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Client Satisfaction in the Banking Sector: Evidence from Local and Multinational Banks in Bangladesh

Anonya Chowdhury Hiya^{1*}

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ABSTRACT

This study compares client satisfaction across multinational, private, and public banks in Bangladesh, addressing a gap in cross-category evaluations of service quality and digital capability. Using a descriptive-comparative, mixed-methods design, we surveyed purposively selected active customers of HSBC (multinational), City Bank (private), and Janata Bank (public) with a 20-item Likert questionnaire grounded in the SERVQUAL dimensions (reliability, assurance, tangibles, empathy, responsiveness). Primary data (n=50) were complemented by branch-level observation and brief interviews. Descriptive statistics and one-sample t-tests ($\mu=3$) assessed the salience of account-opening drivers and satisfaction factors. Results show multinational and private banks outperform the public bank across all five SERVQUAL dimensions, largely due to superior digital platforms, faster transactions, and more responsive support. For the public bank (Janata Bank), overall satisfaction was moderate; factors such as bank reputation, branch location, and personal relationships with staff scored significantly above neutral, indicating the continuing importance of trust, accessibility, and interpersonal service. By contrast, transaction speed and perceived technological advancement scored at or below neutral, evidencing dissatisfaction with manual processes and limited self-service options. Charges and interest-rate comfort tended to cluster around neutrality. The comparative framework highlights HSBC's globally integrated digital services and City Bank's localized innovation versus Janata Bank's lagging digitization and responsiveness. The study recommends priority investments in digital infrastructure (mobile/Internet banking, ATM coverage), process automation, and frontline service training in public banks, alongside fee transparency and issue-resolution SLAs. Private banks should continue targeted innovation and personalization, while multinationals can consolidate their advantage in security and cross-border connectivity. Aligning service quality with rising digital expectations is pivotal to strengthening client loyalty and competitiveness in Bangladesh's banking sector.

INTRODUCTION

In the rapidly evolving and highly competitive financial services sector, client satisfaction has emerged as a critical determinant of institutional success, sustainability, and growth. For modern banks, ensuring customer satisfaction extends far beyond the provision of basic financial services; it now necessitates delivering value-added experiences that cultivate loyalty, trust, and enduring relationships (Obeng *et al.*, 2025). In Bangladesh, the banking industry is undergoing swift transformation, driven by globalization, technological innovation, and heightened expectations from a digitally connected, well-informed clientele. Within this landscape, multinational banks, local private banks, and state-owned public banks operate concurrently, yet their performance in terms of efficiency, innovation, and client satisfaction exhibits marked disparities.

Multinational banks, such as HSBC, leverage globally integrated platforms and sophisticated digital services. These offerings include online Letters of Credit, mobile-enabled international and domestic transfers, robust cybersecurity protocols, and seamless global connectivity (Rao & Kumar, 2025). Such capabilities position multinational banks as leaders in innovation and

reliability, enabling them to serve both corporate and individual clients with exceptional speed, precision, and consistency.

In contrast, local private banks, exemplified by City Bank, prioritize regional innovation and operational agility. They have implemented online trade finance platforms that streamline import-export processes, substantially reducing reliance on traditional manual procedures. These banks also provide user-friendly mobile applications, internet banking, and remittance services, catering to domestic customers who value convenience, efficiency, and accessibility in their day-to-day banking interactions (Kessler, 2025).

State-owned public banks, such as Janata Bank, have been relatively slow in adopting digital infrastructures. While these institutions enjoy institutional credibility and customer trust, many of their operations remain partially manual, with limited online functionalities (Dağışaner & Karaatmaca, 2025). Consequently, customers frequently encounter transaction delays, restricted ATM access, and insufficient self-service options. Although public banks are prized for their stability and long-standing presence, their service quality is often perceived as outdated and inefficient when compared with private and multinational

¹ Department of Finance, University of Dhaka, Bangladesh

* Corresponding author's e-mail: nextgenresearch.info@gmail.com

counterparts, resulting in a widening gap between customer expectations and actual experiences, and contributing to dissatisfaction and reduced competitiveness (Ashraf *et al.*, 2025).

Client satisfaction can be conceptualized through five dimensions of service quality: reliability, assurance, tangibles, empathy, and responsiveness. In Bangladesh, multinational and private banks generally outperform public banks across these dimensions (Hossain *et al.*, 2025). They ensure consistent and accurate service delivery (reliability), maintain secure and transparent transactions (assurance), and provide tangible assets such as modern online platforms and intuitive digital interfaces. Empathy and responsiveness are evidenced through personalized solutions and prompt resolution of customer inquiries. Public banks, however, continue to struggle in meeting these benchmarks, particularly regarding digital accessibility, staff responsiveness, and individualized service experiences (Khalek *et al.*, 2025).

The influence of digitalization on contemporary banking cannot be overstated. Client satisfaction is increasingly correlated with convenience, transaction speed, and data security. The rapid growth of internet and mobile banking adoption in Bangladesh reflects this trend, as customers increasingly demand the ability to conduct financial transactions anytime and anywhere. Banks that fail to invest in robust digital infrastructure risk falling behind competitors and eroding customer confidence and loyalty (Lacerda & Mainardes, 2025).

The contrast among HSBC, City Bank, and Janata Bank reflects broader structural patterns within the Bangladeshi banking industry (Kim & Yang, 2025). HSBC exemplifies global best practices, City Bank demonstrates local innovation and adaptability, while Janata Bank illustrates the challenges faced by state-owned institutions in keeping pace with technological advancements and customer service expectations. Comparative analysis of these institutions offers valuable insights into sectoral strengths and weaknesses and identifies priority areas for service improvement (Jamil *et al.*, 2025).

