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Structural Equation Modeling of Service Quality in Tejarat Bank

ABSTRACT

The present study was conducted with the aim of modeling the structural equations of service quality in Tejarat Bank. This research is quantitative and applied in nature. The participants consisted of 393 managers of online commercial companies in the country, who were selected through random sampling. The data collection instrument was a questionnaire derived from qualitative findings. For data analysis, in addition to examining the demographic characteristics of the participants, structural equation modeling was employed using SmartPLS software version 3.1.1. The results indicated that the research model demonstrated a good fit, and all indicators—including the quality of human interactions ($p = 0.007$; $t = 4.129$), the quality of processes and operations ($p = 0.001$; $t = 4.759$), the quality of digital services ($p = 0.004$; $t = 4.501$), the quality of communication and information dissemination ($p = 0.006$; $t = 4.905$), the quality of perceived value ($p = 0.001$; $t = 3.850$), and the quality of the organizational environment and structure ($p = 0.001$; $t = 5.528$)—had a positive and statistically significant relationship with service quality in the banking industry. Therefore, focusing on different dimensions of service delivery leads to an overall improvement in service quality within the banking sector and significantly enhances customer satisfaction.

Keywords: Services, Total Quality, Banking

Introduction

Service quality has long been recognized as a fundamental determinant of organizational performance, particularly within the banking industry, where intangible offerings and customer interactions play a central role in shaping user perceptions and satisfaction. In recent years, the competitive landscape of banking has intensified due to technological advancements, globalization, and the rapid expansion of digital financial services. As a result, banks are increasingly required to adopt comprehensive and multidimensional approaches to service quality in order to maintain customer loyalty and achieve sustainable competitive advantage [1, 2]. The growing expectations of customers, coupled with the proliferation of digital platforms, have transformed traditional service delivery models into hybrid systems that integrate both human and technological components, thereby necessitating a more sophisticated understanding of service quality constructs [3, 4].

In the contemporary banking environment, service quality is no longer confined to face-to-face interactions but extends to digital channels, automated systems, and mobile banking applications. The emergence of digital banking has significantly altered customer expectations, as users now demand seamless, secure, and efficient services across multiple platforms.

Studies have shown that factors such as system quality, interface design, security, and customer involvement play critical roles in shaping perceptions of service quality in digital banking contexts [5, 6]. Furthermore, the integration of artificial intelligence and advanced analytics into banking services has enhanced personalization and operational efficiency, thereby contributing to improved service quality outcomes [7]. However, despite these advancements, challenges related to trust, security, and system reliability continue to influence customer perceptions and adoption behaviors.

Human interaction remains a vital component of service quality, even in increasingly digitalized banking systems. The quality of interpersonal interactions between bank employees and customers significantly affects satisfaction, trust, and loyalty. Effective communication skills, empathy, and responsiveness are essential attributes that contribute to positive customer experiences and perceptions of service quality [8, 9]. Moreover, the coexistence of digital and human service channels has led to the development of hybrid service models, where the synergy between technology and human interaction determines overall service quality [10]. Research indicates that the interplay between these elements can either enhance or hinder customer satisfaction depending on how effectively they are integrated [3].

Another critical dimension of service quality in banking is the efficiency and effectiveness of operational processes. Streamlined processes, reduced service delivery time, and error-free transactions contribute significantly to customer satisfaction and perceived service quality. Inefficiencies in banking operations, on the other hand, can lead to dissatisfaction and diminished trust. Empirical studies have highlighted the importance of process optimization and simplification in improving service quality outcomes [11, 12]. Additionally, barriers to process quality, such as bureaucratic complexities and outdated systems, remain persistent challenges in many banking institutions, particularly in developing economies [13].

Communication and information dissemination are also pivotal in shaping customer perceptions of service quality. Transparent, timely, and accurate communication enhances trust and reduces uncertainty, especially in situations involving financial risks or service disruptions. In the post-pandemic era, the importance of effective communication has become even more pronounced, as customers increasingly rely on digital channels for information and support [14]. Furthermore, addressing information gaps and improving communication quality have been identified as key strategies for enhancing customer satisfaction and trust in banking services [15, 16]. Effective communication not only facilitates better service delivery but also strengthens the relationship between banks and their customers.

