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THE INFLUENCE OF TANGIBILITY, RELIABILITY AND RESPONSIBILITY ON THE FINANCIAL PERFORMANCE OF BANKS WITH MEDIATING ROLE OF CUSTOMER SATISFACTION

Abstract

The study explores the relationship between customer satisfaction and the financial performance of banks, focusing on mediating factors. This study aims to investigate in detail the impact of responsibility, tangibility, and reliability on banks' financial performance, with a particular emphasis on the mediating function of customer satisfaction. The primary objectives are to analyze how these service quality dimensions influence customer satisfaction and, subsequently, financial outcomes. The research is grounded in the theory that higher levels of customer satisfaction lead to improved financial performance through increased loyalty. Using Employing Partial Least Squares Structural Equation Modelling (PLS-SEM), the study analyzes data collected from commercial bank clients in Kazakhstan over a four-month period, from November 2023 to February 2024. The dataset includes responses from approximately 200 participants, ensuring demographic representation through a stratified random sampling method. Hypotheses regarding customer satisfaction, reliability, responsibility, and tangibility were tested. Findings reveal a significant positive relationship between customer satisfaction and financial performance, indicating that higher satisfaction levels contribute to improved financial outcomes for banks. These findings highlight the multidimensional nature of customer satisfaction and underscore the importance of addressing various factors to enhance financial performance in the banking sector. This study contributes theoretical insights and practical implications for banks aiming to optimize their financial performance through customer-centric strategies.

Key words: banks, financial indicators, customer satisfaction, banking system, modelling, structural equation, service quality.

Introduction

Strategic marketing relies heavily on the notion of customer satisfaction. Over the past 30 years, a good amount of research has been done on its causes and effects. In addition to scholars, practitioners and businesspeople place significant emphasis on measuring and managing customer satisfaction as it relates to a company's growth. The belief that customer satisfaction is a crucial factor is intuitively clear. Customers that are satisfied typically act loyally [1]. They are less price sensitive, they recommend the business to others, and they grow their clientele by word-of-mouth. Loyalty among customers ultimately results in increased sales and improved financial success.

This logical framework suggests that a company's financial performance is not directly impacted by customer pleasure. The idea that higher levels of customer satisfaction within a certain time will

influence loyalty and revenue one or two periods later has theoretical support. This reasoning is predicated on the idea that higher customer satisfaction not only correlates with improved business success but also makes it possible to forecast it. The issue of customer satisfaction's role in this process and how it impacts financial results is added to this. The ability to forecast a company's success based on customer satisfaction is a useful tool for investors and management of the company. Customer satisfaction may be used as a diagnostic tool for the former and as a sign of potential future development for the latter.

Since competition in conservative, well-established businesses is typically strong, it is vitally crucial. Customer satisfaction in highly established businesses, such as banking and insurance, can serve as a valuable predictor of future financial performance, particularly in high-income nations. Secondly, an empirical examination of customer satisfaction's relationship to financial performance, or lack thereof, might be helpful in informing managerial choices [2].

This study's object is the banking industry, with a particular emphasis on banks and performance indicators.

The subject of this study is the impact of service quality dimensions tangibility, reliability, and responsibility- on the financial performance of banks, with a particular emphasis on the mediating role of customer satisfaction. This entails examining the ways in which these particular facets of service quality impact consumer attitudes and actions, and how those attitudes impact banks' bottom lines [3].

To maximise the wealth of its shareholders, the company's primary goal must be accomplished, and this requires exceptional financial performance [4]. The difference between what consumers expect and what they actually receive in terms of services is known as service quality. The customer satisfaction is the control over the level of quality required to meet customers' expectations [5]. It is a collection of advantages that clients receive, either directly or indirectly, by making purchases of goods and services easier by emphasising the characteristics, levels, and conditions of such purchases.