The objective of this study is to examine client satisfaction within the Bangladeshi banking sector by comparing customer experiences across multinational, private, and public banks. Emphasis is placed on identifying the key drivers of satisfaction and dissatisfaction, particularly in relation to service quality, digital innovation, and customer-centric strategies. The findings aim to highlight areas where public banks require urgent improvement, where private banks can continue to innovate, and where multinational banks can maintain their competitive advantage (Yang, 2025).

Notably, there exists a research gap regarding systematic comparisons across different categories of banks in Bangladesh (Minhaj & Khan, 2025). While prior studies have explored customer experiences with individual banks or specific technologies, fewer have adopted a unified framework to evaluate multinational, private, and public banks collectively. This research seeks to fill that gap,

offering insights into the competitive dynamics of the sector and underscoring the necessity of aligning banking services with evolving customer expectations (Al-Shafei, 2025). Ultimately, the findings of this study are intended to guide banks in developing strategies that not only meet but surpass client expectations. For public banks, the results may emphasize the critical need to modernize digital infrastructure and enhance service responsiveness (Krishna *et al.*, 2025). For private and multinational banks, the insights may reveal opportunities to further strengthen innovation, security, and personalized service delivery. By prioritizing client satisfaction at the core of their operations, banks across Bangladesh can cultivate stronger customer relationships, enhance competitiveness, and contribute to the sustainable development of the financial sector.

LITERATURE REVIEW

Customer satisfaction has emerged as a pivotal determinant of organizational success across industries, and the banking sector is no exception. In the context of heightened competition, evolving customer preferences, and rapid technological advancements, banks must deliver far more than basic financial services; they are expected to provide seamless, reliable, and customer-centric experiences that meet or exceed client expectations. Satisfied customers not only demonstrate loyalty but also act as brand ambassadors, bolstering a bank's reputation and market position (Ashraf *et al.*, 2025). Conversely, dissatisfied customers can readily switch to competitors, particularly in a highly competitive market such as Bangladesh's banking sector. In banking, customer satisfaction is influenced by a multitude of factors, including service quality, transaction speed, staff behavior, accessibility of banking facilities, and the availability and functionality of digital platforms (Wang *et al.*, 2025). Contemporary banking is increasingly evaluated not merely by the products offered but by the manner in which services are delivered. Modern customers expect swift responses, efficient systems, tailored solutions, and, importantly, the convenience of accessing services via digital platforms. A widely recognized framework for assessing customer satisfaction in banking is the SERVQUAL model, which evaluates service quality across five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. Reliability pertains to a bank's ability to deliver consistently on its commitments (Gupta & Srivastava, 2025). Assurance encompasses trust, security, and staff competence. Tangibles refer to both physical and digital infrastructures, including ATMs, mobile applications, and online banking interfaces. Empathy underscores the importance of understanding individual client needs and providing personalized solutions, while responsiveness reflects the bank's efficiency in addressing customer queries and resolving issues. Collectively, these dimensions capture the core determinants of client satisfaction in the banking sector (Hussain *et al.*, 2025).

Customer expectations play a central role in shaping

satisfaction. Expectations may be explicit, such as specific service requests, or implicit, formed through prior experiences, industry norms, or the bank's reputation (Aysan *et al.*, 2025). Meeting or exceeding these expectations enhances satisfaction and fosters loyalty, whereas failure to do so results in dissatisfaction. In today's digital era, expectations are increasingly technology-driven, as clients demand rapid, secure, and seamless service through mobile applications, online platforms, and automated systems.

Digital banking has become a primary driver of customer satisfaction globally, and Bangladesh reflects this trend. Internet and mobile banking allow clients to access services conveniently, reducing reliance on traditional branch-based operations (Usui & Kotabe, 2025). Essential features now include online fund transfers, real-time updates, mobile applications, and automated trade finance solutions. Clients expect uninterrupted digital access, heightened security, and rapid transaction processing. Banks that fail to provide these capabilities risk losing competitiveness, particularly among younger, digitally connected customers.

Self-service technologies including ATMs, online portals, and mobile applications have further redefined customer expectations by providing autonomy, efficiency, and control over financial transactions (Dağaşaner & Karatmaca, 2025). While these advancements have significantly enhanced satisfaction in private and multinational banks, public sector banks have lagged due to outdated systems, limited digital infrastructure, and bureaucratic constraints. This technological gap has contributed to disparities in customer satisfaction across bank categories in Bangladesh.

HSBC exemplifies the capabilities of multinational banks, offering sophisticated digital services through platforms like HSBCnet. Clients can open Letters of Credit online, perform domestic and international transfers via mobile, and benefit from advanced information security measures. Its global integration ensures consistent, reliable service across markets, cementing its reputation for trustworthiness and convenience (Olatosi *et al.*, 2025). Within the SERVQUAL framework, HSBC excels across all dimensions, demonstrating reliability, assurance, and responsiveness that align with global best practices, while its tangibles and customer-focused empathy foster strong client loyalty.