Perceived value is another essential construct that influences customer evaluations of service quality. It represents the trade-off between the benefits received and the costs incurred by customers. In the banking context, perceived value is shaped by factors such as service quality, pricing fairness, convenience, and overall customer experience. Studies have demonstrated that higher perceived value leads to increased customer satisfaction and loyalty, thereby reinforcing the importance of value-based service strategies [17, 18]. Moreover, fairness and perceived benefits play significant roles in determining customer perceptions of value, particularly in competitive banking environments [19, 20].

Organizational factors, including structure, culture, and managerial support, also have a profound impact on service quality in banking institutions. A supportive organizational environment that fosters innovation, collaboration, and employee empowerment can significantly enhance service delivery and customer satisfaction. Research has shown that organizational structure and managerial support are critical determinants of service quality, as they influence employee performance and service processes [21]. Additionally, organizational culture and leadership play key roles in shaping service quality by promoting customer-oriented behaviors and continuous improvement practices [22, 23]. The physical environment and

cultural context of banking institutions further contribute to customer perceptions of service quality, highlighting the importance of a holistic approach to service management [24].

Innovation and technological advancement have also emerged as significant drivers of service quality in modern banking systems. The adoption of digital technologies, such as mobile banking applications and online platforms, has transformed service delivery processes and enhanced customer convenience. However, the effectiveness of these innovations depends on their ability to meet customer expectations in terms of usability, security, and reliability. Research has emphasized the importance of balancing innovation with security considerations to ensure the quality and trustworthiness of digital banking services [25, 26]. As banks continue to invest in technological advancements, the challenge lies in integrating these innovations into existing service frameworks while maintaining high standards of quality and customer satisfaction.

Despite the extensive body of research on service quality in banking, there remains a need for comprehensive models that integrate multiple dimensions of service quality into a unified framework. Structural equation modeling (SEM) has emerged as a powerful analytical tool for examining complex relationships among latent variables and testing theoretical models in service quality research. By enabling the simultaneous analysis of multiple constructs and their interrelationships, SEM provides valuable insights into the factors that influence service quality and customer satisfaction. Previous studies have highlighted the effectiveness of SEM in modeling service quality constructs and identifying key determinants of customer perceptions in banking contexts [27].

In the context of Tejarat Bank, understanding the multidimensional nature of service quality is particularly important given the evolving demands of customers and the increasing competition in the banking sector. By examining the interplay between human interaction, digital services, operational processes, communication quality, perceived value, and organizational factors, this study seeks to provide a comprehensive understanding of service quality dynamics. Such an approach not only contributes to the theoretical advancement of service quality research but also offers practical implications for improving service delivery and enhancing customer satisfaction in banking institutions.

Therefore, the aim of this study is to model the structural relationships among the dimensions of service quality in Tejarat Bank using structural equation modeling.

Methodology

This study was conducted using a quantitative approach with an applied objective. The primary aim of the research was to model the structural equations of service quality in Tejarat Bank. The statistical population consisted of managers of online commercial companies across the country. Given the large population size, a sample of 393 managers was selected using a random sampling method. The use of random sampling ensures that each member of the population had an equal probability of being included in the sample, thereby enhancing the generalizability of the findings to the broader population.

The data collection instrument in this study was a questionnaire designed based on findings from prior qualitative research. This approach, in which the measurement instrument is developed based on qualitative insights, significantly contributes to enhancing the content validity of the questionnaire. The questionnaire was designed to measure various dimensions of service quality in the banking industry and the relationships among them. Following the initial development of the questionnaire, its validity and reliability were evaluated using appropriate statistical methods (such as confirmatory factor analysis and Cronbach's alpha coefficient) to ensure the accuracy and credibility of the collected data.

To analyze the collected data, after examining the demographic characteristics of the participants to describe the research sample, structural equation modeling (SEM) was employed using SmartPLS software version 3.1.1. Structural equation modeling enables the researcher to simultaneously assess complex relationships between observed and latent variables. In this study, this method was used to test the research hypotheses and to determine the goodness-of-fit of the conceptual model of service quality in Tejarat Bank.

Findings and Results

In this section, the demographic characteristics of the participants are described, and the results are presented in Table 1.