A tangible is a reference to a bank's physical layout, which includes its furnishings, equipment, and physical amenities including the bank's general cleanliness, attractiveness, and atmosphere [6]. Studies is also consistent with the findings of this study, which shows a positive and significant relationship between tangible assets and customer loyalty. Banks that manage their tangible assets effectively and efficiently can offer their customers excellent services that will foster customer loyalty. Additionally, scientifics discovered proof of a favourable correlation between tangibles and patron loyalty and satisfaction in Greek banks. Furthermore, tangibles are the most important component that determines a customer's loyalty [7].

For clients, reliability refers to dependability and trustworthy services. Another way that a bank may be considered reliable is if it delivers on its promises of services, solves issues quickly, processes transactions accurately, has regular business hours, and keeps records current. Loyal and satisfied clients want more accuracy and promised services. Banks view reliability as a powerful weapon for attracting and retaining devoted clients. Reliability is positively and significantly correlated with customer satisfaction and loyalty, according to a previous study.

The capacity and readiness to assist clients and fulfil their needs is referred to as responsiveness. Client loyalty resulted from prompt and efficient replies to their inquiries. Furthermore, it was observed that a bank's ability to respond more quickly to its clients is largely dependent on whether or not those clients are happy with the employees' willingness to assist them, their promptness in delivering services, and their timely delivery of bank statements that include the services they require. Customer loyalty and responsiveness were found to be positively and significantly correlated in earlier research [8].

Retaining current consumers requires a strong foundation of customer satisfaction. It would be unrealistic to anticipate long-term business partnerships from clients who are dissatisfied with the services they got. Loyal clients are content and make good marketing collateral. Satisfied consumers who are likely to repurchase products and services are known as loyal customers. Prior studies referred to behavioural and attitudinal loyalty as a wide definition of client satisfaction. Customers' intentions to buy, repurchase, and suggest goods and services are explained by both categories. When it comes to banking, a customer's long-term, consistent patronage of a certain bank is considered satisfaction. Customers that repeatedly buy the same good or service demonstrate their commitment to a brand [9].

A company's ability to generate income and efficiently use the resources from its main business model is measured by its financial performance. The phrase is frequently used to assess an organization's overall financial standing over a specific time frame. The ultimate objective of improving the financial performance of the company organisation is to guarantee better services to the clients. It follows that a bank's ability to retain customers will improve its financial success. According to scientific, devoted clients stay for a long time, boosting revenue and earnings [10].

Problem statement

The banking sector must have good financial performance in order to be sustainable and develop given the regulatory restraints and fierce competition it confronts. The direct relationship between customer satisfaction and financial performance, as well as the mediating roles of tangibility, responsibility, and reliability, are still poorly understood, despite the fact that customer satisfaction is acknowledged as a crucial factor that can improve financial outcomes through loyalty and positive word-of-mouth. By examining how these particular characteristics influence the link between customer happiness and financial success, and by analysing bank data using partial least squares structural equation modelling (PLS-SEM), this study seeks to close this gap. By comprehending these dynamics, banks will be able to adopt customer-centric tactics that are more successful, which will eventually improve their financial outcomes.

Purpose of the topic is to analyze the impact of customer satisfaction on the financial performance of banks.

Main objectives of the research:

1. To investigate the nature of the relationship between customer satisfaction and the financial performance of banks.
2. To examine how factors such as reliability, responsibility, and tangibility mediate the relationship between customer satisfaction and the financial performance of banks.

There is evidence of a favourable and substantial association between financial success and trust and satisfaction, according to certain research. A few research discovered a strong correlation between financial success and consumer loyalty.

The results of the research will help banks to raise the standard of their customer care, which will boost customer satisfaction and enhance their financial success. With the use of this information, bank management will be able to make more strategic choices that will boost the company's sustainability and competitiveness. In addition to adding to the body of knowledge in the field, this study will provide useful advice for banking professionals looking to improve financial performance and service quality in a fast-paced and demanding environment.