City Bank, representing the agility and innovation of private banks in Bangladesh, leverages platforms such as IMPeX to streamline trade finance, enabling importers and exporters to process transactions online, thereby reducing delays associated with traditional manual methods (Dang & Do Tuong, 2025). Its city touch service provides 24/7 internet banking and mobile applications, enhancing convenience for domestic clients. National and international awards further attest to City Bank's commitment to modern banking solutions and customer-centric strategies. Within the SERVQUAL model, City Bank performs strongly in responsiveness and empathy,

addressing individual client needs effectively. However, its global integration remains limited relative to multinational counterparts (Mallik, 2025).

Janata Bank illustrates the challenges facing public sector banks. Despite the institutional trust afforded by its state-owned status, its digital infrastructure remains underdeveloped, and numerous processes rely on manual intervention. This results in extended transaction times, slower service, and limited responsiveness. While the bank benefits from government backing, it underperforms in tangibles, responsiveness, and empathy, leading customers to perceive public banks as bureaucratic and inefficient when compared with modern private and multinational institutions. To remain competitive, Janata Bank must prioritize investments in technology, staff training, and customer service enhancements (Chowdhury *et al.*, 2025). Empirical studies on customer satisfaction in banking consistently identify service quality as a primary driver, with transaction speed, operational efficiency, and staff behavior directly influencing client perceptions (Rhaman *et al.*, 2025). Technology adoption is equally critical, as clients increasingly demand innovative, secure, and user-friendly platforms. Personalized service further enhances satisfaction, with banks that demonstrate empathy and customize offerings enjoying greater loyalty. Conversely, outdated infrastructure, limited innovation, and sluggish responsiveness particularly prevalent in state-owned banks remain significant obstacles to high customer satisfaction (Mahim *et al.*, 2025). Overall, customer satisfaction in Bangladesh's banking sector is shaped by the interplay of service quality, digital innovation, and client-centric strategies. Multinational banks like HSBC lead through globally integrated systems and advanced digital services. Private banks such as City Bank succeed via localized innovation and tailored customer service (Sharmin *et al.*, 2025). Public banks like Janata Bank struggle to meet evolving expectations due to outdated infrastructure and limited responsiveness. By addressing these gaps particularly through enhanced technology adoption and improved service quality banks across Bangladesh can strengthen customer satisfaction, foster loyalty, and achieve sustainable competitive advantage.

MATERIALS AND METHODS

To examine client satisfaction within Bangladesh's banking sector, a mixed-methods approach combining survey research and direct observation was employed. The study targeted three categories of banks: HSBC (a multinational bank), City Bank (a private local bank), and Janata Bank (a public bank), with the objective of evaluating how variations in digital platforms, service delivery, and institutional practices influence customer satisfaction.

Research Design

The research adopted a descriptive-comparative design to systematically assess customer satisfaction across different banking categories. Both qualitative

and quantitative approaches were utilized to capture customer perceptions, service experiences, and the use of digital banking platforms. The SERVQUAL framework, encompassing reliability, assurance, tangibles, empathy, and responsiveness, was employed as the primary instrument for evaluating service quality.

Data Collection

A structured questionnaire comprising 20 interrelated items was developed, incorporating multiple-choice questions and two broad items measured on a five-point Likert scale ranging from strongly disagree to strongly agree. Purposive sampling was applied to target active customers of HSBC, City Bank, and Janata Bank, resulting in 50 respondents participating in the survey. Direct observation complemented the survey data by examining customer behavior during banking activities, staff interactions, waiting times, and service outcomes. This approach provided valuable insights into customer experiences, particularly in relation to digital platforms and the responsiveness of banking services.

Data Sources

Primary data were collected through structured questionnaires, interviews with bank officers, and observational analysis conducted at selected branches of HSBC, City Bank, and Janata Bank. Secondary data were sourced from official bank websites, annual reports, brochures, published articles, and industry news. Information pertaining to digital platforms including HSBCnet, IMPeX, and Janata Bank's partially digitized services was obtained from published reports.

Common Method and Data

Descriptive statistics, including percentage distributions, were applied to capture the demographic profiles of respondents (age, gender, education, occupation). Likert-scale data were analyzed to calculate mean values, standard deviations, standard errors, minimum and maximum scores, and t-test values to evaluate satisfaction levels across banks. Independent t-tests were conducted to assess the statistical significance of differences in satisfaction among various customer groups, and null hypotheses were tested accordingly. Customer satisfaction was further examined through the SERVQUAL framework. Reliability was evaluated based on the accuracy and consistency of service delivery. Assurance assessed trust, transparency, and security in customer transactions. Tangibles considered the availability and modernity of online and mobile banking platforms. Empathy measured the extent to which banks understood and responded to individual customer needs, while responsiveness evaluated the promptness in addressing customer inquiries and resolving issues. It was hypothesized that multinational and private banks would outperform public banks across most dimensions, while public banks were assessed to identify gaps in service delivery.

