

Relationships Among Product Quality, Service Quality, and Customer Satisfaction Towards Amal Bank in Somalia

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Abstract: The Amal Bank, which operates in Somalia, is up against many problems due to the increased competition among other financial institutions. As a consequence, a variety of techniques have been developed in order to keep the customer, and improving both the product quality and the degree of service quality has been regarded as an essential aspect of the company's success. Thus, customer satisfaction is important to the success of every business. The standard of a bank's products and services is a big part of how well it does its performance. So, the objective of this study is to examine the relationships between product quality, service quality, and customer satisfaction at Amal bank in Mogadishu Somalia. The data was collected through a Google form questionnaire to 285 customers of Amal bank in Mogadishu areas such as Xamarjajab, Madina, and Hodan. This study used Statistical Package for Social Science (SPSS) version 23 to analyze descriptive, correlation, and regression analysis. It was found that customer satisfaction was only related to product quality and service quality (reliability, empathy, assurance) Amal bank is required to improve the quality of its products and services and to tell its customers more about itself and what it has to offer. Also, Amal bank needs to work on better its customer service, reliability, and products, as these things were found to have a strong effect on how customers satisfied.

Keywords: Product Quality, Tangible, Reliability, Assurance and Responsiveness.

1. Introduction

The rapid expansion of service sectors around the globe and the deregulation of numerous service industries have convinced quality-focused researchers of the need for a deeper comprehension of service quality and product quality (Setiawan & Sayuti, 2017). Agree that firms that want to be successful must provide high-quality service and high-quality products. It leads to customer satisfaction, higher

profitability and reduced cost. Most would concur without prompting that providing quality service and product to customers are essential (Yas *et al.*, 2020).

Somalia is situated in horn of Africa neighbored by Ethiopia, Kenya and Yemen. Its main business is based on livestock, agriculture, fishing, remittances and telecommunications (Samatar, 2017). . In spite of the fact that the civil war has caused destruction on life, business, and infrastructure over the past two decades, the nation's capital is showing signs of improvement and is catching the attention of investors from across the world (Samatar, 2017). Since 1940, Somalia has had a functioning banking system, which continued to do so right up until 1990, when the country's central government collapsed (Warsame *et al.*, 2021).

2. Literature Review

This section provides a detailed review of product quality, service quality dimensions (tangible, reliability, assurance, responsiveness, and empathy) and customer Satisfaction.

2.1 Customer Satisfaction

According to the definition provided by (Kotler, P. and Armstrong, 2021), "Customer satisfaction is the extent to which a product's perceived performance fits a buyer's expectations." The level of customer satisfaction can be measured by a number of factors, including a customer's willingness to recommend a product, their level of loyalty to the company, their level of satisfaction with the product overall, their interest in making a future purchase, and how likely they are to file a formal complaint (Kotler, P. and Armstrong, 2021).

2.2 Product Quality

Product quality is a vital function, and consumer performance judgements relating to existing product qualities or services are directly related to product quality (Albayrak, 2017), Before making a purchase, customers almost always examine and judge the quality of the product that is already available on the market.

2.3 Service Quality

Isa (2018) the definition of a service is any action or activity that can be supplied by one party to the other, which is fundamentally not tangible and does not result in the ownership of anything. In other words, a service does not result in the ownership of anything. It is possible for its creation to be tied or unlinked to a single physical product Services are the actions taken by producers to fulfil the requirements and wishes of customers in order to fulfil the requirements and desires of the customer in order to achieve customer satisfaction. Isa also mentioned the conduct that may take place at the time of the transaction, in addition to the behaviour that may take place before and after the transaction. In general, services that are standard height will result in high levels of customer satisfaction and increased frequency of repeat purchases.

(a) *Tangible*

According to the research conducted by (Kincaid *et al.*, 2019), tangible is regarded as one of the service quality variables that has the potential to have a direct impact on the overall experience of the customer and their choice to repurchase. (Kincaid *et al.*, 2019) talked about it, they referred to it as a "services cape." They stated that in order to accurately portray the logistical aspects of the situation, a "services cape" was developed.

