The Impact of Waiting Times on Customer Satisfaction in the Banking Sector: A Case Study of Rokel Commercial Bank, Freetown, Sierra Leon

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Abstract

Extended waiting remains a persistent challenge in physical banking, often creating dissatisfaction and weakening customers' emotional resilience. This issue highlights the relationship between waiting experiences, service quality delivery, and overall satisfaction during routine financial transactions. Service performance is evaluated through five core constructs: tangibles, reliability, responsiveness, assurance, and empathy. Perceived waiting time serves as a mediating factor that shapes how service quality influences satisfaction. Survey data from active banking customers were analyzed using Partial Least Squares Structural Equation Modeling, with validity and reliability tests confirming that all indicators met statistical standards. The structural model demonstrated strong predictive accuracy. Reliability and empathy produced the highest path coefficients, showing that procedural consistency and emotional connection remain vital during service delays. The strongest effect was found between perceived waiting time and satisfaction, emphasizing the role of emotional interpretation in shaping customer fulfillment. To improve service outcomes, redesign efforts should prioritize behavioral engagement, perceptual clarity, and emotional compensation—especially when processing speed cannot be increased. Recommended interventions include verbal reassurances, visual queue management, and relational training for frontline staff. These strategies enhance satisfaction without major infrastructure investment. The findings offer practical guidance for strengthening service delivery through empathy-based staff development and accessible digital enhancements. By positioning time perception as a central construct, the model extends traditional service quality frameworks and supports replication in other high-contact service environments.

Keywords: Customer satisfaction; waiting time perception; service quality; SERVQUAL

INTRODUCTION

Customer satisfaction in banking has emerged as a critical indicator of service quality and institutional performance globally. Research across developed economies indicates that satisfaction levels directly influence customer retention, with studies in the United States showing that a 5% increase in customer retention can lead to profit increases of 25–95% (Mittal et al., 2023). In European banking markets, customer satisfaction scores have been linked to reduced switching behavior, with dissatisfied customers being three times more likely to seek alternative service providers (Fida et al., 2020). Asian banking studies further demonstrate that satisfaction serves as a primary antecedent to loyalty, mediating the relationship between service quality and repeat patronage (Nguyen et al., 2024). These global patterns underscore the universal importance of customer satisfaction as both a performance metric and a strategic asset in competitive financial markets.

In emerging economies, however, the determinants of banking satisfaction differ substantially from those in developed markets. Where advanced economies prioritize digital

convenience and self-service efficiency, developing nations continue to wrestle with fundamental service delivery challenges in physical branch environments (Gunawardane, 2023). Wait times in branches, staff responsiveness, and transaction reliability remain dominant satisfaction drivers in contexts where digital infrastructure penetration remains limited (Sedkaoui, 2024b). This divergence necessitates context-specific research that accounts for infrastructure constraints, customer behavior patterns, and cultural expectations surrounding service encounters.

The banking industry in Sierra Leone has undergone systematic reform efforts supported by advancements in financial technologies. These changes have been aimed at expanding service reach and encouraging broader financial participation. Despite these progressive measures, the delivery of banking services within physical branches continues to experience limitations. The issue of prolonged waiting times has remained persistent within service points, especially in long-established financial institutions with extensive public engagement. The institution founded in 1917 under the name Barclays, which now operates under a new corporate structure, serves as one of the most dominant financial providers (Peter et al., 2025). This institution has maintained large-scale operations, providing services to individuals, small businesses, and corporate entities. Its operations reflect foundational patterns that continue to shape banking practices across the country (Johnson & Johnson, 2022).

Although digital platforms have been introduced, including mobile applications, internet-enabled banking, and third-party agency banking, accessibility remains inconsistent. According to findings presented in 2024, digital financial accounts increased by approximately 59 percent within a one-year period between 2019 and 2020. Active accounts grew to over 2.2 million within that timeframe (Koroma et al., 2024; Macarthy et al., 2024; Digital-Financial-Services-in-Sierra-Leone, 2021). Despite this growth, barriers continue to affect regular usage. These barriers include limited access to digital tools, uneven infrastructure, language-related challenges, and reluctance toward automated systems. A large segment of the population still prefers physical banking methods. Over-the-counter transactions remain widespread, with individuals expressing greater trust and comfort in human interaction during service encounters (Di & Magistrale, 2020).