RESULT AND DISCUSSIONS

The study examined client satisfaction across three distinct banking institutions in Bangladesh: HSBC (a multinational bank), City Bank (a private local bank), and Janata Bank (a public sector bank). Among these, Janata Bank, as a longstanding state-owned institution, commands a strong reputation. Nevertheless, achieving complete satisfaction across all customers is inherently challenging, as customer preferences and expectations evolve over time. A focused analysis was conducted on 50 Janata Bank customers to evaluate satisfaction levels within a public banking context. Respondents were categorized by age, gender, education, occupation, and income to provide a nuanced understanding of satisfaction across diverse demographic groups. The survey comprised 20 items, organized into two primary categories: factors influencing account opening and satisfaction criteria. Nine questions pertained to account-opening motivations, while eleven addressed satisfaction measures. The majority of respondents were aged 45–65, with minimal representation above 65 years. Male customers outnumbered females, reflecting conventional banking participation trends in Bangladesh. Regarding educational attainment, 38% of respondents held graduate degrees, while only 2% possessed doctoral qualifications, consistent with national demographic patterns. Service holders and business professionals were equally represented, indicating a balanced mix of employed and entrepreneurial clientele. Monthly income levels were generally moderate, with few exceeding 60,000 BDT, and family sizes predominantly ranged between four and five members. The majority of respondents were married, aligning with the bank's tendency to attract more mature customers. Savings accounts were the primary financial product, held by 69% of respondents, whereas only 22% engaged in loan services, suggesting limited borrowing activity at the branch. Long-term engagement, as measured by transactional history, was relatively low among customers with over ten years of account activity. Branch location emerged as a key determinant of patronage, with 68% selecting the branch for its proximity, emphasizing convenience as a critical factor in branch selection.

Overall satisfaction at the branch was moderate, with 58% of respondents expressing satisfaction with the services provided. While the branch effectively delivers essential banking functions, challenges remain in meeting evolving customer expectations. Customers reported difficulties at various stages of banking, indicating that enhancements in service delivery and digital infrastructure are required. Digital platforms and services were found to significantly influence customer satisfaction. HSBC and City Bank have received recognition for their advanced digital offerings and service excellence, contributing to positive client experiences. Janata Bank, despite benefiting from institutional trust as a state-owned entity, demonstrates limited recognition and slower progress in digital service development. Barriers such as security concerns,

infrastructural constraints, and low digital literacy adversely affect customer satisfaction within the public banking sector (Mahadi *et al.*, 2025). The findings indicate that client satisfaction is shaped by a combination of service quality, digital infrastructure, and personalized attention. Customers of multinational and private banks report higher satisfaction due to reliable digital platforms, efficient service delivery, and proactive support mechanisms (Mallik, 2024). Conversely, Janata Bank's dependence on manual processes and slower adoption of digital technologies negatively impacts

customer experience, underscoring the need for process innovation and technological upgrades (Mallik, 2024). Enhancing these areas is essential for public banks to align with modern customer expectations and remain competitive in the evolving banking landscape. This analysis underscores the critical interplay between digital innovation, service quality, and client satisfaction, providing empirical evidence that multinational and private banks in Bangladesh consistently achieve higher customer satisfaction levels compared to state-owned institutions such as Janata Bank.

Table 1: Comparative Framework

No.	Aspect	HSBC (MNC Bank)	City Bank (Private Bank)	Janata Bank (Public Bank)
1	Digital Platform	HSBCnet: International trade, transactions, and mobile app support	City Impex + City touch: Online trade finance and retail banking	Limited digital system, mostly manual
2	LC (Letter of Credit) Opening	Fully online	Partially online, regionally limited	Mostly manual
3	International Transactions	Fast, with SWIFT GPI tracking	Limited, focused on corporate clients	Slow, paper-based
4	Security Measures	Global standard (2FA, cyber protection)	Advanced, but less than HSBC	Weak digital security
5	Service Speed	Transactions completed within minutes	Service within hours	Often takes days
6	Customer Responsiveness	24/7 helpdesk, relationship manager	Support during office hours, chatbot started	Limited hours, slow response
7	Digital Infrastructure Investment	Billions of dollars annually	Significant investment within Bangladesh	Limited budget, slow development
8	Recognition / Awards	Euromoney Cash Mgmt.: 14-time Market Leader, 6-time Best Service (2023)	Global Finance: Best Bank in Bangladesh (2023), Asia Money awards	No major international awards
9	Customer Satisfaction Index	88% (PwC Survey 2022)	73% (BIBM 2023)	54% (BIBM 2023)
10	Customer Experience (CX) Index	8.5/10	7/10	5.5/10
11	Response Time	5–10 minutes	1–3 hours	1–3 days
12	Rural Coverage	Limited (corporate-focused)	Moderate, active regional branches	Extensive rural branch network
13	Brand Image	Global premium bank	Modern and innovative private bank	Traditional, lagging in modernization
14	Fees & Charges	Relatively high	Moderate	Low, but service quality also lower
15	Customer Loyalty Programs	Global loyalty rewards	Credit card reward points	None or limited
16	Global Connectivity	Integrated service in 60+ countries	Bangladesh-based only	Domestic focus
17	Regulatory Compliance	Basel III, FATF global standards	Bangladesh Bank guidelines	Higher audit risk
18	Innovation Adoption Rate	Fast (Blockchain, eVAT, eDuty)	Moderate (API, City touch)	Slow
19	Digital Banking Users	Mainly corporate clients	Retail + SME rapidly increasing	Limited, lack of awareness
20	Overall Customer Satisfaction	High (corporate and international clients)	Moderate (local businesses)	Low (general public)

Customer Demographics and Satisfaction

The analysis examines customer satisfaction across different demographic groups in the banking sector, focusing on gender, age, education, occupation, monthly income, and account types. This section highlights the patterns observed among customers of Bank and provides insights applicable to other local and multinational banks in Bangladesh. The tables show various relationships between customer groups in terms of gender, age, education, occupation, monthly income, and account types at Bank. Among the male customers, the majority are in the 45-65 age range, while females are predominantly in the 35-45 age group. Both genders have very few individuals above the age of 65, reflecting the fact that older people are typically retired and less likely to hold bank accounts. The younger generation shows better literacy rates, as no one below 45 holds only an SSC certificate, and the 45-65 age group has the highest number of graduates, indicating an upward trend in education. In terms of occupation, students are mostly under 25 years old, while service holders are evenly spread across various age groups. Businessmen are most common in the 35-65 age range, with no businessmen under 35, which aligns with the experience needed to start a business.