(b) *Reliability*

One of the most important aspects to evaluate is the dependability of the services that are offered by financial organizations such as banks. According to (Asif, M., Awan, M. U., Jajja, M. S. S., 2019), the level of trustworthiness exhibited by a banking customer is the primary factor that determines the reliability of financial services, as well as the accuracy of records and the completeness of statements

of information.

(c) *Responsiveness*

One of the primary factors that determine the effectiveness of a service and is critical to achieving high levels of customer satisfaction is a company's responsiveness. For example, personnel will assist customers in meeting their requirements in a timely and patient manner.

(d) *Assurance*

The most important aspect of assurance is the knowledge and behaviour of an employee who can earn a customer's trust and successfully meet their requirements (B. and Z. Parasuraman, 2019). Insurance is referred to as a service provider's opinion of the safety and legitimacy of the service they give in service sectors (Othman, A., 2021). According to (Ho, C. and Lin, 2017), the primary notion for protecting an individual's privacy in global network contexts is security.

(e) *Empathy*

Empathy can be characterized as a mechanism of a commercial partnership that requires two or more parties to see the situation from the perspective of another party, as stated by (Sin *et al.*, 2017). A human, for example, who tries to comprehend the requirements and goals of other people.

(f) *SERVQUAL MODEL*

It categorizes and evaluates the quality of the service using five different dimensions. The SERVQUAL scale has been the measurement of service quality that has had the most widespread adoption. SERVQUAL has been successfully implemented in a wide variety of independent research studies (Pakurár *et al.*, 2019).

2.4 Relationship between Product Quality and Customer Satisfaction

There is a strong connection between the quality of the product, the level of customer satisfaction, and the profitability of the company. A high-quality product has a positive correlation with the level of customer satisfaction (Rahmawati & Sentana, 2021). (Mahsyar & Surapati, 2020), product quality is also correlated with the ability of the product to satisfy customers, which is occasionally Purpose of enhancing the product in the future. The standard of the goods produced is one of the primary reasons for the existence of the company (Rahmawati & Sentana, 2021), By carefully defining what customers expect from a product or service, businesses have the opportunity to strengthen their relationships with customers through the power of quality. Thus, it is hypothesis that:

H1: there is a positive significant relationship between product quality and customer satisfaction.

2.5 Relationship between Service Quality and Customer Satisfaction

According to (Kitapci *et al.*, 2018), quality of operation is directly related to customer loyalty, which in turn is directly accountable for the financial performance of the bank (Akmyele & Olorunleke, 2021). The provision of ever-improved services is an essential component of the Bank's expansion and the fulfilment of its customers' needs (Akmyele & Olorunleke, 2021). Thus, it is hypothesized that:

H2 a: There is a significant positive relationship between tangible and customer satisfaction towards Amal Bank.

H2 b: There is a significant positive relationship between reliability and customer satisfaction towards Amal bank.

H2 c: There is a significant positive relationship between responsiveness and customer satisfaction towards Amal bank.

H2 d: There is a significant positive relationship between assurance and customer satisfaction towards Amal bank.

H2e: There is a significant positive relationship between empathy and customer satisfaction towards Amal bank.

2.6 Research Framework

In order to achieve the study's objectives and based on the review of the relevant studies. It is considered there is a positive significant relationship between product quality, service quality, and customer satisfaction. The research framework for the study is presented in Figure 1.