This reliance on physical branches has translated into systemic pressure on in-branch operations, creating service bottlenecks that affect both operational efficiency and customer perceptions. Globally, extended waiting times in banking have been identified as a primary driver of dissatisfaction and customer defection. A comparative study across 15 countries found that perceived wait time exceeded actual wait time by an average of 30%, with this discrepancy correlating strongly with negative service evaluations (Antonides et al., 2002). In Sub-Saharan African banking contexts, where digital adoption lags behind global averages, wait time dissatisfaction rates are reported to be 40–60% higher than in digitally mature markets (Gonu et al., 2023).

Within Sierra Leone specifically, service quality challenges are particularly pronounced. A 2022 internal customer-service audit at RCB found that 62 percent of clients were dissatisfied with their experience, principally due to extended wait times for withdrawals, deposits, and account queries. Similarly, a Bank of Sierra Leone report (2023) confirmed that lengthy waits rank among

the top three customer grievances across commercial banks (Annual-Report-2023, 2023). These figures align with regional patterns observed in West African banking sectors, where infrastructure limitations and high customer-to-teller ratios create chronic service delays (Ahmed et al., 2025).

The average service waiting time in local branches has been measured at around fifteen minutes per customer, exceeding expectations both locally and internationally. In high-efficiency banking environments, target wait times are generally under 5 to 7 minutes according to industry benchmarks (Odewole, 2016). A study published in the Academy of Marketing Studies Journal in 2025 estimated that a reduction in waiting time of just twenty percent could increase customer satisfaction by ten to fifteen percent (Queue Management, Customer Journey Solutions - UAE RSI Concepts, n.d.). The implication is clear: delays not only generate discomfort but also diminish long-term institutional credibility and reduce return-client probability (Chougale & Ali, 2023).

Further investigation into customer reactions indicates that dissatisfaction extends beyond measurable time. Perception of time, how delay is mentally and emotionally experienced, has been identified as a stronger influence on customer satisfaction than clock-based measurement (Ayodeji & Rjoub, 2021). In a study exploring behavioral responses to service waiting, researchers noted that the absence of staff engagement, lack of environmental comfort, and poor communication during delays all contribute to negative impressions, even when actual time spent in queue remains within moderate limits (Yao et al., 2022). Environmental conditions and procedural clarity become critical elements in determining whether service delivery is seen as respectful or frustrating.

Physical factors surrounding the waiting experience significantly influence this perception. Seating availability, visible queue systems, environmental cleanliness, and staff awareness all contribute to how time is interpreted. These factors, when positively managed, tend to soften the experience of waiting. Staff acknowledgment, clear signage, regular updates, and pleasant interiors serve as calming variables that make customers feel valued during service delays. These simple measures generate improvements in customer sentiment even without reducing the actual duration of waiting (Gunawardana et al., 2024).

Existing studies that explore the relationship between waiting and satisfaction often reflect operational models from digitally advanced economies. The reliance on self-service kiosks, smart banking channels, and virtual queue systems has improved wait times in regions with developed infrastructure. Researchers analyzing digital transformation within banking institutions in these countries have found significant reductions in service delivery time when digital self-service options are implemented (Blut & Wang, 2020). While these findings provide useful technical references, conditions in Sierra Leone differ structurally. The population continues to rely on traditional face-to-face service formats, which limit the direct application of technology-driven models in the local environment.

Evaluation of service quality frameworks reveals another critical omission. The established SERVQUAL framework outlines five core dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions have been widely applied across banking studies globally. However, the framework does not include perceived waiting time as part of its core assessment structure. This exclusion creates a limitation when evaluating customer experience in

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service settings where waiting constitutes a primary dissatisfaction factor. Recent studies have suggested the inclusion of perception-based mediating variables in models used to assess service satisfaction (Gautam et al., 2024; Rasika Lakshan Gunawardana et al., 2015). These studies recommend adjusting traditional service quality tools to include emotional and perceptual factors that strongly affect customer reactions in sectors that rely heavily on interpersonal service delivery.

