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The Influence of Service Quality on Customer Satisfaction of KCB Bank South Sudan

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Abstract

The study sought to establish the influence of service quality on customer satisfaction with KCB Bank South Sudan. This study employs a descriptive and correlational research design to investigate and analyze the connections between service quality and consistency across touchpoints. The population of this study consisted of 48,000 active account holders who had interacted with KCB Bank South Sudan. Given that the total population exceeds 10,000, using the Krejcie and Morgan (1970) formula, the proper sample size was determined with a 5% margin of error and a 95% confidence level. Based on this method, the minimum representative sample size was determined to be N = 381. In order to collect data for this study, self-administered questionnaires were given to customers at all sixteen KCB branches across South Sudan. The data analysis for this study employed both descriptive and inferential statistical approaches to assess the relationships between service quality and customer satisfaction. Regarding customer interaction, the study observed distinctions between physical and digital experiences. In-branch elements such as queue management, teller efficiency, and personalized service were rated highly, with an average mean score = 4.11, SD = 0.97, CV = 0.24, indicating a very large extent of satisfaction. Conversely, interaction through mobile banking platforms and telephone support services had moderate perceptions, averaging mean score = 3.25, SD = 1.12, CV = 0.34, which corresponds to satisfaction to a moderate extent. Some respondents noted delays in system responsiveness and customer care, especially during high-volume periods. The study discovered a statistically significant and favorable correlation between customer satisfaction and service quality using linear regression analysis. In a highly dynamic banking sector, customers increasingly expect innovative, reliable, and seamless service delivery across all channels, including physical branches, digital platforms, and third-party providers such as agents and payment partners. To meet these expectations, KCB in South Sudan should adopt a comprehensive service quality framework consistently applied across all service touchpoints, encompassing branch operations, mobile and online banking, and agent networks. Continuous staff training and development programs are essential to maintaining high service standards and building customer trust, especially regarding security and privacy.

Keywords: *Service Quality, Customer Satisfaction, KCB Bank, South Sudan*

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1. Introduction

The area of marketing and service management, customer satisfaction, and service Parasuraman quality are closely related ideas. The consumer's evaluation of how well a service fulfils or surpasses their expectations is a widely accepted definition of the quality of services (Parasuraman et al., 2020). The authors created the SERVQUAL model, which specifies five qualities of a high-quality service: reliability, tangibility, assurance, responsiveness, and empathy. In many different businesses, these measures are commonly employed to gauge the quality of services. Customers are more satisfied when they receive high-quality services because they may compare their expectations with the actual performance. Literature identifies service quality as a fundamental determinant of long-term success in highly competitive industries (Kotler et al., 2025; Dass et al., 2025). To provide smooth and excellent customer experiences, all corporate functions, including human resources, development and research, and innovation, must work together.

Service industries, in particular, are distinguished by their commitment to service excellence, with top-performing organizations focusing on customer satisfaction to foster loyalty and differentiate themselves from competitors. This strategic approach enables firms to establish strong market positions and achieve consistent financial returns (Zeithaml, Bitner & Gremler, 2018; Alam & Noor, 2025). However, service quality remains a complex and evolving challenge, requiring firms to continuously assess and meet customer expectations. Given the intangible nature of services, consumers often rely on external indicators such as employee interactions, branding, and service environment aesthetics to evaluate their experiences (Truong et al., 2025; Antwi et al., 2025). Extensive research suggests customer satisfaction and service quality are strongly correlated across multiple industries, including insurance, higher education, and mobile telecommunications (Gichuru, 2018; Ngahu, 2023; Owino, 2013). Additionally, studies in the air transport sector indicate a direct relationship between service quality and passenger experience, emphasizing its significance in industries reliant on customer perceptions (Bogicevic et al., 2017; El Haddad, 2019).

Service quality is recognized as a critical component that propels economic growth and competitiveness in the tourist and hospitality industry (Jaziri & Rather, 2022). While service quality is integral to customer satisfaction, achieving a consistently high standard remains a challenge, as customer expectations are dynamic and context-dependent. Developing accurate techniques for assessing consumer satisfaction at the organizational and national levels has been the aim of the study (Kabare & Kibera, 2021). Several studies indicate a clear correlation between consumer satisfaction and service quality (Park & Nicolau, 2025; Rahim, 2023; Namukasa, 2013), while others explore the moderating effects of complaint handling and customer engagement in shaping service perceptions (Fodness & Murray, 2019; Iqbal et al., 2017).

