

Impact of Information Sharing and Quality Assurance on Customer Service in Nepalese Commercial Banks

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Abstract

This study examines the impact of information sharing and quality assurance on customer service in Nepalese commercial banks. Customer service is the selected dependent variable. The selected independent variables are information sharing, quality assurance, privacy concern, technology utilization, staff training and communication. The study is based on primary data with 106 observations. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of information sharing and quality assurance on customer service in Nepalese commercial banks.

The study showed that information has positive effect on customer service. It indicates that better information sharing to the customer leads to increase in customer service. Likewise, quality assurance has positive effect on customer service. It indicates that higher quality assurance leads to increase in the level of customer service in Nepalese commercial banks. Moreover, technology utilization has positive effect on customer service. It implies that more technology utilization leads to increase in the level of customer service in Nepalese commercial banks. Similarly, privacy concern has positive effect on customer service. It implies that higher concerned towards security and privacy leads to increase in customer service. Likewise, staff training has positive effect on customer service. It states that increase in staff training leads to increase in customer service in Nepalese commercial banks. Similarly, communication has positive effect on customer service. It shows that better communication with the customers leads to increase in customer service.

Keywords: information sharing, quality assurance, privacy concern, technology utilization, staff training, communication, customer service

1. Introduction

Information sharing has become a vital part of successful organizations. The exchange of data between technologies, people, and within or outside organizations is called information sharing. Information sharing is increasingly important as both public and private organizations are rapidly adopting digital tools to modernize operations and improve service delivery. Information sharing can take various forms (Yang and Maxwell, 2011). Effective information sharing ensures that frontline employees have access to up-to-date customer information, banking policies, transaction records, and service guidelines enabling them to respond to customer inquiries efficiently and accurately. It also supports internal coordination, minimizes service errors, and promotes consistency across banking channels and branch locations. This, in turn, strengthens customer satisfaction, loyalty, and trust. However, many banks in developing countries face persistent challenges in fostering effective information flow. These include fragmented communication systems, lack of integrated IT infrastructure, organizational silos, data privacy concerns, and limited employee training. As a result, poor information sharing often leads to delays, repeated requests for the same information, inconsistent service quality, and increased customer dissatisfaction (Gil-Garcia and Sayogo, 2016).

According to Al Ali and Rania (2021), when employees had clear protocols for

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exchanging information and access to up-to-date customer data, service errors were notably reduced. This improvement in accuracy and internal coordination led to faster response times and more consistent customer interactions. As a result, overall customer satisfaction levels increased, highlighting the importance of effective communication systems in banking operations. Khan and Khan (2021) investigated the impact of information sharing and service quality on customer satisfaction in the banking sector. The study found that transparent, timely, and accurate communication of account information, transaction updates, and service changes significantly boosts customer trust and satisfaction. Additionally, when banks combine high-quality services with effective information sharing, customer loyalty and retention improve notably. The study highlighted the critical role of open communication in enhancing the overall banking experience and strengthening customer relationships.

According to Tran et al. (2024), service innovations especially novel technological distribution systems and service processes, improve customer satisfaction and loyalty. These rely heavily on secure, transparent information sharing channels, such as CRM and AI-based personalization via customer data platforms. Hannan et al. (2017) found that effective information sharing plays a crucial role in building customer trust and satisfaction, which ultimately leads to increased customer loyalty in Indonesia's professional services sector. The study highlighted how transparent and timely communication helps strengthen the relationship between service providers and clients. The findings showed that clear information exchange enhances service quality, customer engagement, and loyalty across various industries, including banking and finance. Patel et al. (2024) found that robust information sharing particularly reliability and security of online systems directly enhances customer satisfaction, which then drives loyalty in the commercial banking sector.