This research addresses a critical gap at the intersection of service quality theory and operational reality in emerging economy banking. While SERVQUAL dimensions have been validated across numerous contexts, their interaction with wait time perception—a dominant dissatisfaction driver in resource-constrained environments—has not been systematically examined. This gap is particularly consequential given that banks in developing economies face simultaneous pressures: declining satisfaction due to service delays, limited capital for infrastructure upgrades, and customer populations with restricted access to digital alternatives. The urgency of this research stems from both economic and social imperatives. Economically, customer defection due to dissatisfaction directly threatens institutional viability in competitive banking markets, with studies showing that acquiring new customers costs five times more than retaining existing ones (Mittal et al., 2023). Socially, banking dissatisfaction undermines financial inclusion efforts, as negative service experiences discourage regular banking engagement, particularly among underbanked populations who are already hesitant to utilize formal financial services (Ahmed et al., 2025).

The novelty of this study lies in its theoretical integration and contextual application. By positioning perceived waiting time as a mediating variable between SERVQUAL dimensions and customer satisfaction, this research extends traditional service quality frameworks in three ways. First, it reconceptualizes wait time not as an operational metric but as a psychological construct shaped by service quality perceptions. Second, it tests whether specific service quality dimensions (particularly reliability and empathy) can compensate for temporal delays through enhanced customer perceptions. Third, it validates this integrated model in a context where both infrastructural constraints and cultural service expectations differ markedly from settings where existing frameworks were developed. This contribution is methodologically significant because it demonstrates how established theoretical constructs can be adapted to address context-specific service challenges, offering a replicable approach for other high-contact, resource-constrained service environments.

This study seeks to strengthen service quality evaluation by incorporating perceived waiting time as a mediating variable within the SERVQUAL structure. The investigation will examine whether core service strengths in responsiveness and reliability are capable of compensating for poor waiting experiences. The study will also evaluate whether improved environmental management and communication can increase satisfaction levels, even in conditions of high demand and extended queue durations.

The theoretical implications of this research extend beyond immediate operational concerns. By demonstrating how service quality dimensions interact with temporal perception to shape satisfaction, this study contributes to service quality theory by validating the moderating

role of context-specific factors in established frameworks. The findings challenge the assumption of universal applicability of standardized service models, suggesting instead that theoretical constructs must be adapted to reflect local infrastructural realities and cultural expectations. Practically, this research offers banking institutions in similar contexts an evidence-based framework for improving satisfaction through low-cost interventions focused on perceptual management rather than expensive infrastructure overhauls. For policymakers, the findings highlight the importance of supporting service quality improvements that address customer experience holistically, rather than focusing exclusively on technological modernization that may remain inaccessible to significant portions of the population.

The application of this model can offer strategic benefits for service providers operating under operational or financial constraints. While infrastructure upgrades and full-scale digital transformations may require long-term investment, immediate improvements can be achieved through better communication systems, structured queue management, and staff training focused on interaction quality. These low-cost interventions are expected to improve satisfaction and preserve customer loyalty. The research problem addressed in this study relates directly to the gap between customer expectations and current delivery capabilities, particularly with respect to service timing. The research aims to provide an applied solution while contributing theoretically to ongoing efforts to refine service quality frameworks in high-interaction banking environments.

Service quality dimensions—tangibility, reliability, responsiveness, assurance, and empathy—remain central to shaping customer satisfaction in banking service environments. In the service location under examination, operational weaknesses have been observed across these five areas. Tangibility-related gaps are evident in the form of limited seating, outdated interiors, and inadequate customer signage. Inconsistent service speed and performance reflect gaps in reliability. Excessive queuing during high-volume hours demonstrates a lack of responsiveness, while gaps in staff professionalism compromise assurance. The inability to deliver personal interaction in congested conditions also limits empathy (Ahmed et al., 2025; Gautam et al., 2024).