1.1 Problem Statement

The increasing competition and volatile economic conditions in South Sudan have forced organizations, including banks, to rethink their customer engagement strategies. One such strategy is brand engagement, which involves aligning brand perceptions with customer expectations through effective communication, service quality, customer interaction, and a brand experience that people remember (Brakus et al., 2020). For KCB in South Sudan, knowing how brand engagement and customer satisfaction are related is essential to guaranteeing consumer loyalty and increasing market share in a competitive banking environment. Even though there is increasing interest in brand engagement strategies, there is a limited understanding of how these strategies specifically influence customer satisfaction in the context of KCB South Sudan. Therefore, there is a need to examine how various brand engagement elements, such as service quality, customer interaction, and consistency, affect customer satisfaction in this unique market.

Global studies have extensively examined the idea of brand engagement, with scholars highlighting its role in building customer satisfaction and loyalty (Keller, 2003; Aaker, 2021). It has been demonstrated that brand engagement tactics, such as customer connection, service quality, and brand experience, affect consumers' opinions and levels of satisfaction (Brakus et al., 2020). But current models don't give us a complete picture of how these elements interact in the banking industry, particularly in developing nations like South Sudan.

Regarding South Sudan, a country marked by post-conflict reconstruction and ongoing economic instability, the banking sector faces particular difficulties, such as political unpredictability, restricted access to banking services, and inadequate financial knowledge (Akech, 2025). While KCB has made significant strides in offering innovative banking solutions, including mobile banking and digital platforms, in this context, nothing is known about how its brand interaction tactics affect customer happiness. Few empirical studies have been done in post-conflict or underdeveloped banking sectors; most studies on brand engagement and customer satisfaction have concentrated on established markets in Africa and beyond (Ngugi & Ochieng, 2023). The contextual gap, therefore, lies in understanding how KCB’s brand engagement strategies resonate with the local customer base in South Sudan and the degree to which these strategies enhance customer satisfaction in a challenging and unique context.

Empirically, there is a shortage of research that directly links brand engagement methods to client fulfilment in South Sudan's banking sector. Previous research on quality of service, client interaction, and brand experience has primarily focused on industries such as tourism, retail, and telecommunications, with only a few studies addressing the banking sector (Zeithaml et al., 2018). Furthermore, most studies on brand engagement strategies in Africa have focused on large, established banks in economically stable environments, leaving a gap in understanding how such strategies work in emerging and conflict-affected markets (Wani, 2025). This empirical gap highlighted the need for research that examines the specific influence of brand engagement on customer satisfaction in South Sudan, particularly for KCB, which operates in a rapidly evolving market.

1.2 Purpose of the Study

To establish the influence of service quality on customer satisfaction of KCB Bank South Sudan.

1.3 Research Hypothesis

Ho1: Service quality does not have a significant influence on customer satisfaction of KCB Bank South Sudan.

2. Literature Review

2.1 Theoretical Review

Parasuraman et al. (2020) created the Gaps Model of Service Quality, which offers a thorough framework for assessing service quality by locating inconsistencies that hinder service providers from fulfilling client expectations. Business production, human resources, marketing, and communication systems principles served as the foundation for this model

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(Zeithaml et al., 2018). Based on this paradigm, the SERVQUAL tool classifies five different kinds of gaps that impede the provision of high-quality services.

Berry and Parasuraman (2021) and Zeithaml et al. (2021) modified the SERVQUAL model by adding two degrees of customer expectations: adequate and desired service. To accommodate the differences in each customer's expectations, they proposed a tolerance zone between these two levels. The discrepancy between perceived and desired service is measured by Gap 5A, and the difference between perceived and adequate service is measured by Gap 5 B. Strong client loyalty is believed to give businesses a competitive edge when they continuously deliver service that surpasses expectations (Reichheld, 2018). Other models have also contributed to service quality theory. Haywood-Farmer's (2020) characteristic quality model separates service attributes into physical amenities, service processes, consumer behavior, and expert judgment, recommending simultaneous focus on these elements. Gronroos (1984) introduced a model distinguishing between technical (mechanical) and functional (practical) quality, suggesting these dimensions shape the overall image of a service provider.