Khatoon et al. (2020) explored that electronic banking service quality dimensions including reliability, efficiency, responsiveness, communication, security, and privacy significantly affect customer purchase intention in Qatar, with customer satisfaction serving as a mediating variable. Abdelkader and Sayed (2022) used the DeLone and McLean IS Success Model to evaluate the Egyptian Knowledge Bank. The study found that system quality, information quality, and service quality significantly influence user satisfaction and system use, ultimately leading to greater perceived benefits. The study confirms the model's effectiveness in assessing digital platforms. Quality assurance (QA) involves systematic efforts to ensure that products or services consistently meet defined performance standards. In banking, this encompasses staff competency, error control, service monitoring, and standard operating procedures. Bakry et al. (2023) conducted an applied study on Egyptian public commercial banks and found that reliability, responsiveness, website design, and security/privacy are crucial dimensions of e-banking service quality that influence customer satisfaction. The study revealed that the perception of service quality varies based on demographic factors such as gender, education, and age. The study also highlighted that enhancing the usability and responsiveness of e-banking platforms contributes significantly to positive customer experiences and loyalty.

Mutambik (2023) explored that the six cognitive and affective drivers including perceived risk, ease of use, perceived value, reliability, support quality, and innovation capability shape customer experience in open banking. Similarly, experience significantly determines loyalty intention in an emerging market context like Saudi Arabia. Chiguvu et al. (2022) found that service quality, employee responsiveness, and professional behavior are key factors driving customer satisfaction in Botswana's commercial banks. The

study confirmed that both reliable services and positive staff interactions are essential for improving customer experiences and loyalty. Sherwani et al. (2024) examined how service quality dimensions affect purchase intention through customer satisfaction in Pakistan's e-banking sector. The findings showed that empathy, reliability, and responsiveness had significant positive effects on customer satisfaction, while system errors and inconsistent performance as indicators of service complexity negatively influenced customer satisfaction. Interestingly, although complexity reduced satisfaction, its impact on purchase intention was fully mediated by satisfaction. These results suggest that while e-banking complexities erode immediate satisfaction, they do not directly deter customer intention unless satisfaction is already compromised.

Parasuraman et al. (2020) revealed that assurance and reliability remain key dimensions of service quality, especially in digital contexts. These factors are strongly influenced by staff training and internal information systems, which help ensure consistent, secure, and trustworthy service delivery. The study also stressed that even in digital platforms, well-trained employees supported by quality assurance practices are essential for maintaining customer satisfaction and trust. Belanger and Crossler (2022) emphasized that perceived privacy risk is a significant factor that discourages consumers from engaging in digital banking services. The study showed that when consumers feel uncertain about how their personal and financial information is collected, stored, and used, they tend to avoid using digital banking platforms altogether. This perceived risk can stem from concerns about data breaches, unauthorized access, identity theft, or misuse of sensitive information. As a result, even if digital banking offers convenience and efficiency, fears about privacy violations can override these benefits, leading to lower adoption rates. The importance for banks to implement robust privacy protections and communicate these safeguards clearly to customers in order to build trust and encourage wider usage of digital financial services.

In Nepalese context, Shrestha (2020) found that various aspects of service quality such as reliability, responsiveness, assurance, empathy, and tangibility have a significant positive effect on customer satisfaction in Nepalese commercial banks. Upadhyaya et al. (2024) assessed the level of customer satisfaction in Nepalese commercial banks. The study found that communication, assurance, and overall service quality strongly influence satisfaction. The study also found that empathy and responsiveness have less impact. Clear communication and trustworthiness are key drivers of customer satisfaction in this context. Similarly, Bhandari et al. (2021) investigated customer satisfaction in private and public banks in Kathmandu Valley using a Customer Satisfaction Index. The study found that private bank customers generally reported higher satisfaction compared to public bank customers, especially in terms of reliability, responsiveness, and customer care.

The above discussion shows that empirical evidences vary greatly across the studies on the impact of information sharing and quality assurance on customer service. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of this study is to examine the impact of information sharing and quality assurance on customer service in Nepalese commercial banks. Specifically, it examines the relationship of information sharing, quality assurance, privacy concern, technology utilization, staff training and communication with customer service in Nepalese

commercial banks.

The remainder of this study is organized as follows: Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 106 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on information sharing, quality assurance, privacy concern, technology utilization, staff training, communication and customer service. The study is based on descriptive and causal comparative research designs.