Materials and methods

This study uses a qualitative research methods, collecting data from bank clients through questionnaires. The goal of the study is to comprehend how the three aspects of service quality – tangibility, reliability, and responsibility. Financial measurements, which are derived from the financial statements of banks that are listed on the National Bank of the Republic of Kazakhstan's website. The survey methodology is consistent with previous studies that have successfully employed similar approaches to assess service quality and customer satisfaction in banking contexts [11].

This study uses SEM-PLS and is separated into two results: the outer model and the inner model. For this investigation, partial least squares structural equation modelling was the preferred approach for a number of strong reasons. The flexibility of PLS-SEM allows for the accommodation of non-normal data distributions, which is in line with the data obtained for this study, which frequently deviates from ideal statistical norms, in contrast to approaches that assume a normal data distribution. The PLS-SEM approach may also be used to evaluate problems pertaining to the prediction-based assessment of theoretical frameworks.

PLS-SEM software provides sophisticated functionality and visualisation capabilities that make model testing, assessment, and interpretation easier.

The customer satisfaction, customer loyalty, and customer advocacy data from bank statistics were utilised as secondary data in this study to evaluate the hypothesis.

Data Collection

Data were collected over a specified period from November of 2023 to February of 2024. The online survey was designed and distributed using SurveyMonkey, and it targeted clients of commercial banks in Kazakhstan. A total of approximately 200 participants completed the survey.

A stratified random sample approach was employed to guarantee a representative sample, enabling demographic segmentation across many categories such as gender, age, and geographical representation.

The participants were aged between 18 and 65, primarily from Almaty city. In terms of gender distribution, 60% of participants identified as women, while 40% identified as men.

Data Description

The customer sample developed for the companion article is included in the dataset collected. Using the SurveyMonkey software, the market research organization designed, disseminated, and collected data for the online survey. The study's target demographic consists of Kazakhstan's commercial bank clients. The target demographic consisted of bank customers who were at least eighteen years old. In order to guarantee representation from a variety of demographic categories within the population, a stratified random sample technique was utilised. This aids in gaining a more thorough picture of consumer satisfaction across many segments.

The purpose of the questionnaire was to gather important information on customer satisfaction and service excellence. On a 5-point Likert scale, 1 denoting strong disagreement and 5 denoting strong agreement, respondents were asked to score their agreement with various assertions. This scale makes it feasible to quantify subjective experiences and do statistical analysis on the data.

Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to analyse the survey data in order to evaluate the suggested hypotheses and determine how the variables related to one another. When applied to complicated models with numerous constructs and indicators, this analytical technique's robustness ensures thorough insights into the dynamics underlying customer satisfaction, service quality, and financial success.

Table 1 – Questionnaire for the clients of banks

Index		Questions	Measurement
Customer satisfaction. Overall satisfaction with the banking services.	Sat1	Overall, I am satisfied with the services provided by the bank.	1-5
	Sat2	I would recommend this bank to others.	1-5
	Sat3	I am likely to continue using this bank's services.	1-5
Tangibility. Physical facilities, equipment, and appearance of personnel.	Tan1	The actual buildings of the bank have a pleasing aesthetic.	1-5
	Tan2	Modern, up-to-date technology is used by the bank	1-5
	Tan3	The appearance of the bank's employees is professional.	1-5
	Tan4	The bank is clean and well-maintained.	1-5
	Tan5	The bank's online banking interface is user-friendly and visually appealing.	1-5
Reliability. Ability to perform the promised service	Rel1	The bank keeps accurate records of transactions.	1-5
	Rel2	The bank completes tasks correctly the first time.	1-5
	Rel3	The bank has a good reputation for reliability.	1-5
	Rel4	The online services offered by the bank are dependable and error-free.	1-5
	Rel5	The bank's staff members are informed and give accurate data.	1-5
Responsibility. Willingness to help customers and provide prompt service.	Resp1	The bank's customer service is responsive to the requests.	1-5
	Resp1	The bank actively seeks feedback from customers to improve its services.	1-5
	Resp1	The bank ensures customer security and confidentiality.	1-5
Note: Compiled by the authors based on [17].			