2.2 Empirical Review

Customer happiness and service quality are directly related, as several empirical studies have shown. For example, Cronin and Taylor (2022) discovered that customer happiness in the retail, banking, and healthcare industries is highly influenced by service quality. In a similar vein, research conducted in the hospitality sector by Ladhari (2020) and Marković and Raspor (2010) demonstrates that a key factor influencing consumer satisfaction is perceived service quality. Furthermore, Wang et al. (2004) point out that raising the quality of services improves customer satisfaction and helps retain and attract new customers. Banking-related research, such as that done by Auka, Bosire, and Matern (2013), reinforces the claim that customer pleasure is significantly impacted by aspects of service quality, especially responsiveness and dependability. These findings demonstrate how crucial it is for businesses to maintain strong service standards. Both long-term success and consumer satisfaction depend on quality.

Despite the substantial empirical backing, some research indicates that other factors might also influence the link between client fulfilment and service quality. Bitner and Hubbert (1994), for instance, contend that emotional reactions and service interactions also influence customer satisfaction. Furthermore, Zeithaml et al. (2018) discovered that customer satisfaction is significantly influenced by value perceptions, which go beyond service quality alone. Customers now anticipate seamless online and offline experiences, and technological improvements have changed their expectations for service quality in the digital age (Harris & Goode, 2010). Therefore, while service quality remains a fundamental driver of customer satisfaction, businesses must consider other influencing factors such as customer emotions, perceived value, and technological advancements to create a holistic service experience.

Ceccato and Masci (2017) used a case study methodology in a related study to investigate how satisfied customers were with security measures at a financial institution. The sample included 1,218 randomly selected bank customers who used various banking services. The data were analyzed based on two groups: all customers surveyed and a subset of those conducting in-branch transactions. The data was analysed using binary logistic regression and chi-square testing. The key findings revealed a strong association between customers' feelings of security and their access to timely and clear information regarding banking procedures. Additionally, the overall cleanliness and maintenance of the bank premises were linked to higher perceptions of safety and trust. Customers conducting in-branch transactions had mixed perceptions of security checks, reflecting both positive reassurance and some concerns about privacy or

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delays. Moreover, customers' experiences before arriving at the bank—such as digital interactions or appointment scheduling also significantly influenced their perceptions of security ($X^2 = 32.209$, DF = 1, $p < 0.05$).

However, this study only operationalized its variables inside one bank, which restricts the data' reproducibility and the use of techniques like Cronbach's alpha to assess reliability. Generalizability to the larger banking industry is further limited by the findings' exclusivity to a single institution. By using variables and measurements developed in earlier banking research, the current study gets beyond these restrictions and improves validity and reliability. Furthermore, the study's instruments and analytical tools underwent extensive testing to improve their generalizability and reproducibility across various banking organizations. In conclusion, existing research indicates that improvements in service quality—particularly in security services lead to improved overall customer satisfaction in banks. Although there are various ways to define service quality, this study makes the assumption that, in the context of banking, the caliber of security-related services has a major impact on total customer satisfaction.

3. Methodology

This study's descriptive and correlational research design aims to investigate and analyze the connections between service quality and consistency across touchpoints. The population of this study consisted of 48,000 active account holders who had interacted with KCB Bank South Sudan. Given that the total population exceeds 10,000, using the Krejcie and Morgan (1970) formula, the proper sample size was determined with a 5% margin of error and a 95% confidence level. Based on this method, the minimum representative sample size was determined to be N = 381. In order to collect data for this study, self-administered questionnaires were given to customers at all sixteen KCB branches across South Sudan. The data analysis for this study employed both descriptive and inferential statistical approaches to assess the relationships between service quality and customer satisfaction. The data analysis for this study employed both descriptive and inferential statistical approaches to assess the relationships between the primary variables: service quality, customer engagement, brand experience, and customer satisfaction. Statistical Package for Social Sciences (SPSS) software version 27 was utilized for the investigation, depending on the intricacy of the data and the research themes. First, descriptive statistics such as means, frequencies, and standard deviations were used to summarize and characterize the data. These figures gave a broad picture of the demographic traits of the respondents and broad patterns in the variables under investigation. Regression analysis was used to determine the relationship between the study variables. The significance of the findings was evaluated using p-values, which have a 0.05 threshold for statistical significance, and normalized coefficients to measure the strength of the connections.