The model

The model estimated in this study assumes that customer service depends upon information sharing, quality assurance, privacy concern, technology utilization, staff training and communication. Therefore, the model takes the following form:

$$CS = \beta_0 + \beta_1 IS + \beta_2 QA + \beta_3 PC + \beta_4 TU + \beta_5 ST + \beta_6 C + \epsilon$$

Where,

CS = Customer service

IS = Information sharing

QA = Quality assurance

PC = Privacy concern

TU = Technology utilization

ST = Staff training

C = Communication

Customer service was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Feel valued as a customer of the bank", "Satisfied with the overall customer service of the bank" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.904$).

Information sharing was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Bank provides timely updates about its products and services", "Information from the bank is accurate and easy to understand" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.784$).

Quality assurance was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Bank maintains consistent service quality across branches", "Service delivery is timely and as promised" and so on. The reliability of

the items was measured by computing the Cronbach's alpha ($\alpha = 0.801$).

Privacy concern was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Personal and financial data is kept secure by the bank", "Bank respects customer privacy in service delivery" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.887$).

Technology utilization was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Bank's digital platforms are easy to use", "Technology enhances the efficiency of the bank's customer service" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.847$).

Staff training was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Bank employees have strong knowledge of products and services", "Bank regularly provides training to its employees" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.813$).

Communication was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There were 5 items and sample items include "Bank clearly communicate with its customer", "Communication of the bank is easy to understand" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.762$).

The following section describes the independent variables used in this study along with the hypothesis formulation:

Information sharing

Busagara et al. (2020) stated that information sharing directly enhances customer service by enabling faster, smarter, and more personalized support. Similarly, Tai (2011) revealed that the companies that prioritize seamless data flow internally and externally tend to achieve higher customer loyalty and operational efficiency. According to Al Ali and Rania (2021), adopting a structured and systematic approach to information sharing had a significant positive impact on service delivery. The study showed that when employees had clear protocols for exchanging information and access to up-to-date customer data, service errors were notably reduced. This improvement in accuracy and internal coordination led to faster response times and more consistent customer interactions. As a result, overall customer satisfaction levels increased, highlighting the importance of effective communication systems in banking operations. Meanwhile, Khan and Khan (2021) found that timely and transparent information sharing in banks improves customer trust and satisfaction. Combined with high service quality, this leads to greater customer loyalty and retention in the banking sector. Based on it, this study develops the following hypothesis:

H_1 : There is a positive relationship between information sharing and customer service.

Quality assurance

Jun and Cai (2010) examined the relationships between internal service quality and its dimensions, and internal customer satisfaction. The study revealed that internal service

quality assurance enhances the level of customer satisfaction. Sureshchandar et al. (2002) assessed the relationship between management's perception of total quality service and customer perceptions of service quality. The study revealed that consistent quality assurance practices lead to more reliable, efficient, and professional service experiences, which in turn increase customer loyalty and retention. Similarly, Beshir and Zelalem (2020) revealed that quality assurance dimensions such as service efficiency, privacy, and complaint handling significantly affect both customer satisfaction and retention. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between quality assurance and customer service.

Privacy concern

Bouhia et al. (2022) stated that those banks that proactively address privacy concerns by implementing transparent data practices, secure systems, and clear opt-in communication often build stronger trust with customers, leading to higher satisfaction and loyalty. Belanger and Crossler (2022) emphasized that perceived privacy risk discourages consumers from engaging in digital banking. Oloveze et al. (2023) found that privacy concerns and trust play a crucial role in customers' willingness to adopt open banking in Nigeria. When customers perceive high risk or lack trust in data security, they are less likely to share personal information, highlighting the need for strong privacy measures and clear communication to encourage adoption. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between privacy concern and customer service.

Technology utilization

Ameme and Wireko (2016) investigated how electronic banking innovations affect customer satisfaction and transaction costs among Ghanaian banking clients. The results showed that technological innovations bring clear benefits to customers especially through mobile-based banking and platforms enhancing convenience and inclusion. In addition, Ayinaddis et al. (2023) concluded that service quality dimensions are critical drivers of both customer satisfaction and loyalty in the e-banking sector. For banks in developing countries, targeted technological innovation in these areas will foster stronger customer relationships and competitive advantage. Froehle (2006) revealed that service personnel, technology, and their interaction helps in influencing customer satisfaction. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between technology utilization and customer service.