Table 1

Demographic Characteristics of Participants in the Quantitative Section

Variable	Category	Frequency	Percentage
Gender	Female	121	30.8
	Male	272	69.2
Age	40 years or less	45	11.4
	41–50 years	141	35.9
	51–60 years	116	29.5
	Above 60 years	91	23.2
Education	Master’s degree	141	35.9
	Doctoral degree	252	64.1
Work Experience	10 years or less	45	11.4
	11–15 years	91	23.2
	16–20 years	139	35.4
	More than 20 years	118	30.0

This section presents the results related to model fit and the relationships among the research variables. In this study, structural equation modeling with a partial least squares (PLS) approach was employed. This algorithm consists of three main stages: (1) measurement model evaluation, (2) structural model evaluation, and (3) overall model evaluation.

In accordance with the PLS analysis algorithm, the evaluation of measurement model fit is conducted using two criteria: reliability and validity. Reliability was assessed through three methods: factor loadings, Cronbach’s alpha, and composite reliability. Regarding factor loadings, the results (Figure 1) indicated that all item loadings across all variables were acceptable, as all factor loading values exceeded 0.40.

To further assess reliability, Cronbach’s alpha and composite reliability (CR) were used. Cronbach’s alpha is a measure of reliability and an appropriate index for evaluating internal consistency. Composite reliability, as a more modern criterion in PLS analysis, has an advantage over Cronbach’s alpha in that it calculates construct reliability based on the inter-correlations among constructs rather than assuming equal indicator loadings. As shown in Table 2, all Cronbach’s alpha and composite reliability values for the research variables were within acceptable ranges, confirming the adequacy of the measurement model’s reliability.

Table 2

Assessment of Model Reliability Using Cronbach’s Alpha and Composite Reliability

Latent Variables	Cronbach’s Alpha	Composite Reliability
Human Interaction Quality	0.872	0.831
Process and Operations Quality	0.909	0.882
Digital Service Quality	0.816	0.784
Communication and Information Quality	0.838	0.804
Perceived Value Quality	0.870	0.831

Organizational Environment and Structure	0.923	0.901
Banking Service Quality	0.911	0.864

Figure 1

Model with Beta Values



The second criterion for evaluating measurement model fit is convergent validity, which examines the degree of correlation between each construct and its corresponding indicators. Table 3 presents the average variance extracted (AVE) values. Based on these values, it is evident that all latent variables demonstrate adequate convergent validity. In other words, there is a high level of correlation between each construct and its indicators, confirming that the measurement models have an acceptable level of fit.

Table 3

AVE Coefficients of Latent Variables

Latent Variables	AVE
Human Interaction Quality	0.853
Process and Operations Quality	0.600
Digital Service Quality	0.727
Communication and Information Quality	0.614
Perceived Value Quality	0.669

Organizational Environment and Structure	0.574
Banking Service Quality	0.674

Discriminant validity, assessed using the Fornell–Larcker matrix, is another criterion for evaluating the validity of the research instrument and model fit. The results are reported in Table 4. As shown, the square root of AVE for each construct is greater than its correlations with other constructs, indicating adequate discriminant validity of the measurement instrument and a satisfactory fit of the research model.

Table 4

Discriminant Validity (Fornell–Larcker Matrix)

Variables	Human Interaction	Processes & Operations	Digital Services	Communication	Perceived Value	Environment & Structure	Banking Service Quality
Human Interaction	0.924						
Processes & Operations	0.634	0.775					
Digital Services	0.667	0.719	0.853				
Communication	0.392	0.367	0.556	0.784			
Perceived Value	0.463	0.530	0.651	0.567	0.818		
Environment & Structure	0.682	0.446	0.507	0.419	0.669	0.758	
Banking Service Quality	0.574	0.633	0.457	0.571	0.511	0.436	0.820

To evaluate the structural model fit using the PLS approach, the coefficients of determination (R^2), the predictive relevance criterion (Q^2), and the variance inflation factor (VIF) were utilized in this study. The R^2 coefficient is a measure used to link the measurement and structural components of structural equation modeling and indicates the extent to which exogenous variables explain the variance of the endogenous (dependent) variable. The Stone–Geisser Q^2 criterion assesses the predictive power of the model. As shown in Table 5, the R^2 values for the endogenous construct of the study were calculated. Higher R^2 values for endogenous constructs indicate a better model fit. Based on Table 5, the strong fit of the structural model is confirmed. Furthermore, the Q^2 values for the endogenous construct ($Q^2 > 0$) indicate that the predictive relevance of the structural model is acceptable.

