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The 8th Southeast Asia International Philanthropy Conference 2023 (SEAIPC2023)

**Future of Philanthropy and Sustainable Development:
Holistic Approach towards Innovative Fundraising
and Strategic Entrepreneurial Partnership
for Societal Well-Being**

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THE ROLE OF CUSTOMER COMFORT IN SAUDI BANK SERVICES

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Abstract

This study aimed to investigate the relationship between service quality and customer comfort in the banking sector in Saudi Arabia. The data was collected from 270 completed responses from customers of various banks in the country. Descriptive statistics were calculated, including mean, standard deviation, frequency, and percentage. The study utilized a multiple regression analysis model that tested the relationship between service quality and customer comfort. The measurement model, which included service quality and customer comfort factors, was tested through a confirmatory factor analysis (CFA) to determine its validity. The results showed that the model had a good fit, evidenced by the standardized root mean square residual (SRMR) of 0.05 and the root mean square error of approximation (RMSEA) of 0.06. The multiple regression analysis then revealed that service quality significantly predicted customer comfort ($\beta = 0.68, p < 0.001$). Overall, the model indicates that improvements in service quality translate to higher levels of customer comfort in the banking sector in Saudi Arabia. The author expresses gratitude towards all the survey participants, who willingly agreed to participate and provided their response for the study.

Keywords: Service Quality, Customer Comfort, Marketing Services, Bank Sector, Saudi Arabia