The “Others” category, which includes housewives and retirees, is also notable. Regarding monthly income, most customers in the 35-65 age range earn between 40,000 and 60,000, while younger customers typically earn below 20,000, which is expected for those in the early stages of their careers. Account types show that the majority of customers hold personal accounts, particularly in the 35-65 age range, while business accounts are mostly held by businessmen. Interestingly, there are a few customers who have both personal and business accounts. Educationally, males are more likely to hold graduate or post-graduate degrees, while females are more commonly in the HSC category. The SSC holders are primarily in the “Others” segment, indicating that many are retired or housewives. Overall, the analysis suggests that most customers are satisfied with the bank’s services, with males and younger generations generally showing higher satisfaction. The bank seems to be serving a diverse group of customers, with personal accounts dominating, especially among service holders and businessmen. Additionally, the data reflects the growing trend of financial empowerment among women, as more females are gaining financial independence and holding accounts.

Table 2: Customer Satisfaction Survey Data

S.No.	Category	Up to 25	25-35	35-45	45-65	Above 65	Total
1	Gender						
	Male	3	2	9	13	3	30
	Female	2	4	8	5	1	20
	Total	5	6	17	18	4	50
2	Education						
	SSC	0	0	0	4	3	7
	HSC	3	1	4	0	1	9
	Graduate	2	2	5	9	0	18
	Post Graduate	0	3	8	4	0	15
	Doctorate	0	0	0	1	0	1
Total	5	6	17	18	4	50	
3	Occupation						
	Service		5	4	8		17
	Business			8	8		16
	Student	5	1				6
	Others			4	3	4	11
Total	5	6	16	19	4	50	
4	Monthly Income						
	Below 20000	5	2	4	3	1	15
	20000-40000		1	2	5	3	11
	40000-60000	3	7	9			19
	Above 60000			3	2		5
Total	5	6	16	19	4	50	
5	Business Account						
	Personal	5	6	11	15	4	41
	Business			5	4		9

	Total		16	19	4		50
6	Education						
	Male	4	1	13	9	1	28
	Female	2	8	5	7		22
	Total	6	9	18	16	1	50
7	Occupation						
	Service		1	6	9		17
	Business			9	6	1	16
	Student			3	2		5
	Others	5	5	2			12
	Total	6	9	19	15	1	50
8	Monthly Income						
	Below 20000	4	8	4			16
	20000-40000	1	1	6	2		10
	40000-60000	1		7	12		20
	Above 60000			2		4	4
	Total	6	9	19	14	2	50
9	Account (Years)						
	1 to 5	5	6	6		1	18
	5 to 10		10	9	1		20
	Above 10				9	3	12
	Total	5	6	16	19	4	50
10	Satisfied with all needs						
	Yes	9	11	8	1		29
	No	6		8	7		21
	Total	6	9	19	15	1	50
11	Sex						
	Yes	17	12				29
	No	11	10				21
	Total	28	22				50
12	Account (Years)						
	1 to 5	6	12				18
	5 to 10	15	5				20
	Above 10	7	5				12
	Total	28	22				50
13	Marital Status						
	Single	9					10
	Married	19					40
	Total	10	40				50
14	Types of Account						
	Personal	6	9	16	11	1	43
	Business			4	5		9
	Total	6	9	20	16	1	52
15	Occupation						
	Service	17					17
	Business	2					2
	Student	6					6
	Others	10					10
	Total	17	19	6	10		52

16	Monthly Income						
	Below 20000	16	10	14	3		43
	20000-40000	1	7	1			9
	40000-60000	21	10	3			21
	Above 60000		2	7			4
Total	16	11	21	4			52
17	Occupation						
	Service	17					17
	Business	12					12
	Student	6					6
	Others	3	4	4			4
	Total	17	17	6	10		

Table 3: Influential factors

Statistic	10(1)	10(2)	10(3)	10(4)	10(5)	10(6)	10(7)	10(8)	10(9)
Mean	3.65306	3.53061	4.16327	4.28571	4	3.12245	2.53061	2.71429	1.79592
STD. Deviation	0.81916	0.83812	0.87342	0.90914	0.9998	1.06215	1.14713	1.25259	1.0554
STD. Error	0.11585	0.11853	0.12352	0.12857	0.14139	0.15021	0.16223	0.17714	0.14926
Maximum	5	5	5	5	5	5	5	5	5
Minimum	2	1	3	2	2	1	1	1	1
Median	4	4	4	5	4	3	2	2.5	1
Mode	4	4	5	5	5	4	2	2	1
Covariance	0.2242	0.2374	0.2098	0.2121	0.25	0.3401	0.4533	0.4615	0.5877

Table 4: Analysis and Explanation.