Table 5

R^2 and Q^2 Coefficients of Endogenous Variables

Endogenous Variables	R^2	Q^2
Banking Service Quality	0.739	0.307

In addition, Table 6 presents the results of the variance inflation factor (VIF). According to the findings, all VIF values are below 5, indicating the absence of multicollinearity among the constructs. Therefore, the measurement instrument and the research model demonstrate an acceptable level of fit.

Table 6

Variance Inflation Factor (VIF)

Latent Variables	VIF
Human Interaction Quality	1.364
Process and Operations Quality	2.087
Digital Service Quality	1.431
Communication and Information Quality	1.556
Perceived Value Quality	1.079
Organizational Environment and Structure	1.531
Banking Service Quality	1.189

After evaluating the measurement and structural components of the model, the overall model fit was assessed using the goodness-of-fit (GOF) index. The GOF index is a comprehensive measure that evaluates the overall performance of the PLS model and is calculated using a specific formula. Given that threshold values of 0.01, 0.25, and 0.36 represent weak, moderate, and strong fit, respectively, the obtained GOF value of 0.683 indicates a strong overall fit of the research model.

The PLS data analysis algorithm suggests that after confirming the adequacy of the measurement, structural, and overall models, the research hypotheses can be tested. Model fit in this context is evaluated using t-values, which must exceed 1.96 to be considered statistically significant at the 95% confidence level. In this section, the path coefficients and corresponding t-values for the hypothesized relationships are presented (Figure 2), and the detailed results are summarized in Table 7.