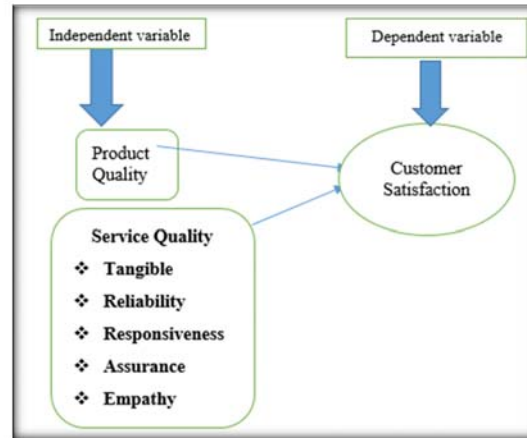


Figure 1: Research framework

3. Research Methodology

Research methodology has been widely characterized as a systemic technique for solving research challenges. It involves the procedures by which researchers take in order to explain, describe, and forecast a given occurrence. It can also be regarded as the study through which people obtain knowledge. Research methodology offers a plan of work in performing research (Sekaran, and Uma, 2014). This chapter discusses the process that will be used in performing the study. The methodologies and strategies used for data collecting and analysis are stated.

3.1 Research Design

Research design is the strategy that was used to collect, measure, and analyze data in an effort to provide answers to the research questions posed by the study. According to (Sekaran, and Uma, 2014), research designs shall include a description of the type of study being conducted, the research strategy being used, the study setting, the study's measurements and measures, the study population serving as the unit of analysis, the sample design, and the data collection methods and analyses. Based on this study, the research design examined the objective of the study as well as the level of any interference. Other factors, such as study population and sampling design, as well as data analysis methodologies, explored under their own independent headings.

3.2 Data Collection Procedures

This study is built on primary data. Primary data are first-hand data that is collected by the researcher himself through methods like questionnaires, and interviews. A questionnaire was developed with great attention to detail in order to collect pertinent data regarding product quality, service quality, and customer satisfaction at Amal Bank Somalia within the scope of this investigation, the questions were organized in a way that was consistent with the goals of the research and that made it simple and clear for the participants to provide their responses. Both closed-ended questions and open-ended questions were included in the questionnaire (Sekaran, Uma, Bougie, 2013). Closed-ended questions provided respondents with a set of predetermined response possibilities, while open-ended questions invited respondents to provide extensive feedback and thoughts. The structure of the questionnaire was

developed with the intention of collecting extensive and useful data that could be analyzed to discover the nature of the relationship that exists between the relevant variables.

Google Forms was selected as the preferred platform to handle the questionnaire administration. Google Forms has a number of benefits, such as simplicity of use, accessibility, and the capacity to digitally gather replies (Sekaran, Uma, Bougie, 2013) The platform's features, which allowed for customization, branching logic, and validation procedures to guarantee accurate and consistent responses, were used to develop the questionnaire (Sekaran, Uma, Bougie, 2013).

3.3 Data Analysis Techniques

The quantitative method will be used to look at the data gathered from the respondents to the questionnaire. So, using Statistical Package for the Social Sciences (version 23.0) (SPSS), brief and inferential statistics were found to meet the study's objectives.

4. Data Analysis and Findings

This chapter analyses and discusses the findings that were retrieved from the distributed questionnaires. The collected data was analyzed with "IBM Statistical Package for Social Science (SPSS) Statistics" version 23.0. Consequently, demographic, descriptive, correlation analyses and regression analyses were performed during the data analysis.

Table 1: Questionnaire response rate

Size of the Population	4,000,000
Distributed sample size	384
Xamar jajab	84
Madina	150
Hodan	150
Total collected	285
Missing data	0
Usable Responses	285
Response rate	$285/384=74.2\%$

The questionnaire we are sent was 384, but we only received 285 respondents, which is 74.2% of response rate.