Independent variables are tangibility, reliability and responsibility. This variable represents the level of satisfaction among customers of a bank.

Dependent Variable is finance performance of banks that measures the profitability of a bank in relation to its shareholders' equity.

Moderating Variable is customer satisfaction.

Hypothesis Development:

H1: There is a significant positive relationship between customer satisfaction and finance performance.

H2: There is a significant positive relationship between reliability and customer satisfaction.

H3: There is a significant positive relationship between responsibility and customer satisfaction.

H4: There is a significant positive relationship between tangibility and customer satisfaction.

H5: There is a significant positive indirect relationship between reliability, customer satisfaction, and finance performance.

H6: There is a significant positive indirect relationship between responsibility, customer satisfaction, and finance performance.

H7: There is a significant positive indirect relationship between tangibility, customer satisfaction, and finance performance.

H8: There is a significant positive relationship between reliability and financial performance.

H9: There is a significant positive relationship between responsibility and financial performance.

H10: There is a significant positive relationship between tangibility and financial performance.

Results and discussion

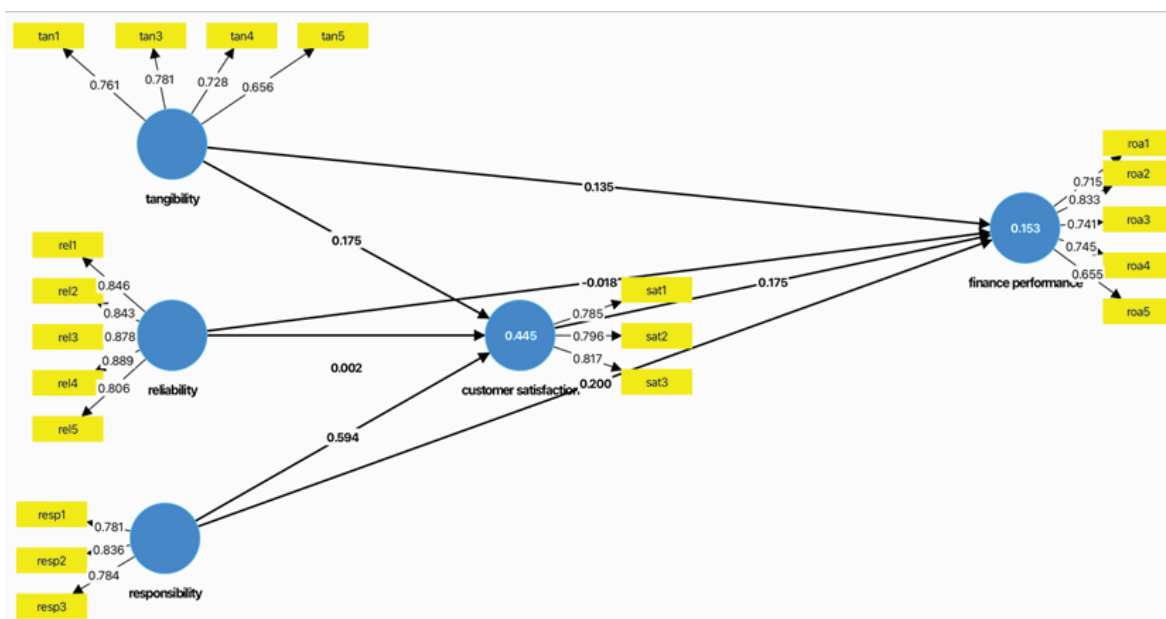


Figure 1 – PLS-SEM model construction

Note: Compiled by the authors.

A thorough PLS_SEM analysis takes multi-collinearity into account. According to scientist the Variance Inflation Factor (VIF) should ideally be 5 or lower to prevent any possible collinearity issues. The fact that all of the indicators' VIF values are less than five indicates that the multi-collinearity problem in this model is not present [12].