Figure 2

Model with T-Values

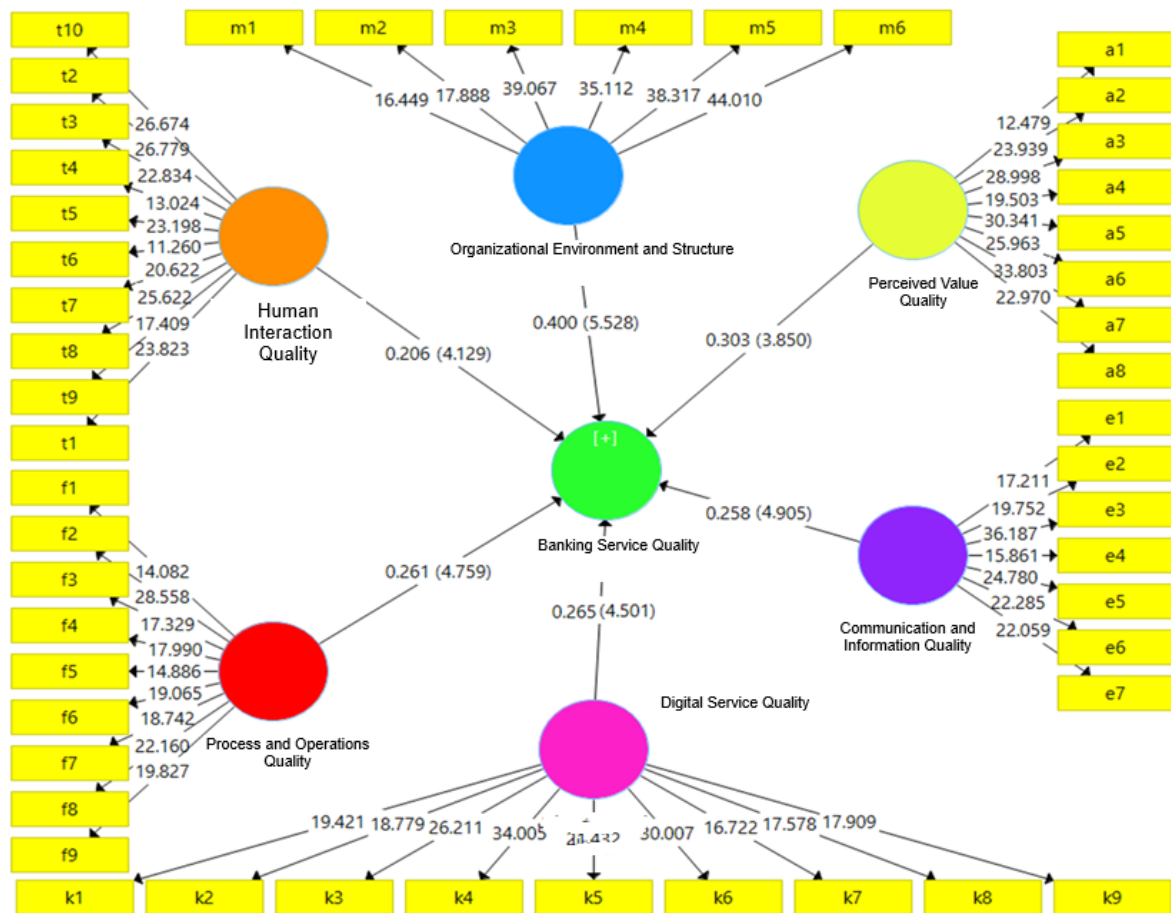


Table 7

Results of Structural Equation Modeling and Path Analysis

Path	Path Coefficient	t-value	Significance	Result
Human Interaction Quality → Banking Service Quality	0.206	4.129	0.007	Supported
Process and Operations Quality → Banking Service Quality	0.261	4.759	0.001	Supported
Digital Service Quality → Banking Service Quality	0.265	4.501	0.004	Supported
Communication and Information Quality → Banking Service Quality	0.258	4.905	0.006	Supported
Perceived Value Quality → Banking Service Quality	0.303	3.850	0.001	Supported
Organizational Environment and Structure → Banking Service Quality	0.400	5.528	0.001	Supported

At the 95% confidence level, based on the results presented in Table 7, all path t-values exceed 1.96 and their significance levels are below 0.05, indicating that the research model is appropriate and all hypothesized paths are supported. Furthermore, the findings demonstrate that all dimensions—including human interaction quality ($p = 0.007$; $t = 4.129$), process and operations quality ($p = 0.001$; $t = 4.759$), digital service quality ($p = 0.004$; $t = 4.501$), communication and information quality ($p = 0.006$; $t = 4.905$), perceived value quality ($p = 0.001$; $t = 3.850$), and organizational environment and structure quality ($p = 0.001$; $t = 5.528$)—have a positive and statistically significant relationship with banking service quality.

Discussion and Conclusion

The findings of the present study provide strong empirical support for the multidimensional nature of service quality in the banking industry and confirm the adequacy of the proposed structural model. The results indicated that all examined dimensions—including human interaction quality, process and operations quality, digital service quality, communication and information quality, perceived value quality, and organizational environment and structure—have a positive and statistically significant effect on banking service quality. Moreover, the structural model demonstrated a strong explanatory power, as evidenced by the high R^2 value, along with acceptable predictive relevance (Q^2) and the absence of multicollinearity issues ($VIF < 5$). These findings collectively suggest that the proposed conceptual framework is robust and capable of explaining a substantial proportion of variance in banking service quality.

One of the key findings of this study is the significant impact of human interaction quality on service quality. This result underscores the continued importance of interpersonal communication and employee–customer interactions, even in an increasingly digitalized banking environment. The positive relationship observed in this study aligns with prior research emphasizing the role of employee communication skills, empathy, and responsiveness in enhancing customer satisfaction and service quality [8, 9]. Furthermore, the findings are consistent with studies that highlight the importance of human interaction in hybrid banking models, where digital and human elements coexist and complement each other [3, 10]. These results indicate that while digital transformation is reshaping service delivery, human interactions remain a critical determinant of perceived service quality.

The significant effect of process and operations quality on service quality further reinforces the importance of operational efficiency in the banking sector. The findings suggest that streamlined processes, reduced service delivery time, and operational accuracy play a crucial role in shaping customer perceptions. This is in line with previous studies that have identified process efficiency as a key driver of customer satisfaction in retail banking [11]. Additionally, the findings support research emphasizing the need to simplify banking processes to enhance service quality and reduce customer frustration [12]. The persistence of operational inefficiencies as barriers to service quality, particularly in developing banking systems, has also been documented in earlier studies [13], further validating the importance of process optimization.

Digital service quality emerged as another significant predictor of overall service quality, reflecting the growing reliance on digital channels in banking services. The findings highlight the importance of factors such as system reliability, usability, and security in shaping customer perceptions. These results are consistent with prior research demonstrating the critical role of digital service quality in influencing customer satisfaction and adoption of mobile banking services [5, 26]. Moreover, the findings align with studies emphasizing the importance of next-generation digital banking platforms in enhancing service quality [4, 6]. The integration of artificial intelligence and advanced technologies has further contributed to improving service

efficiency and personalization, thereby enhancing overall service quality [7]. However, the need to balance innovation with security considerations remains a critical challenge [25].