These operational deficiencies have coincided with above-average waiting durations. While service benchmarks recommend wait times of no more than five minutes, service records indicate actual durations of up to fifteen minutes. This extended wait time is strongly linked to outdated queue systems, low staffing levels, and inefficient service handling. The cumulative effect of these inefficiencies reduces customer trust and weakens loyalty (H. M. Nguyen et al., 2024).

Evidence from recent studies affirms the central role of service quality in loyalty-building, with satisfaction functioning as a key intermediary. Banking research also highlights the role of satisfaction in translating digital service performance and relationship-building into loyalty outcomes (Bahtera & Munawaroh, 2022; N. H. Nguyen & Hoang, n.d.). Sustained competitiveness under these conditions requires direct attention to wait-time management in physical service settings.

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The research paradigm represents the philosophical foundation upon which inquiry is structured. This study adopted the positivist paradigm, which emphasizes scientific objectivity and empiricism. Positivism advances systematic observation, quantification, and measurement, allowing for data gathering that is both valid and replicable. According to Gonu et al. (2023), research employing this approach supports reliable generalizations across populations when testing relationships among measurable variables.

The selection of the positivist paradigm supported the study's central aim: to examine causal relationships among the five core service quality dimensions, perceived waiting time, and customer satisfaction. This paradigm encourages hypothesis testing based on predefined constructs and relies on statistical procedures to interpret numerical findings. The use of structured instruments and standardized measurement scales ensured consistency and transparency required to address the research objectives.

The customer population engaging with Rokel Commercial Bank in Freetown, Sierra Leone, was the research object. The focus included customer interactions through service quality dimensions, perceived waiting time, and satisfaction during routine banking transactions. This choice aligned with the purpose of understanding customer experience within the national banking environment. Data collection occurred at Freetown branch operations during March and April 2025.

Individuals receiving services at the branch formed the research subject group. Their direct service encounters provided data to assess service quality performance and waiting perceptions. Customer opinions and satisfaction evaluations supplied essential information to identify areas requiring improvement in banking service delivery.

The population comprised individuals within the geographical boundary of Freetown who had direct exposure to banking services at the selected financial institution. This group exhibited relevant behavioral and experiential features, including routine involvement with in-branch banking activities. Data derived from this population reflected how service quality dimensions—tangibility, responsiveness, reliability, assurance, empathy—and perceived waiting experiences influenced satisfaction levels. Prior studies addressing this specific population were limited, positioning this research to fill a gap in service quality literature.

The research used Partial Least Squares Structural Equation Modeling (PLS-SEM) for analysis. According to Hair et al. (2014), the minimum sample size should be at least ten times the maximum number of structural paths directed at a single latent construct. Since the highest number of paths was six in this model, a minimum of sixty respondents was required. A sample of one hundred respondents was thus considered sufficient to provide adequate statistical power for path analysis and model validation.

The sample consisted of 100 respondents selected purposively from the broader customer base of the Freetown branch, all of whom had recent and verifiable in-branch banking experiences. This sampling strategy strengthened data relevance and contributed to the study's validity by ensuring participant assessments were accurate and contextually grounded.

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Operationalization involved transforming conceptual variables into measurable indicators for empirical testing. Five predictor variables—tangibility, reliability, responsiveness, assurance, and empathy—were posited to influence perceived waiting time, which in turn affected customer satisfaction. Each dimension was measured using multiple validated questionnaire items adapted from service quality literature, reflecting the physical environment, transaction consistency, staff promptness, staff competence, and emotional connection during service delivery (Keel et al., 2024; S P K Ranatunga et al., 2021).

Predictor variables acted as causal stimuli to determine their effect on perceived waiting time within a causal explanatory framework (Agbakhamen & Okeke, 2025).

Data analysis employed PLS-SEM via SmartPLS version 4 to simultaneously assess measurement and structural components of the model. This approach facilitated robust evaluation of complex interrelationships among latent variables (Mittal et al., 2023).

Measurement model analysis evaluated the reliability and validity of indicators linked to each construct to ensure accurate reflection of latent variables. Internal consistency reliability, convergent validity, and discriminant validity were assessed. Construct validity was checked through Average Variance Extracted (AVE), the Fornell-Larcker criterion, and the Heterotrait-Monotrait Ratio (HTMT) (Kusumawati & Fadillah, 2021). This process confirmed that the indicators measured their intended constructs, ensuring the questionnaire structure was dependable and aligned with the conceptual model (Rayat & Sanstha, 2023).

Reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR), with values above 0.70 indicating acceptable internal consistency and measurement precision (Orfinskaya et al., 2020).

Descriptive analysis summarized the demographic profile and responses of the sample, calculating minimum, maximum, mean, and standard deviation for each indicator and construct. This provided an overview of data trends and participant characteristics, supporting comprehension of the variables under study (Mittal et al., 2023).

Demographic characteristics—age group, gender, and frequency of visits to Rokel Commercial Bank branches—were categorized to ensure representativeness and enhance the generalizability of findings. These variables provided context for interpreting customer responses related to service experience (Sharghi et al., 2024).

RESULT AND DISCUSSION

Results and Analysis of Structural Models (Hypothesis Testing)

The hypothesis testing procedure involved evaluating direct structural relationships among latent variables, using partial least squares structural equation modeling (PLS-SEM). Results were systematically interpreted through standardized path coefficients, t-statistics, and probability values. Each construct was tested in relation to dependent outcomes, focusing primarily on Waiting Time Perception and Customer Satisfaction.

Tangibility demonstrated a positive structural effect on Waiting Time Perception. The standardized coefficient of 0.147 suggests that service environment, physical facilities, and other

tangible service elements contribute moderately to how waiting experiences are formed. The T-value of 3.234 exceeded the critical threshold, while the P-value affirmed significance. Tangibility's role may be attributed to its visual and sensory influence over expectation management in queues.

Reliability registered a more prominent effect, with a path coefficient of 0.285. This relationship reflects the weight placed on dependable service execution in framing time perception. A high T-value of 6.024 emphasizes this construct's predictive stability. The consistency of service delivery, especially when procedural and transactional reliability are perceived as seamless, contributes decisively to reduced dissatisfaction associated with waiting. Responsiveness showed a statistically significant contribution to Waiting Time Perception, marked by a coefficient of 0.159 and T-statistic of 3.838. This result affirms the importance of prompt service reactions, particularly in live environments where delays may trigger discomfort. This effect may derive from staff availability, agility in addressing tasks, and proactive communication during service interactions.

Assurance followed closely with a structural coefficient of 0.142. With a T-value of 3.146 and strong significance levels, this construct confirms that perceived professionalism, knowledge, and confidence in service personnel influence waiting assessments. Customers who trust the competency of those handling their needs tend to endure wait periods with greater tolerance.

Empathy exerted a meaningful effect, contributing a coefficient of 0.263. Statistical results underscored the role of personal attention and understanding, with a t-value of 5.115. The construct's salience may be tied to its emotional dimension, participants interpreted individualized care and staff concern as buffers against the frustration typically associated with delay.

The final structural path in the model revealed a direct and dominant link between Waiting Time Perception and Customer Satisfaction. The coefficient of 0.945 indicated a near- complete explanatory relationship, supported by a towering T-value of 28.721. This outcome underscores the predictive strength of temporal perception in service quality evaluation. The implication is clear: the way customers evaluate waiting durations directly informs them of their overall satisfaction levels.

All hypotheses tested demonstrated statistical support. These findings validate the structural integrity of the proposed model and affirm the measured constructs as sound predictors of service satisfaction outcomes. Relationships offer substantial theoretical grounding for understanding service quality dynamics in queue-driven environments