4. Results and Discussion

4.1 Reliability Test

The internal consistency of the measuring scales was assessed in this study using Cronbach's alpha coefficient. The results of the reliability test are shown in Table 1.

Table 1: Reliability Test

Variable	Cronbach's Alpha Coefficient
Service Quality	0.938

As indicated in Table 1, the high Cronbach's alpha values for service quality indicated strong internal consistency of 0.938. The total dependability of the instrument exceeded the minimum acceptable threshold of 0.7 set to authenticate reliability. These results affirm that the questionnaire items reliably measure the respective constructs and that the data collected are suitable for further analysis.

4.2 Response Rate

The study had 318 questionnaires that were distributed to various respondents. Their response rates are provided in Table 2.

Table 2: Response Rate

Data Collection Tools	Sampled Population	Response rate
Questionnaires	381	316

Primary data for this study were collected through 381 valid questionnaires obtained from KCB's 16 branches across South Sudan, yielding a response rate of 83.2 percent. This high response rate was considered satisfactory and can be attributed to the respondents' availability and willingness to participate during branch visits, where customers had sufficient time to engage with the survey. The efficient cooperation of branch staff and the strategic timing of data collection contributed significantly to achieving this response rate.

Similar findings have been reported in recent studies within South Sudan's banking sector. For instance, Deng et al. (2025) observed response rates above 80 percent in surveys conducted with bank customers in Juba, attributing the high engagement to customers' positive attitudes toward service improvement initiatives. Comparable response rates have also been noted in regional studies, such as a 78 percent response rate in Uganda's banking sector (Kisembo, 2019) and an 85 percent rate in Kenya's commercial banks (Wambua, 2025). These figures align with the assertion by Mugenda and Mugenda (2003) that response rates exceeding 70 percent are considered highly suitable for robust data analysis and reporting.

4.3 Descriptive Statistics of Service Quality

The SERVPERF-recommended perception-only scale was used in this investigation (Cronin & Taylor, 2022). Responses were gathered using a five-point Likert-type scale, where 1 meant not at all and 5 meant to a very large level. The analysis's findings are described in Table 3 with regard to service quality at KCB in South Sudan.

Table 3: Service Quality

Variable	Indicator	Mean score	Standard Deviation	Coefficient of Variation (%)
Service Quality	Reliability	3.85	1.21	0.31
	Responsiveness	3.92	1.14	0.29
	Assurance	4.18	0.98	0.23
	Empathy	3.94	1.09	0.28
	Tangibles	3.96	1.03	0.26
	Overall	3.97	1.09	0.27

Overall, the service quality variable (mean score = 3.97, SD = 1.09, and C.V = 0.27) was rated positively by customers of KCB in South Sudan. This suggests that to a large extent, customers held favourable perceptions of the bank's service delivery. The average spread of responses, as indicated by the standard deviation, shows that individual ratings varied by approximately

1.09 points from the mean. Strong consumer confidence in staff competency, civility, and the capacity to inspire trust was demonstrated by Assurance, which had the highest mean score (4.18) and the lowest coefficient of variation (0.23) among the five aspects of service quality. This dimension also showed the least variability in responses, suggesting consistent satisfaction across customers. In conclusion, the findings indicate that KCB in South Sudan is perceived positively across all dimensions of service quality, with particular strength in the area of assurance, reflecting a reliable and professionally competent service environment.

4.4 Descriptive Statistics of Customer Satisfaction

The term "customer satisfaction" describes the general assessment that customers make after interacting with a service provider. It shows how well a customer's expectations are fulfilled or surpassed. In the context of this study, satisfaction captured the reactions of KCB clients after utilizing various banking services compared to their experiences with other financial institutions. Overall customer satisfaction was rated on a scale of 1 (not at all) to 10 (very much). The readiness to suggest scale, on the other hand, was based on a five-point Likert scale, where 1 meant "not at all" and 5 meant "very large extent." Table 4 displays the descriptive findings summary for these two indicators.