The analysis showed that all indicators have low VIF values, which gives assurance that multi-collinearity does not jeopardise the model. It is possible to comprehend each predictor's distinct effects on the dependent variables more clearly since each one adds something unique to the model without

being redundant. This bolsters the reliability of the analysis's results and validates the validity of the findings.

A more accurate examination of the correlations between consumer satisfaction, the three aspects of service quality (tangibility, reliability, and responsibility), and financial success in the banking industry may be achieved by guaranteeing that multi-collinearity is not a worry. The research's credibility and its consequences for banks' strategic decision-making are strengthened by this methodologically sound methodology [13].

Table 2 – Variance inflation factor

Index	Variance inflation factor
rel1	2.559
rel2	2.208
rel3	3.280
rel4	3.006
rel5	2.446
resp1	1.356
resp2	1.572
resp3	1.399
roa1	1.474
roa2	1.765
roa3	1.669
roa4	1.680
roa5	1.353
sat1	1.342
sat2	1.447
sat3	1.455
tan1	1.551
tan3	1.270
tan4	1.529
tan5	1.279
Note: Compiled by the authors.	

Two processes comprise the systematic analysis and evaluation of PLS-SEM: the analysis of the inner structural model and outer measurement models. Determining indicator reliability, internal consistency, discriminant validity, and convergent validity are all part of the outer model analysis process. As a result an indication dependability result of 0.70 or above is preferred, whereas greater than or equal to 0.5 is considered acceptable. The following table 3 displays the findings of this study's indicators reliability.

Table 3 – Reliability and validity indicators

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
customer satisfaction	0.718	0.719	0.842	0.640
finance performance	0.794	0.809	0.858	0.540
reliability	0.907	0.951	0.930	0.727
responsibility	0.720	0.720	0.843	0.642
tangibility	0.721	0.750	0.822	0.538
Note: Compiled by the authors.				

The table above presents the reliability and validity indicators for various constructs. The results of the experiment found clear support for the cronbach's Alpha values above 0.7 indicate acceptable internal consistency reliability for all constructs. Composite reliability (rho_a and rho_c) values further support the reliability of the constructs, with values above 0.7 considered satisfactory. The Average variance extracted (AVE) values, all above 0.5, confirm the convergent validity, meaning each construct explains a significant portion of the variance of its indicators.

Hair et al. state that constructs are considered distinctive if the Heterotrait-Monotrait ratio (HTMT) values fall between 0.85 and 0.90. This criterion ensures that the constructs are not only reliable and valid but also unique from one another, indicating good discriminant validity.

Table 4 – Correlation of Latent Constructs and Discriminant Validity (HTMT)

	customer satisfaction	finance performance	reliability	responsibility	tangibility
customer satisfaction					
finance performance	0.459				
reliability	0.144	0.098			
responsibility	0.844	0.462	0.108		
tangibility	0.489	0.311	0.483	0.437	
Note: Compiled by the authors.					

According to the results of the analysis it can be shown that the greatest HTMT value, 0.844, or less than 0.85, was displayed in table 4, demonstrating that there was no discriminant problem between the constructs. Convergent and discriminant validity of this model were found to be adequate. The model's constructs are verified to be distinct and to have little overlap by the discriminant validity evaluation, which is essential for the validity of the findings.

The model's adequacy is further supported by the HTMT values, which are below 0.85 and show that the constructs have strong discriminant validity. As a result, it is possible to discern the links between the various constructs more clearly since the measurements of those constructs are kept from being very similar. The aforementioned discoveries are crucial in verifying the dependability and accuracy of the concepts employed in the investigation, so strengthening the resilience of the study's conclusions and its consequences for the banking industry's strategic decision-making.

Table 5 – Path coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
customer satisfaction -> finance performance	0.353	0.362	0.055	6.456	0.000
reliability -> customer satisfaction	0.004	0.012	0.055	0.081	0.936
responsibility -> customer satisfaction	0.594	0.593	0.046	12.817	0.000
tangibility -> customer satisfaction	0.176	0.179	0.053	3.320	0.001
Note: Compiled by the authors.					