4.1 Respondent's Profile

The demographic information is presented in Table 2, which may be seen below. Regarding gender, 83 female and 202 male customers participated in this study (70.9% male and 29.1% female). Regarding age, only 9.8 % of the participants were below the age of 20, while 37.2% of the participants were between the ages of 20-29, also 21.1% of the participant were between the ages 30-39, 13.3% of the participant were between the ages 40-49and 18.6% were above 50 years. As shown in Table 4.2, the study findings revealed that the largest number of customer respondent works self-employed (29.5%), while 24.9% work in government, 23.5 % work in private, and only 22.1% work in others. It indicates that for customer of Amal bank under the study, the largest part found 1-4 years (40.0%), and 20.4% of customers less than 1 year. Whereby customers with 4-10 and above 10 years makes 18.2% and 21.4% respectively. Furthermore, the data indicate that 10.2% of the respondents with a monthly income of less than 300\$ while 38.2% are between 300-500.whereby501-700\$, are 16.1.% 702-1000\$, are 13.0% and only 22.5% above 1000\$.

Table 2: Respondent's profile

		Frequency	Percentage%
Gender	Male	202	70.9
	female	83	29.1
	Total	285	100.0
Age	Below 20 years	28	9.8
	20-29	106	37.2
	30-39	60	21.1
	40-49	38	13.3
	Above 50	53	18.6
	Total	285	100.0
	Government	71	24.9
occupation	Private	67	23.5
	Self employed	84	29.5
	Others	63	22.1
	Total	285	100.0
	Length of customer Relationship with the bank	Less than one year	58
Relationship with the bank	1-4		
	4-10	114	40.0
	Above 10	52	18.2
		61	21.4
	Total	285	100.0
Monthly income	Less than 300\$	29	10.2
	300-500\$	109	38.2
	501-700\$	46	16.1
	701-1000\$	37	13.0
	Above 1000\$	64	22.5
	Total	285	100.0

4.2 Reliability Analysis

To ensure this study's reliability, a reliability test has been conducted during both the pilot and actual studies. Cronbach's alpha coefficient was used to determine each dimension's consistency and stability for each primary construct across all questionnaire components (Mohajan, 2017). Table 3 displays the standard procedure for calculating Cronbach's Alpha and evaluating the reliability of each major construct (Mohajan, 2017). Table 3 displays the standard procedure for calculating Cronbach's Alpha value and Assessing reliability.

Table 3: Reliability coefficient value (Shahirah & Moi, 2019)

Cronbach's Alpha	Reliability
>0.9	Excellent
0.8-0.89	Good
0.7-0.79	Acceptable
0.6-0.69	Questionable
<0.5	Unacceptable

If the obtained coefficient of Cronbach's Alpha is greater than 0.6, then the design of the questionnaire is thought to be satisfactory, and as a result, the investigation can be carried out. (Sekaran, 2003), on the other hand, says that if the value of Cronbach's Alpha is less than 0.6, it means that some of the questions on the questionnaire may be hard to understand.

Table 4: Result of reliability pilot study and actual study

Pilot study	0.815
Actual study	Cronbach's Alpha
Customer satisfaction	0.83
Product quality	.840
Tangible	.838
Reliability	.832
Responsiveness	.815
Assurance	.821
Empathy	.832

Table 4 shows the pilot test results in Table 3, where Cronbach's alpha coefficient is found to be 0.815. The number of respondents that participated in the pilot study was 20 respondents. Because this result is so good, it demonstrates that the questionnaire may be trusted. The reliability test for the actual study came back with an above score of 0.8 for all variables for Cronbach's Alpha. The result of pilot study is near to the real study of the research. That is show that the questionnaire result may be trusted. The result, is above 0.8 all variables, so is good.

4.3 Descriptive Analysis

Table 5: Agreement level of mean measurement

Means range	Tendency level
High	3.68 – 5.00
Moderate	2.34 – 3.67
Low	1.00 – 2.33

In this research, the tendency level of clarity was identified based on the mean and standard deviation values obtained front the answered questionnaires. When the mean between 1.00-2.33 is low, 2.34-3.67 is moderate (normal), 3.68-5.00 is high. My analysis is all means are high.