Table 4: Customer Satisfaction

Variable	Indicator	Mean score	Standard Deviation	Coefficient of Variation (%)
Customer Satisfaction	Overall Customer Satisfaction	7.85	1.57	0.20
	Likelihood of Recommending	4.28	0.81	0.19

In South Sudan, the average score for overall customer satisfaction with KCB was 7.85, with a coefficient of variation of 0.20 and a standard deviation of 1.57. This suggests that most customers were generally pleased with their experiences across various services, including account management, customer service, transactions, and loan processing. Additionally, the likelihood of recommending KCB to a friend or colleague also scored highly, with a mean of 4.28, a standard deviation of 0.81, and a CV of 0.19. This indicates a strong inclination among customers to endorse KCB's services based on their positive experiences. These results demonstrate that KCB clients in South Sudan exhibit high levels of satisfaction and loyalty, reinforcing the bank's reputation as a reliable financial institution in the region. The relatively low coefficients of variation also indicate consistency in responses across the customer base, implying that positive experiences were broadly shared among KCB clients.

4.5 Regression Analysis

The primary objective of this section was to determine the impact of service quality on customer satisfaction among KCB (KCB) clients in South Sudan. The SERVPERF model, which solely takes into account client perceptions, was used to assess service quality. The SERVQUAL framework's five main dimensions, reliability, responsiveness, empathy, assurance, and tangibles, were used to measure service quality. Each component of service quality was measured using a five-point Likert scale, where 1 meant not at all and 5 meant to a very substantial level. Customer satisfaction was measured using two indicators: overall satisfaction, which was scored on a ten-point Likert scale (1 = very unsatisfied to 10 = very

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satisfied), and readiness to suggest, which was measured on a five-point Likert scale (1 = not at all to 5 = to a very large level). To evaluate the statistical relationship between customer satisfaction and service quality, the following null hypothesis was created:

H_1: Service quality does not have a significant influence on customer satisfaction of KCB Bank South Sudan.

To verify this hypothesis, a straightforward linear regression was performed; Table 4.21 provides a summary of the findings.

When the hypothesis was tested, it was found that among KCB customers in South Sudan, the impact of service quality was statistically significant and positively correlated with customer satisfaction. These results align with findings from multiple studies conducted in diverse settings, including Kenya (Wambua & Kihoro, 2019), Uganda (Namukasa, 2013), Nigeria (Adeniran & Fadare, 2018), South Africa (Du Plessis et al., 2021), and the UAE (Rahim, 2023). Similar to these studies, the current research showed that the performance and efficiency of frontline banking staff, particularly in transaction handling and problem resolution, strongly influence overall customer satisfaction (Mugambi et al., 2017). This can be attributed to customers perceiving reliable service delivery as crucial for trust and financial security (Mburu & Musyoka, 2024).

Further examination of the findings supports those from other recent analyses. For example, Njoroge and Mwangi (2023), in their study of retail banking customers in Nairobi, concluded that the SERVPERF scale more effectively measured service quality compared to SERVQUAL. Additionally, their study revealed that customer satisfaction was significantly impacted by service quality, with empathy making a smaller contribution than responsiveness, certainty, dependability, and tangibles. Similarly, Tran et al. (2023), investigating healthcare services in Vietnam, affirmed the high reliability and validity of the SERVPERF scale, a conclusion partially echoed by Amin and Khan (2022) in their assessment of private hospital patients' satisfaction. Thus, the present study confirms that service quality, as measured by SERVPERF, is a reliable predictor of customer satisfaction at KCB South Sudan. Contrastingly, some studies diverge from these findings. For example, Akdere et al. (2025) used SERVPERF at Turkish state hospitals and found that responsiveness and dependability were the most important aspects of service quality, while tangibles were less important. Jebraeily et al. (2019) in Iran reported significant gaps between customer expectations and perceptions in all SERVQUAL dimensions, implying service quality fell short of customer expectations. Additionally, Yu and Hyun (2019) found empathy to be the most critical service quality dimension among Korean banking customers, differing from the current study's findings.