Staff training

Afroz (2018) examined the impact of training on employee performance in the banking sector of Bangladesh. The study found that training significantly improves employee engagement, motivation, and job satisfaction, which in turn enhance overall performance. The study confirmed a strong positive correlation between training and performance, highlighting training as a key strategic tool for improving productivity in the banking industry. Trinh and Ngo (2024) explored the impact of service innovation on customer satisfaction and loyalty in Vietnamese banks. The study revealed that staff training and internal knowledge dissemination about new services improved employees' confidence, enhancing customer experience and perceived quality assurance. According to Shen and Tang (2018), comprehensive training programs enhance employees' product knowledge,

problem-solving skills, and communication abilities, enabling them to resolve issues faster and provide accurate, personalized support. Based on it, this study develops the following hypothesis:

H_5 : There is a positive relationship between staff training and customer service.

Communication

Ullah et al. (2024) revealed that communication supports the success of technological innovation in banks by helping employees adopt new systems, building customer trust, and ensuring smooth coordination. Without effective communication, the full benefits of technology on bank performance may not be achieved. Similarly, Sakala and Phiri (2020) found that effective internal communication like briefings, staff feedback, and structured messaging plays a key role in helping commercial banks successfully implement new products. Clear communication improves employee understanding and readiness, which enhances overall service performance and supports innovation (Abu-ELSamen et al., 2011). Based on it, this study develops the following hypothesis:

H_6 : There is a positive relationship between communication and customer service.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficient matrix

This table presents Kendall's Tau correlation coefficients between dependent variable and independent variables. The correlation coefficients are based on 106 observations. The dependent variable is CS (Customer service). The independent variables are IS (Information sharing), QA (Quality assurance), PC (Privacy concern), TU (Technology utilization), ST (Staff training) and C (Communication).

Variables	Mean	SD	IS	QA	TU	ST	PC	C	CS
IS	3.469	0.837	1						
QA	3.179	0.904	0.393**	1					
TU	3.626	0.903	0.421**	0.503**	1				
ST	3.343	0.819	0.343**	0.444**	0.431**	1			
PC	3.732	0.802	0.502**	0.392**	0.588**	0.422)**	1		
C	3.492	0.852	0.475**	0.503**	0.468**	0.497)**	0.563**	1	
CS	3.347	0.865	0.423**	0.540**	0.538**	0.6)**	0.529**	0.637**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent respectively.

Table 1 shows that there is a positive relationship between information sharing and customer service. It indicates that better information sharing to the customer leads to increase in customer service. Likewise, the result shows that quality assurance is positively correlated to customer service. It indicates that higher quality assurance leads to increase in the level of customer service in Nepalese commercial banks. The result also reveals that technology

utilization is positively correlated to customer service. It implies that more technology utilization leads to increase in the level of customer service in Nepalese commercial banks. Similarly, privacy concern is positively correlated to customer service. It implies that higher concerned towards security and privacy leads to increase in customer service. Likewise, staff training is positively correlated to customer service. It states that increase in staff training leads to increase in customer service in Nepalese commercial banks. Similarly, communication is positively correlated to customer service. It shows that better communication with the customers leads to increase in customer service.

Regression analysis

Having analyzed the Kendall's Tau correlation coefficients matrix, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of information sharing, quality assurance, privacy concern, technology utilization, staff training and communication on customer service.

Table 2

Estimated regression results of information sharing, quality assurance, privacy concern, technology utilization, staff training and communication on customer service

The results are based on 106 observations using linear regression model. The model is $CS = \beta_0 + \beta_1 IS + \beta_2 QA + \beta_3 PC + \beta_4 TU + \beta_5 ST + \beta_6 C + \epsilon$ where the dependent variable is CS (Customer service). The independent variables are IS (Information sharing), QA (Quality assurance), PC (Privacy concern), TU (Technology utilization), ST (Staff training) and C (Communication).