Table 6: Descriptive analysis of product quality and customer satisfaction

Variable	N	Min	Max	Mean	Std. Deviation	Level
Customer satisfaction	285	1	5	4.3804	.65297	High
Product Quality	285	1	5	4.1219	.83855	High

Table 6 demonstrates descriptive analysis of product quality and customer satisfaction. Table 7 shows that customer satisfaction has a high mean (M=4.3804, SD=.65297) and product quality has a mean (M=4.1219, SD=.83855).

Table 7: Descriptive analysis of service quality

Variable	N	Min	Max	Mean	Std. Deviation	Level
Tangible	285	1	5	4.2112	.69800	High
Reliability	285	1	5	4.2814	.70937	High
Responsiveness	285	1	5	4.0358	.84702	High
Assurance	285	1	5	4.1347	.79334	High
Empathy	285	1	5	4.2442	.74144	High

4.4 Regression Analysis on Coefficient Determination

The values of R and R² are displayed in the summary of the regression model that can be found in Table 8. The value of R equal to 0.616 implies that there is a straightforward correlation between the dependent variable and the independent variable (R =.616). The strength of the correlation between two variables can be determined by the correlation coefficients, as can the direction of the association between the variables. This suggests that there is some kind of connection between the variables. The value of the R² determination coefficient provides insight into the accuracy of the model. The closer the value of R² is to one, represents the model fits the data. The greater the value of R², the better. According to Sekaran and Bougie (2013), the R² coefficient is a measurement that determines how well the regression line approximates the actual data point. According to Sekaran and Bougie (2013), the value of R² provides an explanation for the total variation extent ("by how much") on the dependent variable. This demonstrates the "percentage of the total variation in customer satisfaction that can be accounted for by independent variables." product quality Adjusted R² has the tendency to adapt the value of R² for the complexity of the model and, as a result, to clarify more variances in comparison to a model that is less complicated. The values for R, R², and Adjusted R² can be found displayed in the Regression Model Summary.

Table 8: Regression model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.616 ^a	.380	.366	2.60402

- a. Predictors: (Constant), Product Quality, Tangible, Reliability, responsiveness, Assurance, and Empathy
- b. Dependent variable customer satisfaction.

4.5 Regression Analysis ANOVA

The results of the ANOVA test are presented in Table 9; the value F (6,277) is 28.239. Therefore, the value of F is 28.2. Statistically significant at the 0.001 level, where the degree of Freedom (df) represents the number of independent variables.

Table 9: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	1148.921	6	191.487	28.239	.000 ^b
Residual	1878.319	277	6.781		
Total	3027.239	283			

- a. Predictor (constant) product quality, Tangible, Reliability, responsiveness, Assurance, and Empathy
- b. Dependent variable customer satisfaction

4.6 Multiple Regression Coefficient

Regression coefficient analysis shows in Table 10 the product quality (B=.127, Beta .104, t value=2.296). The product quality significance is less than 0.05, so product quality is Significant relationship to customer satisfaction, followed by tangible (B=.097, Beta=.230, t value=1.806). Tangible Significant is greater than 0.05, so tangible is not having a significant Relationship to customer satisfaction. Reliability (B=.212, Beta=.071, t value=3.897). Reliability significance is less than 0.05, so reliability is a significant relationship to customer satisfaction. Responsiveness (B=.055, Beta=.146, t value=1.049). Responsiveness significance is greater than 0.05, so responsiveness does not have a significant relationship with Customer satisfaction. Assurance (B=.120, Beta=.157, t value=2.299). Assurance significance is less than 0.05, so assurance is a significant relationship with customer satisfaction. Empathy (B=.138, Beta=.131, t value=2661). Empathy significance is less than 0.05, so empathy is a significant relationship to customer satisfaction.