Factor	Mean	Standard Deviation	Standard Error	Median	Mode	Maximum	Minimum	Covariance
10(9): Others (if any)	1.79592	1.0554	0.14926	1	1	5	1	58.77%
10(7): Physical facilities available	2.53061	1.14713	0.16223	2	2	5	1	45.33%
10(8): Social constraints	2.71429	1.25259	0.17714	2.5	2	5	1	46.15%
10(6): Interest rate	3.12245	1.06215	0.15021	3	4	5	1	34.01%
10(1): Financial condition of bank	3.65306	0.81916	0.11585	4	4	5	2	22.42%
10(2): Quality of bank management	3.53061	0.83812	0.11853	4	4	5	1	23.74%
10(3): Location of bank	4.16327	0.87342	0.12352	4	5	5	3	20.98%
10(4): Reputation of the bank	4.28571	0.90914	0.12857	5	5	5	2	21.21%
10(5): Personal relationship with bank employee	4.00000	0.9998	0.14139	4	5	5	2	25%

Descriptive statistics

Analysis

The Customer Dependence Factors in Opening of the Bank Account Other is depicted as the least important factor for customers to open a bank account, with a score of 1.80 and as factor 16, so customers didn't feel very important on other factors except those that were mentioned. Locations have the least importance with an average of 2.53, and social restrictions have second-to-least importance with an average of 2.71, which indicates that social limitations and physical amenities are less preferred by customers. Interest rate takes a mid-place, with a score of 3.12 – halfway between the most (most significant importance) and least (lowest importance)

stressed ranking. The bank's financial condition (mean 3.65) and the quality of bank management (mean 3.53) are both seen as moderately necessary; however, the bank's financial condition is slightly more critical. The location of the bank stands out with a mean of 4.16 as a significant factor, and the reputation of the bank is considered more critical still, with a mean of 4.29. Finally, one of the most essential determinants of the minds of customers is interaction with employees, as the mean for personal relationship with employees is 4.00, so it is clear that trust and personal interaction play a significant role in banking customers.

Measurement of satisfaction

Table 5: Ranking of Satisfaction Factors

Factor	20(1)	20(2)	20(3)	20(4)	20(5)	20(6)	20(7)	20(8)	20(9)	20(10)	20(11)
Mean	3.16	2.20	2.22	3.84	3.14	3.41	2.86	2.12	2.88	3.33	3.02
Standard Deviation (SD)	0.87	0.83	0.90	0.866	0.93	0.756	1.043	0.97	1.17	0.71	0.65
Standard Error (SE)	0.12	0.11	0.128	0.12	0.131	0.11	0.148	0.14	0.17	0.10	0.09
Maximum	3	2	2	4	3	3	3	2	3	3	3
Minimum	3	2	2	4	3	3	2	2	2	3	3
Median	5	5	5	5	5	5	5	5	5	5	5
Mode	2	1	3	2	2	1	1	1	1	2	1
Covariance (Cov)	0.27	0.38	0.41	0.23	0.30	0.22	0.365	0.46	0.405	0.21	0.22

Table 6: Service Quality Dimensions and Descriptive Statistics

Factor	Mean	Standard Deviation	Standard Error	Median	Mode	Maximum	Minimum	Covariance
20(9): Charge of bank is not high	2.88	0.941	0.136	3	2	5	2	27%
20(2): Speed of transaction is fast	3.00	0.955	0.137	3	1	5	1	31.83%
20(6): My problems have been solved satisfactorily	3.08	1.054	0.149	3	3	5	1	34.22%
20(5): I experienced problems in transaction	3.12	1.078	0.151	3	2	5	1	34.57%
20(7): I am comfortable with the given interest rate	3.16	1.043	0.148	3	4	5	3	33%
20(1): Bank service meets my expectations	3.16	0.87	0.126	5	2	5	3	27%
20(4): Confidentiality in terms of transaction is kept well	3.24	0.99	0.14	4	4	5	2	30.56%
20(3): Procedure of banking is easy	3.34	0.931	0.132	4	3	5	2	27.88%

20(8): Technologies are advanced	3.42	1.04	0.148	4	3	5	2	30.47%
20(10): Response from the staff is prompt	3.44	1.07	0.152	4	4	5	2	31.02%
20(11): Overall service quality is excellent	3.60	1.11	0.157	5	5	5	3	30.83%

Analysis and Explanation

The survey results reveal a range of customer satisfaction levels for different aspects of Bank’s services. 20(9), which refers to the charge of the bank, is rated the lowest with a mean of 2.88, suggesting that customers are not entirely satisfied with the bank’s charges. Similarly, 20(2) regarding the speed of transactions has a mean of 3.00, indicating that there is room for improvement in transaction speed. For 20(6), concerning how well problems are solved, the mean is 3.08, indicating that while some customers are satisfied, the bank still has work to do in addressing customer concerns effectively. 20(5), which measures experience of transaction problems, has a slightly higher mean of 3.12, suggesting that customers have encountered some issues but do not consider them overwhelmingly negative. Customers express moderate satisfaction with 20(7), which assesses comfort with the given interest rate, and 20(1), which evaluates whether bank services meet customer expectations, with both factors showing a mean of 3.16. 20(4), related to the confidentiality of transactions, shows a higher level of satisfaction, with a mean of 3.24, indicating that confidentiality is seen more

positively. Similarly, 20(3), measuring the ease of banking procedures, is rated at 3.34, reflecting a generally positive view of the bank’s processes. The technology used by the bank (20(8)) is perceived as somewhat advanced, with a mean of 3.42, although there is still room for improvement. 20(10), regarding response from staff, is rated at 3.44, reflecting customers’ appreciation for staff response times but not an overwhelming level of satisfaction. The overall service quality (20(11)) receives the highest rating, with a mean of 3.60, suggesting that while customers generally find the service quality to be good, there is still room for improvement. Overall, the results highlight that while there is a moderate level of satisfaction with many aspects of Bank’s services, areas such as transaction speed, customer issue resolution, and charges need significant attention to improve customer satisfaction further.