Model	Intercept	Regression coefficients of						Adj. R _{bar} ²	SEE	F-value
		IS	QA	TU	ST	PC	C			
1	1.338 (0.579)*	0.579 (6.902)*						0.308	0.720	47.634
2	1.282 (5.626)*		0.650 (9.923)*					0.455	0.638	88.78
3	0.939 (3.710)*			0.664 (9.807)*				0.475	0.626	96.178
4	0.669 (2.877)*				0.801 (11.857)*			0.571	0.567	140.577
5	0.473 (1.672)*					0.770 (10.398)*		0.505	0.608	108.126
6	0.775 (2.979)*						0.754 (11.292)*	0.546	0.582	127.501
7	0.796 (2.958)*	0.269 (3.103)*	0.509 (6.340)*					0.497	0.613	52.889
8	0.431 (1.654)*	0.133 (1.561)*	0.344 (4.171)*	0.273 (3.722)*				0.575	0.563	48.441
9	0.431 (1.654)*	0.038 (0.507)	0.199 (2.699)*	0.273 (3.722)*	0.480 (6.295)*			0.692	0.480	59.998
10	0.173 (0.743)	0.079 (1.038)	0.217 (3.014)*	0.186 (2.385)*	0.404 (5.107)*	0.262 (2.739)		0.711	0.465	52.569
11	0.232 (1.034)	0.079 (1.038)	0.151 (2.093)*	0.151 (2.093)*	0.404 (5.107)*	0.180 (1.886)*	0.252 (3.099)*	0.734	0.446	49.194

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Customer service is the dependent variable.

The regression result shows beta coefficients for information sharing are positive with customer service. It indicates that information sharing has a positive impact on customer service. This finding is consistent with the findings of Khan and Khan (2021). The result also shows that the beta coefficients for privacy concern are positive with customer service.

It implies that privacy concern has a positive impact on customer service. This finding is consistent with the findings of Oloveze et al. (2023). Similarly, the beta coefficients for quality assurance are positive with customer service. It indicates that the quality assurance have positive impact on customer service. This finding is consistent with the findings of Sureshchandar et al. (2002). Likewise, the beta coefficients for staff training are positive with customer service. It indicates that staff training has a positive impact on customer service. This finding is similar to the findings of Afroz (2018). In addition, the beta coefficients for communication are positive with customer service. It implies that communication has a positive impact on customer service. This finding is consistent with the findings of Sakala and Phiri (2020). In addition, the beta coefficients for technology utilization are positive with customer service. It implies that technology utilization has a positive impact on customer service. This finding is similar to the findings of Ameme and Wireko (2016).

4. Summary and conclusion

Information sharing is a crucial element of organizational success. It involves the exchange of data among technologies, individuals, and institutions both within and across organizational boundaries. In the context of Nepal, this practice is becoming increasingly significant as public and private organizations alike embrace digital tools to modernize their operations and enhance service delivery. In Nepalese commercial banks, effective information sharing plays a key role in ensuring that frontline employees have timely access to customer details, banking policies, transaction histories, and service protocols. This access enables them to address customer queries promptly and accurately. Moreover, it enhances internal coordination, reduces service-related errors, and promotes uniformity across different branches and service channels ultimately contributing to improved customer satisfaction, trust, and loyalty. Despite its importance, many commercial banks in Nepal struggle with effective information flow due to fragmented communication systems, underdeveloped IT infrastructure, organizational silos, concerns over data privacy, and insufficient employee training. These challenges often result in delays, repeated requests for information, inconsistent service experiences, and growing customer dissatisfaction.

This study attempts to analyze the impact of information sharing and quality assurance on customer service in Nepalese commercial banks. The study is based on primary data with 106 observations.

The major conclusion of this study is that information sharing, communication, privacy concern, technology utilization, staff training and quality assurance have positive impact on customer service. It implies that effective information sharing, clear communication, strong data privacy practices, strategic use of technology, continuous staff training, and robust quality assurance collectively have a significant positive impact on customer service. Likewise, the study also concluded that communication followed by staff training is the most influencing factor that explains the customer service in the context of Nepalese commercial banks.

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