Table 10: Regression coefficient analysis

Unstandardized Coefficients			Standardized Coefficients		
Model	B	Std. Error	Beta	t-value	Sig.
Constant	6.708	1.229	.131	5.458	.000
Product Quality	.127	.055	.104	2.296	.022
Tangible	.097	.054	.230	1.806	.072
Reliability	.212	.054	.071	3.897	.000
Responsiveness	.055	.052	.146	1.049	.295
Assurance	.120	.052	.157	2.299	.022
Empathy	.138	.052	.131	2.661	.008

With the exception of tangible items and responsiveness, this study reveals a positive and statistically significant relationship between product quality, service quality, and overall customer satisfaction. The value of R, which in this case shows the relationship between the dependent variable and all of the independent variables, is shown to be equal to 0.616 in Table 10 ($R = 0.616$). The value of R suggests that there are strong relationships between product quality, the service quality model, and the level of satisfaction experienced by customers. As a consequence of this, the findings of this investigation lend support to the hypothesis (H1 and H2) that is presented in Table 11 below. According to the discovering of the correlation analysis, there is a significant positive relationship between the dependent variable (customer satisfaction) and all of the independent variables (product quality, assurance, reliability, empathy, except tangible and responsiveness), with the exception of tangible and responsiveness. The results of a Pearson correlation study indicate a favorable association between satisfied customers and all aspects of service quality and product quality that were specified.

Table 11: Summary of a hypothesis test

H1	There is a positive significant relationship between product quality and customer satisfaction.	Supported
H2 a	There is a significant positive relationship between tangible and customer satisfaction.	Not supported
H2 b	There is a significant positive relationship between reliability and customer satisfaction.	Supported
H2 c	There is a significant positive relationship between responsiveness and customer satisfaction.	Not supported
H2 d	There is a significant positive relationship between assurance and customer satisfaction.	Supported
H2e	There is a significant positive relationship between empathy and customer satisfaction.	Supported

The table above explains tangible, and responsiveness is not supported but other hypotheses are supported. The tangible and responsiveness are greater than the p-value of 0.05 so there is no Significant relationship to customer satisfaction, but all variable beta is positive there is no negative beta.

5. Conclusions and Recommendations

5.1 Relationship between Product and Customer Satisfaction

According to the findings, the product's quality (H1) has a mean of 4.1219, which indicates that it is of a high standard. The b, beta, and t-tests findings indicate that the value of the path coefficient for the product quality variable to customer satisfaction is .127, .104, and 2.296, respectively, with a significant value of $0.02 < 0.05$. Therefore, Hypothesis 1 is confirmed: there is relationship between Amal Bank's product quality and the level of satisfaction experienced by its customer in Somalia. It is known, on the basis of the findings of the testing conducted under hypothesis one, that product quality has a relationship with Amal bank customers' levels of satisfaction. The satisfaction of Amal bank's

customers will almost surely rise as a result of the provision of products of higher quality to those bank's customers. According to the results of this study, items with a higher level of qualification will generate a higher level of customer loyalty among Amal bank's customers in Somalia. It is known that customer satisfaction is in enough group that relationship by the quality of products that are also in the appropriate category enough. The findings of this study are supported by the findings of descriptive analysis, and these findings in turn are supported by the findings of this study. This demonstrates that a high level of customer satisfaction can be achieved with a good product, and it unquestionably presents a chance for Amal bank to raise the level of customer satisfaction already achieved by the company by increasing the level of product quality already achieved.

5.2 Relationship between Service Quality Dimension and Customer Satisfaction

The objective of the study is to determine the extent to which there is a significant relationship between service quality and the level of satisfaction experienced by customers. According to research that was conducted in the past by Parasuraman, (Parasuraman *et al.*, 1991), (Rahmawati and Sentana, 2021), there is a significant relationship between service quality, and the satisfaction of customers. According to the findings of the study, a positive relationship exists between service quality and the level of satisfaction experienced by the target respondents. According to this study's findings, Amal Bank will be able to achieve a greater level of customer satisfaction by raising the for-service quality. This demonstrates that Somalia Amal bank has a good relationship between service quality, and the satisfaction of their customers. According to the findings, tangible (H2a) has not supported a significant relationship with customer satisfaction. Tangible has a mean of 4.2112, which indicates that it is of a high mean. The findings of the b, beta, and t-tests indicate that the value of the path coefficient for the reliability variable to customer satisfaction is .097, .230, and 1.806, respectively, with a significant value of $.072 < 0.05$ so, tangible has no significant relationship to customer satisfaction.