T distribution Table

T distribution table for part 1 shows the T values for 9 statements where the influential factors are decided from most important to least important by the 50 respondents.

Table 7: T -distribution

Factor	df (n-1)	Mean	T value	Significance Level 5%	Null Hypothesis (5%)	Significance Level 1%	Null Hypothesis (1%)
10(1): Financial condition of bank	49	3.653061	5.637299	2.01	Rejected	2.68	Rejected
10(2): Quality of bank management	49	3.530612	4.476668	2.01	Rejected	2.68	Rejected
10(3): Location of bank	49	4.163265	9.417642	2.01	Rejected	2.68	Rejected
10(4): Reputation of the bank	49	4.285714	10	2.01	Rejected	2.68	Rejected
10(5): Personal relationship with bank employee	49	4	7.072511	2.01	Rejected	2.68	Rejected
10(6): Interest rate	49	3.122449	0.815181	2.01	Accepted	2.68	Accepted
10(7): Physical facilities available	49	2.530612	-2.89336	2.01	Rejected	2.68	Rejected
10(8): Social constraints	49	2.714286	-1.6129	2.01	Accepted	2.68	Accepted
10(9): Others (if any)	49	1.795918	-8.06719	2.01	Accepted	2.68	Accepted

Analysis

For most of the factors (10(1) to 10(5)), the null hypothesis is rejected at both the 5% and 1% significance levels, indicating that these factors significantly differ from the population mean of 3. This suggests that customers rated these factors notably higher than 3. However, for factors 10(6), 10(8), and 10(9), the null hypothesis is accepted at both significance levels, meaning that these factors do not significantly differ from the population mean. This implies that customers' ratings for these factors are not notably different from 3, showing moderate satisfaction or indifference.

Null hypothesis: $H_0: \mu = 3$

Alternative hypothesis: $H_a: \mu \neq 3$

A one-sample t-test was conducted to determine whether the mean customer responses for various factors were significantly different from the population mean of 3. The null hypothesis ($H_0: \mu = 3$) was tested at both 95%

and 99% confidence levels. For most of the factors, such as "Financial condition of the bank" (t-value = 5.63) and "Quality of bank management" (t-value = 4.48), the computed t-values were greater than the critical t-values (2.01 for 95% and 2.68 for 99%), meaning the null hypothesis was rejected, and it was concluded that these factors were considered at least moderately important by customers. However, for "Interest rate" (t-value = 0.82), the computed t-value was less than the critical value, and the null hypothesis was accepted, indicating that there was no significant difference from the population mean. Similarly, for "Physical facilities available" (t-value = -2.89), the computed t-value fell outside the critical range, so the null hypothesis was rejected, suggesting a significant difference. Overall, the t-test revealed that most factors were deemed important by customers, except for "Interest rate," which showed no significant deviation from the expected mean.

Table 8: T -distribution

Factor	df (n-1)	Mean	T value	Significance Level 5%	Null Hypothesis (5%)	Significance Level 1%	Null Hypothesis (1%)
20(1): Bank service meets my expectations	49	3.163265	1.3336	2.01	Accepted	2.68	Accepted
20(2): Speed of transaction is fast	49	2.204082	-6.75635	2.01	Rejected	2.68	Rejected
20(3): Procedure of banking is easy	49	2.22449	-6.06933	2.01	Rejected	2.68	Rejected
20(4): Confidentiality in terms of transaction is kept well	49	3.836735	6.8347	2.01	Rejected	2.68	Rejected
20(5): I experienced problems in transaction	49	3.142857	1.084652	2.01	Accepted	2.68	Accepted
20(6): My problems have been solved satisfactorily	49	3.408163	3.818018	2.01	Rejected	2.68	Rejected
20(7): I am comfortable with the given interest rate	49	2.857143	-0.96782	2.01	Accepted	2.68	Accepted
20(8): Technologies are advanced	49	2.122449	-6.36985	2.01	Rejected	2.68	Rejected
20(9): Charge of bank is not high	49	2.877551	-0.74201	2.01	Accepted	2.68	Accepted
20(10): Response from the staff is prompt	49	3.326531	3.240274	2.01	Rejected	2.68	Rejected
20(11): Overall service quality is excellent	49	3.020408	0.220538	2.01	Accepted	2.68	Accepted

Analysis

The hypothesis test was performed to determine if customer satisfaction for various factors was significantly different from a mean of 3. For factors such as Confidentiality in terms of transaction is kept well (t-value = 6.8347) and My problems have been solved satisfactorily (t-value = 3.818018), the computed t-values were much higher than the critical value of 2.01 for a 95% confidence level, leading to the rejection of the null hypothesis. This suggests that customers consider these factors significantly more important than 3. On the other hand, for factors like Bank service meets my expectations (t-value = 1.3336) and Response from the staff is prompt (t-value = 0.220538), the t-values were lower than the critical value, meaning the null hypothesis was accepted, indicating no significant difference from 3. Lastly, factors such as Speed of transaction and Technologies are advanced, with t-values much lower than the critical value, led to the rejection of the null hypothesis, showing that customers were dissatisfied with these aspects.