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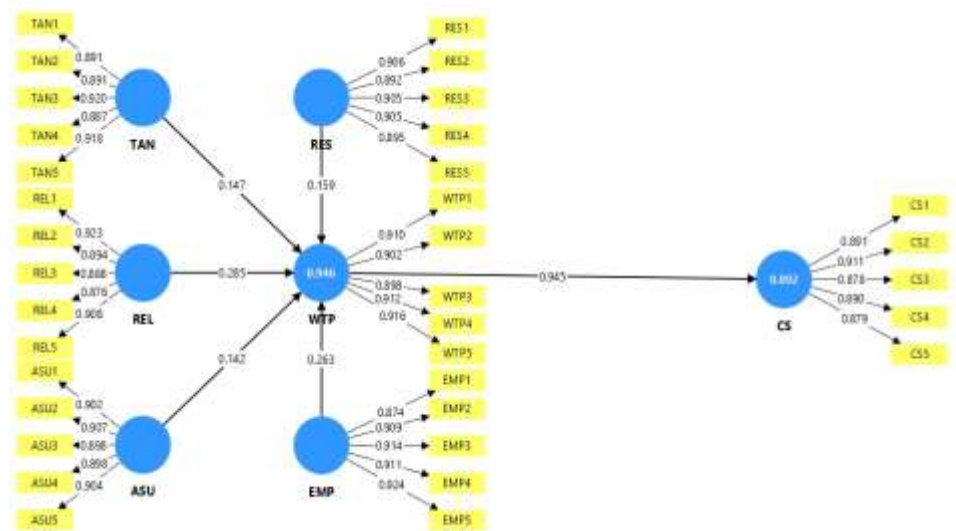

Figure 1 Research Model   Hypothesis Testing

Extended waiting periods continue to characterize service conditions in manual financial institutions. Procedural delays arise from limited infrastructure and staffing constraints, particularly during peak operational hours. These delays consistently exceed established service standards and shape the emotional response of those awaiting service. Structural model results confirm that perceived waiting time functions as an intermediate construct through which service quality influences customer satisfaction. Delays are not only experienced temporally but understood emotionally, forming the foundation for the evaluative processes that determine fulfillment levels.

Perception of tangible elements contributed positively to delay tolerance, although the magnitude remained modest. Customers responded favorably to the physical conditions of the service area including environmental maintenance and seating provision, yet dissatisfaction persisted during prolonged queues. This outcome reflected the bounded effect of tangibility as a satisfaction determinant. Physical enhancements eased psychological discomfort but failed to mitigate dissatisfaction where service inefficiency remained unaddressed. Previous evaluations have emphasized that service aesthetics hold limited utility when procedural flow lacks clarity and speed (Reyes-Rubiano et al., 2024).

Procedural reliability yielded the most influential predictive relationship. Customers demonstrated increased emotional resilience when transactions remained error-free and service procedures retained consistency across visits. This behavioral response reflected an underlying expectation that reliability compensates for delay. Dependable systems foster confidence, reducing uncertainty and reframing wait periods as manageable rather than distressing. Findings mirrored previous observations that accurate service delivery strengthens tolerance thresholds, promoting trust in outcome predictability (Zouari & Abdelhedi, 2021; Sedkaoui, 2024).

Behavioral responsiveness produced discernible moderation of perceived time burden. The presence and visibility of service personnel during busy hours, along with timely acknowledgment

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of customer arrival, reshaped emotional framing of delay. Engagement patterns influenced psychological evaluation of time, reducing discomfort even where service remained slow. Prior analyses identified service agility as a key determinant of emotional delay interpretation, demonstrating that perceived presence contributes more to comfort than procedural acceleration (Hasan & Lim, 2024).

Assurance generated a structural effect smaller than reliability or responsiveness but nonetheless significant. Professional conduct, calm demeanor, and competence during service interactions established psychological safety. Customers interpreted staff knowledge and respectful interaction as validation of future resolution. Despite extended duration, composure and confidence projected by personnel preserved satisfaction levels. Previous research reaffirmed that professional assurance stabilizes emotional perception during operational strain (Sedkaoui, 2024b)

Personal engagement contributed decisively to delay tolerance. Responses indicated strong approval for emotionally intelligent behavior, including attentiveness to individual concerns and flexibility in service handling. The presence of empathy transformed waiting from a transactional burden into a relational experience. Emotional fatigue was alleviated through interpersonal validation, consistent with prior findings asserting that personalized attention produces emotional compensation in service-limited environments (Gunawardane, 2023)

Structural modeling revealed that perceived waiting time constituted the most dominant contributor to satisfaction. Emotional framing of service duration emerged as a more reliable predictor than physical elements or procedural benchmarks. Fulfillment stemmed not from time measurement but from relational and psychological factors. Consistent with prior studies, results confirmed that satisfaction derives from how delays are experienced rather than how long they last (Iddrisu, 2023).