The study also revealed a significant relationship between communication and information quality and service quality. This finding highlights the importance of transparent, timely, and accurate communication in building customer trust and satisfaction. The results are consistent with previous studies that have emphasized the role of communication transparency in maintaining trust in financial services [14]. Additionally, the findings support research indicating that addressing information gaps and improving communication quality are essential for enhancing customer perceptions of banking services [15, 16]. Effective communication strategies are particularly important in times of uncertainty or service disruptions, as they help mitigate customer concerns and reinforce trust [27].

Perceived value quality was found to have a significant positive effect on service quality, indicating that customers' evaluations of the benefits and costs associated with banking services play a crucial role in shaping their overall perceptions. This finding is consistent with prior studies demonstrating the importance of perceived value in driving customer satisfaction and loyalty [17, 18]. Furthermore, the results align with research highlighting the role of fairness and perceived benefits in enhancing customer perceptions of value [19, 20]. These findings suggest that banks must focus not only on delivering high-quality services but also on ensuring that customers perceive these services as valuable and worth their cost.

Another important finding of this study is the significant impact of organizational environment and structure on service quality. This result underscores the role of internal organizational factors in shaping service delivery and customer experiences. The findings are consistent with previous research indicating that organizational structure and managerial support are critical determinants of service quality in banking institutions [21]. Additionally, the results support studies emphasizing the influence of organizational culture and leadership on service quality outcomes [22, 23]. The importance of the physical environment and cultural context in shaping customer perceptions has also been highlighted in earlier research [24]. These findings suggest that improving service quality requires a holistic approach that considers both external service delivery factors and internal organizational dynamics.

Overall, the findings of this study are consistent with the broader literature on service quality, which emphasizes the importance of a multidimensional approach to understanding and improving service delivery. The use of structural equation modeling allowed for a comprehensive analysis of the relationships among various service quality dimensions, providing valuable insights into the complex interplay between these factors. The strong fit of the model further validates the proposed framework and highlights its potential applicability in other banking contexts. These results contribute to the existing body of knowledge by providing empirical evidence on the relative importance of different service quality dimensions and their combined effect on overall service quality.

The findings also reinforce the notion that service quality in banking is not determined by a single factor but rather by the interaction of multiple dimensions. The simultaneous significance of all examined variables indicates that improvements in one dimension alone may not be sufficient to enhance overall service quality. Instead, banks must adopt an integrated approach that addresses all aspects of service delivery, including human interactions, operational processes, digital services, communication, perceived value, and organizational factors. This holistic perspective is essential for achieving sustainable improvements in service quality and maintaining a competitive advantage in the banking industry [1, 2].

Despite the valuable insights provided by this study, several limitations should be acknowledged. First, the study was conducted using a cross-sectional design, which limits the ability to establish causal relationships among the variables. Second, the data were collected from managers of online commercial companies, which may not fully represent the perspectives of individual banking customers. Third, the study focused on a single banking institution, which may limit the generalizability of the findings to other banks or financial contexts. Additionally, the use of self-reported data may introduce response bias, potentially affecting the accuracy of the results.

Future research should address these limitations by employing longitudinal designs to better capture causal relationships and changes in service quality over time. Expanding the sample to include a more diverse group of participants, such as individual customers and employees from different banking institutions, would enhance the generalizability of the findings. Moreover, future studies could explore the moderating or mediating effects of additional variables, such as customer trust, satisfaction, or technological readiness, to gain a deeper understanding of service quality dynamics. Comparative studies across different countries or banking systems could also provide valuable insights into cultural and contextual differences in service quality perceptions.

From a practical perspective, the findings of this study highlight the need for banking institutions to adopt a comprehensive and integrated approach to service quality management. Banks should invest in employee training programs to enhance communication skills and customer interaction quality. Efforts to streamline operational processes and reduce inefficiencies should be prioritized to improve service delivery speed and accuracy. Additionally, banks must continue to invest in digital technologies to enhance the quality of online and mobile banking services while ensuring high standards of security and reliability. Improving communication strategies and transparency can further strengthen customer trust and satisfaction. Finally, fostering a supportive organizational environment that promotes innovation, collaboration, and customer-oriented behaviors is essential for achieving sustainable improvements in service quality.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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