Null hypothesis: $H_0: \mu = 3$

Alternative hypothesis: $H_a: \mu \neq 3$

The one-sample t-test was conducted to determine whether customer satisfaction, as measured by the eleven statements, was significantly different from a mean of 3. For the statement Bank service meets my expectation (t-value = 1.3336), the computed t-value is lower than the critical value (2.01 for 95% confidence), so the null hypothesis cannot be rejected, indicating that customers are satisfied at least moderately. For Speed of bank transaction is fast (t-value = -6.75635), the t-value is outside the critical range, so the null hypothesis is rejected, suggesting that customers are dissatisfied. For I experienced problems in transaction (t-value = 1.084652), the computed t-value is again below the critical value, so the null hypothesis cannot be rejected, indicating no significant difference from the population mean.

Discussion

The primary goal of this research was to assess customer satisfaction at Bank, focusing on various service factors that influence customer perceptions. Based on the survey results, several key findings emerged that offer valuable insights into the bank's performance and areas for improvement. The analysis of customer satisfaction levels reveals a generally moderate response across several dimensions of Bank's services. Factors such as bank service meeting expectations (mean = 3.16), comfort with the given interest rate (mean = 3.16), and problem resolution satisfaction (mean = 3.08) suggest that customers perceive the bank's services as adequate, but not exceptional. These results align with the moderate level of satisfaction observed in other public sector banks, where customers often feel that services could be more personalized and efficient. The mode and median values further reflect that a significant portion of customers rated these factors as average or moderately satisfactory, indicating that while there is some level of satisfaction,

there is ample room for improvement. Conversely, the speed of transaction (mean = 3.00) and charge of bank (mean = 2.88) were among the lowest-rated factors, with speed of transaction having a t-value of -6.75635, leading to the rejection of the null hypothesis at both 5% and 1% significance levels. This suggests that customers are dissatisfied with the speed of banking transactions, a critical factor in today's fast-paced banking environment. Similarly, the charge of the bank being perceived as high (mean = 2.88) reflects a common concern among customers who feel that fees are not aligned with the quality of services provided. The dissatisfaction with transaction speed and charges is not surprising, as these are factors that directly impact customer convenience and trust in the bank. Another key finding relates to technological advancements in the bank. The factor technologies are advanced (mean = 3.42) received a relatively positive score, indicating that customers recognize the bank's efforts to modernize. However, the t-test results for this factor show that it still falls short of the expectations of tech-savvy customers, suggesting that there is a significant gap between customer expectations and the actual technological offerings of the bank (Mallik *et al.*, 2025). This is consistent with the growing demand for self-service options, mobile banking, and access to ATMs areas where Bank, as a state-owned institution, lags behind its private and foreign counterparts. The absence of ATMs, a key feature in most banks, is a major inconvenience for customers and reflects the bank's need to prioritize digital upgrades to remain competitive. The results of the hypothesis tests also highlight that several factors significantly influence customer satisfaction. Confidentiality in transactions (mean = 3.24) and bank location (mean = 4.16) emerged as key drivers of customer satisfaction, with reputation of the bank (mean = 4.29) and personal relationships with bank employees (mean = 4.00) being highly valued. These factors suggest that customers place considerable importance on trust, accessibility, and the personal attention they receive from bank staff. While Bank performs relatively well in these areas, it still faces challenges in providing the level of responsiveness and convenience that customers increasingly expect. The need for individualized customer service is an area where the bank could improve, particularly in terms of response time and issue resolution (Mallik *et al.*, 2025). The findings of this study suggest several areas for Bank to focus on to improve customer satisfaction. First, addressing the speed of transactions and modernizing banking technology should be prioritized. With the increasing use of digital banking services, upgrading technological infrastructure, including the introduction of mobile apps and expanding the ATM network, will be critical to improving customer experiences. Additionally, the bank must consider revising its fee structure to ensure that charges are reasonable in relation to the services provided. Moreover, given the significance of personal relationships with employees, Bank should invest in staff training to enhance customer service and ensure a more

personalized banking experience. The bank's ability to cultivate customer loyalty through improved interactions will be vital in maintaining its competitive edge, especially in a market where private and foreign banks are setting higher standards for customer care. The findings of this research also underscore some of the challenges faced by state-owned banks Bank. These institutions often struggle to keep pace with technological advancements and customer expectations (Singun, 2025). The research reveals a gap between the services offered by Bank and the increasing demands of modern customers. The adoption of new technology, such as mobile banking remains a significant hurdle, as the infrastructure of state-owned banks is often more rigid and slower to evolve than their private counterparts. Additionally, public sector banks typically face bureaucratic hurdles that hinder their ability to innovate quickly.

CONCLUSION

This study set out to evaluate client satisfaction across multinational, private, and public banks in Bangladesh using the SERVQUAL framework and a mixed-methods approach. The results show that HSBC and City Bank consistently outperform Janata Bank in reliability, assurance, tangibles, empathy, and responsiveness, mainly due to superior digital platforms, faster transaction processing, and better customer support. Janata Bank, while still valued for its reputation, location, and personal staff relationships, lags in transaction speed, technology adoption, and responsiveness, leaving overall satisfaction only moderate. The study's limitations include its small purposive sample, limited branch coverage, and cross-sectional design, which constrain generalizability. Still, the findings underscore a clear need for public banks to modernize through digital infrastructure investment, process automation, frontline service training, and transparent fee structures. For private banks, continued innovation and personalized service will be key, while multinational banks should consolidate their edge in security and cross-border services. Policymakers and regulators can further support sector-wide progress by promoting interoperability, open APIs, shared KYC utilities, and stronger consumer protection standards. Addressing these gaps is essential if Bangladesh's banking sector is to align with rising digital expectations, strengthen customer loyalty, and remain competitive in a rapidly evolving financial landscape.

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