Customer happiness has been investigated in other studies as a mediator between loyalty and service quality. For instance, in Pakistan's service industry, Zameer et al. (2019) found that satisfaction acts as a mediator in the relationship between loyalty and service quality. Similarly, Khan et al. (2023) discovered that among Pakistani online bank customers, e-service quality has a favorable effect on e-loyalty, with e-satisfaction serving as a mediator. These results partially contradict findings by Slack and Singh (2025) in Fiji's supermarket industry, where customer satisfaction was only a partial mediator between service quality and loyalty.

Improving service quality is broadly recognized as fundamental to enhancing customer satisfaction, which in turn fosters loyalty, enabling organizations to differentiate themselves, strengthen market positioning, and improve financial performance (Zeithaml et al., 1990; Zeithaml et al., 2023). This study found that KCB in South Sudan customers expressed strong

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confidence in the competence, courtesy, and trustworthiness of frontline bank staff. This backs up the idea that a key component of services marketing is service quality and its close relationship with customer experience and organizational productivity, key drivers of a country's economic development and competitive advantage (Parasuraman, 2010; Zeithaml et al., 2018).

Specifically, this study assessed service quality in the context of in-branch banking activities such as account services, loan processing, and customer support. Notably, 27.8 percent of overall customer satisfaction was attributed to the quality-of-service delivery by KCB staff. Within the SERVPERF dimensions, assurance, reflecting the expertise and courteousness of employees and their ability to instil trust, was the highest-rated component of service quality. These findings affirm service marketing theory predictions that enhancements in service quality directly increase customer satisfaction. In particular, the assurance dimension emerged as the key determinant shaping customers' perceptions of service quality at KCB South Sudan.

Table 5: Regression of Service Quality on Customer Satisfaction

(a) Model Summary

Model	R	R Square	Adjusted R Square
1	.531[a]	0.282	0.280

(b) Goodness-of-Fit ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135.762	1	135.762	149.238	.000b
	Residual	346.148	380	0.911		
	Total	481.910	381			

(c) Beta Coefficients

Model		Unstandardized Coefficients	Standardized Coefficients		
		B	Beta	T-value	Sig.
1	(Constant)	2.716		10.07	.000
	Service Quality	0.827	0.531	12.22	.000

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Service Quality

With an R-squared of 0.282, which indicates that service quality explained 28.2% of the variance in customer happiness, the regression analysis in Table 5 demonstrates that service quality had a somewhat favorable impact on customer satisfaction. The ANOVA test confirmed the model's statistical significance ($F = 149.238$, $p < 0.05$). According to the beta coefficient ($B = 0.827$), customer satisfaction rose by an average of 0.827 units for every unit improvement in perceived service quality. When service quality is taken to be zero, the constant (Y-intercept) value, which represents the baseline level of customer satisfaction, was 2.716. Both the constant and the service quality variable were statistically significant ($p < 0.05$), indicating that the model was verified. The resulting linear regression equation is: CS = 2.716 + 0.827SQ. Where, CS = Customer Satisfaction; SQ = Service Quality; 2.716 = Baseline satisfaction without perceived service quality; 0.827 = Average increase in satisfaction per unit increase in service quality. Based on these results, the null hypothesis was disproved, and the study comes to the conclusion that among KCB customers in South Sudan, service quality significantly improves customer satisfaction.

5. Conclusion

The study discovered a statistically significant and favorable correlation between customer satisfaction and service quality using linear regression analysis. This result is consistent with earlier studies conducted in the banking and service industries worldwide, highlighting the crucial role that responsiveness, empathy, tangibles, assurance, and dependability have in influencing customer satisfaction and perceptions. Specifically, customers' evaluation of KCB's staff professionalism, transaction efficiency, and service reliability strongly influenced their overall satisfaction with the bank.

6. Recommendations

In a highly dynamic banking sector, customers increasingly expect innovative, reliable, and seamless service delivery across all channels, including physical branches, digital platforms, and third-party providers such as agents and payment partners. To meet these expectations, KCB in South Sudan should adopt a comprehensive service quality framework consistently applied across all service touchpoints, encompassing branch operations, mobile and online banking, and agent networks. Continuous staff training and development programs are essential to maintaining high service standards and building customer trust, especially regarding security and privacy.

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