Operational realities in the study area shaped perception thresholds and behavioral expectations. Infrastructure constraints, population density, and historical exposure to delays conditioned emotional resilience. Customers frequently confront inefficiencies across public and private sectors, leading to adaptive behavior that favored patience and relational compensation. Distinct cultural familiarity with delay influenced interpretation patterns and acceptance levels, contrasting with service expectations formed under automated systems where patience thresholds remain comparatively lower (Sedkaoui, 2024b)

Improvement pathways require attention to feasibility and impact. Infrastructure expansion remains improbable under existing conditions, prompting consideration of low-cost interventions capable of enhancing perceived service quality. Queue display mechanisms, verbal updates, visible service order systems, and staff responsiveness protocols represent scalable options. Reference models in higher-tech service environments confirm the value of visibility and customer acknowledgment. Practical adaptations deliver benefit without digital complexity (Reyes-Rubiano et al., 2024).

Clarification regarding hypothesis structure and analysis pathways is necessary. The initial model projected direct effects between service quality variables and satisfaction. Structural equation modeling validated the intermediary role of perceived waiting time, repositioning the

focus toward indirect associations. Analytical design preserved the theoretical foundation while prioritizing empirical accuracy. Coefficients demonstrated statistical superiority for mediated relationships, supporting the shift toward perceptual constructs as core satisfaction predictors.

Each research objective received targeted exploration through analysis and interpretation. The effect of waiting time on satisfaction was assessed and confirmed. Influence of service quality elements on delay perception was explored and verified. Mediating role of waiting time was statistically validated, with satisfaction pathway coefficients exceeding critical thresholds. Recommendations emerged from findings, designed to support service redesign under operational constraints. Objectives translated into specific constructs, measurements, and structural tests, thereby ensuring comprehensive coverage.

Results carry practical implications for service design and employee training. Procedural gaps can be mitigated through relational engagement and presence-oriented staff behavior. Role clarity during peak hours, verbal customer recognition, and flexible service attitudes contribute to improved delay tolerance. Managerial frameworks may incorporate these elements through staff rotation policies and emotional engagement protocols. Empirical literature supports relational behavior as a viable compensation strategy where physical upgrades remain unavailable (Iddrisu, 2023).

Limitations merit consideration for future extensions. Findings derived from a singular service location restrict generalizability. Trait-specific variables including patience, anxiety, and service expectations were not measured. Delay perception was evaluated as a singular phase rather than disaggregated across queue formation, transaction engagement, and completion. These constraints limit interpretive depth and forecasting precision. Expansion into comparative sites, personality-aware metrics, and segmented time-phase analysis will improve accuracy and usability.

Satisfaction reflects emotional interpretation more than operational measurement. Behavioral and relational elements shape perception of delay. Fulfillment arises through psychological clarity, staff engagement, and procedural trustworthiness. Transformation of dissatisfaction into tolerance requires attention to emotional design and relational behaviors that validate customer presence and manage service expectation without dependence on infrastructure enhancement.

CONCLUSION

This study confirmed that perceived waiting time critically mediates the relationship between SERVQUAL dimensions and customer satisfaction at Rokel Commercial Bank in Sierra Leone, an emerging economy context. All five service quality dimensions—tangibility, reliability, responsiveness, assurance, and empathy—positively influenced customers' perceptions of wait time, with reliability and empathy having the strongest impact. Importantly, perceived waiting time, shaped by customers' emotional and psychological interpretations rather than just objective duration, emerged as the key predictor of overall satisfaction. In resource-limited settings where reducing actual wait times is challenging, banks can improve satisfaction through low-cost

interventions like enhancing procedural consistency, fostering empathetic staff interactions, and applying effective queue management and communication strategies. Future research should broaden the scope to other emerging markets and high-contact service sectors such as healthcare and public services, incorporate longitudinal designs to assess changes over time, explore moderating factors like cultural time perceptions and individual patience, and use mixed-methods to gain richer insights into how waiting is experienced emotionally and psychologically across diverse contexts.

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