According to the findings, reliability (H2b) has supported a significant and positive relationship with customer satisfaction. Reliability has a mean of 4.2814, which indicates that it is of a high mean. The b, beta, and t-tests findings indicate that the value of the path coefficient for the reliability variable to customer satisfaction is .212, .071, and 3.897, respectively, with a significant value of $.000 < 0.05$ so reliability has a significant and positive relationship to customer satisfaction.

According to the findings, responsiveness (H2c) has not supported a significant and positive relationship with customer satisfaction. Responsiveness has a mean of 4.0358, which indicates that it is a high mean. The b, beta, and t-tests findings indicate that the value of the path coefficient for the responsiveness variable to customer satisfaction is .055, .146, and 1.049, respectively, with a significant value of $.295 < 0.05$ so, the responsiveness has no significant relationship to customer satisfaction. According to the findings, assurance (H2d) has supported a significant and positive relationship with customer satisfaction. Assurance has a mean of 4.1347, which indicates that it is a high mean. The b, beta, and t-tests findings indicate that the value of the path coefficient for the assurance variable to customer satisfaction is .120, .157, and 2.299, respectively, with a significant value of $.022 < 0.05$ so, the assurance has significant relationship to customer satisfaction.

According to the findings, empathy (H2e) has supported a significant and positive relationship with customer satisfaction. Empathy has a mean of 4.2442, which indicates that it is a high mean. The b, beta, and t-tests findings indicate that the value of the path coefficient for the assurance variable to customer satisfaction is .138, .131, and 2.661, respectively, with a significant value of $.008 < 0.05$ so, the empathy has significant relationship to customer satisfaction.

6. Conclusion

This research was conducted for the Amal bank in Mogadishu, Somalia, with the intention of determining the extent to which product quality, service quality, and are related to customer satisfaction. It is possible to draw the following conclusion from the findings of this research: product quality, and most service quality dimensions have a positive and significant relationship to the level of satisfaction experienced by customers. In order for the researcher to accomplish these objectives, they used product

quality, and several elements of service quality as independent variables, and customer satisfaction as the dependent variable. Service quality is represented by the combination of independent variables; hence, the relationship between product quality, service quality and customer satisfaction, as well as the relationship of service quality on customer satisfaction, have been investigated. In addition, the purpose of this research was to investigate the extent to which the diversity in customers' levels of satisfaction may be explained by the various dimensions of service quality and product quality.

The analysis of this study relied on the responses from a total of 285 questionnaires that were collected. In this investigation, the results were analyzed using descriptive analysis, correlation analysis, and regression analysis. The objective of this analysis was to test a hypothesis and come to a conclusion about the study. In regard to the primary objective, this research has shown a positive and significant association between product quality, service quality provided, and the level of contentment experienced by customers of Amal bank in Mogadishu, Somalia. In addition, research conducted at Amal bank in Mogadishu, Somalia has shown that product quality, and service quality provided is a crucial factor in determining the level of customer satisfaction. In particular, the findings of the study indicate that empathy has a tight connection to consumer satisfaction as well as compliance and effectiveness. Empathy and reliability were found to be significant determinants of customer service at Amal bank in Mogadishu, Somalia, through the use of regression. In addition to achieving its main objective, this survey found that the majority of customers lacked both information and a coherent concept of Amal bank. In order to educate the population, the ways to profit Amal bank, and the ways in which it differs from conventional bank, it was required that Amal bank run intentional programs using a variety of channels, such as seminars, television and radio programs, and other similar programs.

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