta = 0.266$, $p = 0.000$), indicating that understanding and addressing customer needs greatly enhances satisfaction. Responsiveness contributes significantly ($\beta = 0.164$, $p = 0.004$), showing that timely service is essential. Tangibility shows a statistically significant relationship ($\beta = 0.085$, $p = 0.061$), suggesting its influence on satisfaction is vital similarly to the other factors.

Conclusion and Recommendation
The study concludes that banking service quality significantly influences customer satisfaction in Lasanod Somalia with assurance emerging as the most critical factor, flowed by reliability, responsiveness and empathy, customers highly value the confidence, courtesy and competence of bank employee, which directly impacts their trust and overall satisfaction. while reliability reflects the consistency and accuracy of service delivery. Responsiveness emphasizes timely interactions and empathy contributes through personalized attention to individual customer needs. The regression analysis highlights assurance and empathy as strongest predictors of satisfaction, indicating that banks must prioritize these dimensions to remain competitive. To enhance customer satisfaction, it is recommended that banks focus on improving reliability by delivering services as promised and maintaining error-free- records and invest in continuous staff training with an emphasis on assurance and empathy, additionally, implementing feedback system, upgrading technology to boost responsiveness and fostering empathy through flexible services can help address diverse customer needs. Strengthening assurance through clear communication and professional conduct further reinforces customer trust.

Overall banks must enhance performance across all service quality dimensions by treating customers with respect, offering personalized attention and delivering consistent, high-quality services; by doing so banks can not only improve customer satisfaction but also build loyalty and maintain a competitive edge in the growing retail banking sector.

Contribution of the Study

This study contributes theoretically by extending the SERVQUAL framework to the Somali banking sector, a fragile and under-researched context. While SERVQUAL has been widely applied across countries, this research shows its relevance in environments marked by institutional weakness and limited infrastructure. The findings reveal that assurance and empathy are the strongest predictors of customer satisfaction, emphasizing that in contexts where trust in institutions is fragile, professionalism, credibility, and personalized service matter more than technological or operational efficiency. This enriches existing literature by demonstrating how the weight of service quality dimensions shifts depending on socio-economic and institutional conditions.

Contextually, the study offers one of the first empirical insights into banking service quality in Lasanod, SSC-Khaatumo. It highlights the importance of trust-building, staff competence, and customer-oriented practices in promoting satisfaction and loyalty where formal banking is still emerging. This contribution is significant because it not only adapts a global theoretical model to a local setting but also provides practical guidance for policymakers, managers, and stakeholders seeking to strengthen financial inclusion and competitiveness. Overall, the study advances knowledge by integrating established theory with local realities, showing how global models can be applied and refined to support sustainable banking in fragile states

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