If the null hypothesis is correct, the p-value shows the likelihood of getting the observed results–or something even more severe. It is employed here to ascertain the statistical significance of the path coefficients. Statistical significance is indicated by a p-value less than a predetermined cutoff point in 0.05.

H1: In this case a p-value of 0.000, and a t-statistic of 6.456 were displayed in the first hypothesis test findings. Less than 0.05 is the p-value of 0.000, and greater than 1.960 is the t-statistic value of 6.456. Based on these findings, there is a significant positive relationship between customer satisfaction and finance performance. Therefore, we support the hypothethis 1.

H2: p-value of 0.936, and a t-value of 0.081 were shown in the second hypothesis test findings. p-value is more than 0.05 is the, and the t-value is less than 1,96. Therefore, we reject the hypothethis 2.

H3: In this case a p-value of 0.000, and a t-statistic of 12.817 were displayed in the third hypothesis test findings. Less than 0.05 is the p-value of 0.000, and greater than 1.960 is the t-statistic value of 12.817. Based on these findings, there is a significant positive relationship between customer satisfaction and finance performance. Therefore, we support the hypothethis 3.

H4: In this case a p-value of 0.001, and a t-statistic of 3.320 were displayed in the third hypothesis test findings. Less than 0.05 is the p-value of 0.000, and greater than 1.960 is the t-statistic value of 3.320. Based on these findings, there is a significant positive relationship between customer satisfaction and finance performance. Therefore, we support the hypothethis 4.

Table 6 – Apecific indirect effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
reliability -> customer satisfaction -> finance performance	0.002	0.005	0.020	0.078	0.938
responsibility -> customer satisfaction -> finance performance	0.210	0.215	0.040	5.291	0.000
tangibility -> customer satisfaction -> finance performance	0.062	0.065	0.021	2.924	0.003
Note: Compiled by the authors.					

H5: For the hypothesis regarding the indirect effect of reliability on finance performance through customer satisfaction, the statistical analysis yielded a p-value of 0.938 and a t-statistic of 0.078. Since the p-value is greater than the predetermined threshold of 0.05, and the t-statistic value is less than the critical value of 1.960, we reject the hypothesis 5.

H6: For the hypothesis regarding the indirect effect of responsibility on finance performance through customer satisfaction a p-value of 0.000, and a t-statistic of 5.291 were demonstrated in the third hypothesis test findings. Less than 0.05 is the p-value of 0.000, and greater than 1.960 is the t-statistic value of 5.291. Based on these findings, there is a significant positive relationship. Therefore, we support the hypothethis 6.

H7: For the hypothesis regarding the indirect effect of tangibility on finance performance through customer satisfaction a p-value of 0.003, and a t-statistic of 2.924 were demonstrated in the third hypothesis test findings. Less than 0.05 is the p-value of 0.003, and greater than 1.960 is the t-statistic value of 2.924. Based on these findings, there is a significant positive relationship. Therefore, we support the hypothethis 7.

Table 7 – Total indirect effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
reliability -> finance performance	0.002	0.005	0.020	0.078	0.938
responsibility -> finance performance	0.210	0.215	0.040	5.291	0.000
tangibility -> finance performance	0.062	0.065	0.021	2.924	0.003
Note: Compiled by the authors.					

H8: p-value of 0.938 and a t-value of 0.078 were shown in the second hypothesis test findings. p-value is more than 0.05 is the, and the t-value is less than 1,96. Therefore, we reject the hypothethis 8.

H9: In this case a p-value of 0.000, and a t-statistic of 5.291 were displayed hypothesis test findings. Less than 0.05, and greater than 1.960. Based on these findings, there is a significant positive relationship between responsibility and finance performance. Therefore, we support the hypothethis 9.

H10: In this case a p-value of 0.003, and a t-statistic of 2.924 were displayed hypothesis test findings. Less than 0.05, and greater than 1.960. Based on these findings, there is a significant positive relationship between tangibility and finance performance. Therefore, we support the hypothesis 10.

From these results it is clear that the customer satisfaction exerts a profound influence on the financial performance within the banking system. However, this influence is mediated by several factors that contribute to the overall satisfaction of users. Among these factors, responsibility emerges as a particularly influential determinant. While responsibility may not directly impact financial performance metrics, its significance lies in its substantial influence on overall customer satisfaction levels. Similarly, tangibility, as another strong affecting factor, plays a crucial role in shaping customer perceptions and experiences within the banking environment.

Conclusion

In conclusion, this study examined the link between bank financial performance of banks and three important service quality dimensions: customer satisfaction, focusing on mediating variables including tangibility, accountability, and dependability. Thus, through an examination of the ways in which these elements of service quality impact customer satisfaction and, in turn, financial success, this study highlighted the vital significance of tangibility, reliability, and accountability within the banking industry.

In light of Kazakhstan's banking sector's current status, which is marked by digital transformation and heightened rivalry, this study emphasised how important service quality is to preserving a competitive edge and attaining financial success.

Partial Least Squares Structural Equation Modelling (PLS-SEM) study provided important new information on how important these factors are in determining the structure of the banking industry. This methodological technique was appropriate for the data acquired in this study since it allows for non-normal data distributions and offers a prediction-based evaluation of theoretical frameworks.

The findings underscored the pivotal role of customer satisfaction in influencing financial performance, with higher satisfaction levels correlating positively with improved financial outcomes for banks. Responsibility and tangibility were identified as influential mediators in this relationship, highlighting the multidimensional nature of customer satisfaction within the banking environment. Prioritising elements like accountability, tangibility, and dependability helps banks raise customer satisfaction levels overall, which leads to better financial results.

By offering empirical data on the meaningful correlations between aspects of service quality, client satisfaction, and financial success in the banking industry, this study added to the body of information already in existence. Through the emphasis on accountability and tangible results, the research provides bank management with practical advice on how to improve service quality and, in turn, improve financial performance.

In our opinion banks must prioritise customer pleasure through higher-quality services, if they want to enhance their financial results. Banks may improve client experiences and foster long-term financial success by emphasising responsibility, tangibility, and reliability.

The study's conclusions provided bank management with useful information for creating customer-focused initiatives. Banks may improve customer satisfaction and hence improve their financial performance and sustainability by concentrating on increasing the quality of their services. By using these data to inform management choices, banks may implement tactics that enhance both financial results and customer pleasure.

Furthermore, by offering actual data on the relationship between financial success and customer happiness within the banking sector, this study adds to the body of knowledge already in existence. It closes a knowledge gap in the field by providing banks with useful suggestions on how to use advances in service quality to generate profits.

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ВЛИЯНИЕ ДОСТУПНОСТИ, НАДЕЖНОСТИ И ОТВЕТСТВЕННОСТИ НА ФИНАНСОВЫЕ ПОКАЗАТЕЛИ БАНКОВ С ПОСРЕДНИЧЕСКОЙ РОЛЬЮ УДОВЛЕТВОРЕННОСТИ КЛИЕНТОВ

Аннотация

Исследование изучает взаимосвязь между удовлетворенностью клиентов и финансовыми показателями банков, уделяя особое внимание факторам-посредникам. Целью исследования является подробное изучение влияния ответственности, осознанности и надежности на финансовые показатели банков, с особым акцентом на посредническую функцию удовлетворенности клиентов. Основные цели – проанализировать, как эти измерения качества обслуживания влияют на удовлетворенность клиентов и, следовательно, на финансовые результаты. Исследование основано на теории о том, что более высокий уровень удовлетворенности клиентов приводит к улучшению финансовых показателей за счет повышения лояльности. Используя моделирование структурных уравнений с использованием частичных наименьших квадратов (PLS-SEM), авторы анализируют данные, собранные у клиентов коммерческих банков в Казахстане за четырехмесячный период с ноября 2023 г. по февраль 2024 г. Набор данных включает ответы примерно 200 участников, что обеспечивает демографическую репрезентативность с помощью метода стратифицированной случайной выборки. Были проверены гипотезы относительно удовлетворенности клиентов, надежности, ответственности и осознанности. Результаты показывают значительную положительную связь между удовлетворенностью клиентов и финансовыми показателями, указывая на то, что более высокие уровни удовлетворенности способствуют улучшению финансовых результатов банков. Эти результаты подчеркивают многомерный характер удовлетворенности клиентов и подчеркивают важность учета различных факторов для улучшения финансовых показателей в банковском секторе. Это исследование вносит теоретические идеи и практические выводы для банков, стремящихся оптимизировать свои финансовые показатели с помощью клиентоориентированных стратегий.

Ключевые слова: банки, финансовые показатели, удовлетворенность клиентов, банковская система, моделирование, структурные уравнения, качество обслуживания.

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КЛИЕНТТЕРДІҢ ҚАНАҒАТТАНУШЫЛЫҒЫНЫҢ ДЕЛДАЛДЫҚ РӨЛІ БОЙЫНША БАНКТЕРДІҢ ҚАРЖЫЛЫҚ КӨРСЕТКІШТЕРІНЕ ҚОЛ ЖЕТІМДІЛІКТІҢ, СЕНІМДІЛІКТІҢ ЖӘНЕ ЖАУАПКЕРШІЛІКТІҢ ӘСЕРІ

Андатпа

Зерттеуде делдалдық факторларға назар аудара отырып, клиенттердің қанағаттануы мен банктердің қаржылық көрсеткіштері арасындағы байланыс зерттеледі. Бұл зерттеудің мақсаты – клиенттердің қанағаттануының делдалдық функциясына ерекше назар аудара отырып, есеп берушіліктің, нақтылық пен сенімділіктің банктердің қаржылық нәтижелеріне әсерін зерттеу. Негізгі міндеттер – қызмет көрсету сапасының осы өлшемдері тұтынушылардың қанағаттанушылығына, демек қаржылық нәтижеге қалай әсер ететінін талдау. Зерттеу тұтынушылардың қанағаттану деңгейінің жоғарылығы сенімділікті арттыру арқылы қаржылық нәтижені жақсартуға әкелетін теорияға негізделген. Ішінара ең кіші квадраттардың құрылымдық теңдеулерін модельдеу (PLS-SEM) көмегімен зерттеу 2023 ж. қарашадан 2024 ж. ақпанға дейінгі төрт айлық кезеңде Қазақстандағы коммерциялық банктердің клиенттерінен жиналған деректерді талдайды. Деректер жинағы стратификацияланған кездейсоқ іріктеу әдісін қолдана отырып, демографиялық репрезентативтілікті қамтамасыз ету үшін шамамен 200 қатысушының жауаптарын қамтиды. Клиенттердің қанағаттанушылығы, сенімділігі, жауапкершілігі және нақтылығы туралы гипотезалар тексерілді. Нәтижелер клиенттердің қанағаттану деңгейі мен қаржылық нәтижелер арасындағы айтарлықтай оң байланысты көрсетеді, бұл қанағаттану деңгейінің жоғары болуы банктердің қаржылық көрсеткіштерінің жақсаруына әкелетінін көрсетеді. Бұл нәтижелер клиенттердің қанағаттануының көп өлшемді сипатын көрсетеді және банк секторындағы қаржылық нәтижелерді жақсарту үшін әртүрлі факторларды қарастырудың маңыздылығын көрсетеді. Бұл зерттеу клиенттерге бағытталған стратегиялар арқылы қаржылық көрсеткіштерін оңтайландыруға ұмтылатын банктер үшін теориялық түсініктер мен практикалық салдарларға ықпал етеді.

Тірек сөздер: банктер, қаржылық көрсеткіштер, тұтынушылардың қанағаттануы, банк жүйесі, модельдеу, құрылымдық теңдеулер, қызмет көрсету сапасы.

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