



SERVICE QUALITY AND CUSTOMER SATISFACTION OF THE PUBLIC AND PRIVATE SECTOR BANKS IN SELECTED CITIES OF TAMILNADU, INDIA

***Dr. Kavitha Nachimuthu,**

Associate Professor, Department of Business Administration, RD National Arts and Science (Co-education) College, Erode. Tamilnadu.India.

****Dr.D.Muthukrishnaveni,**

Associate Professor, Department of Management Studies, Velalar College of Engineering and Technology, Erode. Tamilnadu.India.

Abstract

Purpose: The aim of the study is examining the service quality and its relationship between customer satisfaction of the public and private sector banks in selected cities of Tamilnadu. Customer satisfaction is very important for the success of service sector which focuses on frequent purchases and word-of-mouth marketing of the products and services by Salaar et al (2004). The study aims to examine the scope to which banking sector in Zimbabwe try to attain customer satisfaction through service quality and try to reduce attrition by Viriri Piason (2013). Therefore, performance of the banks always depends on the service quality and customer satisfaction of the banking sector.

Design/methodology/approach – The present study was to assess the service quality and customer satisfaction of public and private sector banks. To measure the service quality and customer satisfaction, SERVQUAL model has been established in relation to the banking industry with sample of 521 respondents, SMART PLS 3 Version for Structural Equation Model have been used to identify the variables relating to performance of the banking sector. This research paper aims to estimate the service quality and customer satisfaction of public and private sector banks using the SERVQUAL model. The data were analyzed to identify service quality and customer satisfaction related factors for public and private sector banks.

Findings – By using structural equation model, 20 measurement items with a path coefficient greater than (0.5) were identified to form five service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy on customer focus for the public and private banking explained 63.9 percent of the variance.

Practical implications – The service quality of the public and private sector banks has serious implications on the satisfaction of its customer in terms of performance aspects. The banking sector aim is to achieve higher banking performance in terms of service quality to its customers.



Originality/value – This exploratory research is novel, investigating the service quality and customer satisfaction of public and private banks are seldom sampled. Despite being limited with few alternatives such as public and private banks are very important for the study purpose.

Keywords: Banking, Customer satisfaction, SERVQUAL and public and private sector

Introduction

The service quality is way of to retain its existing customers and trying to acquire new customers, decrease costs, improve corporate image, make positive word-of-mouth references, and improve profitability of the firm by Berry et al., (1982); Cronin et al., (2000); Kang & James,(2004); Reichheld & Sasser, (1990); Rust & Zahorik, (1993); Yoon & Suh, (2004). In the past two decades, service quality has increased a significant amount of attention by researchers and experts. Service quality can rise the performance of a firm which is trusted by the experts like Al-Hawari, (2006); Black, Briggs, & Keogh, (2001); Caruana, Money, & Berthon, (2000); Cheruiyot & Maru, (2013; Haynes & Fryer, (2000); Yoo & Park, (2007). Though, service quality and customer satisfaction as similar terms. The idea of service quality and customer satisfaction are related to each other by Amin & Isa, (2008); Angur, Natarajan, & Jahera Jr, (1999); Arasli, Katircioglu, & Mehtap-Smadi,(2005); Avkiran,(1994); Awan, Bukhari, & Iqbal,(2011). This study recommends that service quality is positively associated with customer satisfaction in the conventional banking industry of Pakistan which was the findings from Raza, Jawaid, and Hassan (2015).

The SERVQUAL model has analytical features and has some practical implications of the study stated by Parasuraman, Berry, and Zeithaml (1991), Parasuraman, Zeithaml, and Berry (1994). The SERVQUAL model is multidimensional and can offer more analytical evidence on the banking sector as compared to other service measurement scales such as SERVPERF which was suggested by Angur et al. (1999). SERVQUAL model has been used by academic researchers and service industries by Awan et al., (2011); Chi Cui,Lewis, & Park, (2003); Lam & Woo, (1997); Lim & Tang, (2000); Raza et al., (2015); Sureshchandar, Rajendran, & Anantharaman, (2003); Wang, Lo, & Hui, (20030; Yavas, Bilgin, & Shemwell, (1997); Zhu et al., (2002). These are five dimensions of service quality as follows: Reliability (ability to do services exactly); Tangibles (physical services, staff, equipment, building and etc.); Responsiveness (readiness to support and respond to customer requirements); Empathy (consideration, individual service is given to the customer); Assurance (staff ability to motivate, self-assurance, belief and consideration to bank staff).

Service quality has been related with customer satisfaction of the banking industry stated by Avkiran, (1994); Le Blancand Nguyen, (1988); Blanchard and Galloway, (1994). Banks recognize that offering quality service to customers is important for success of banking business



and subsistence to meet global competitive banking situation stated by Lewis and Pescetto, (1996); Wang et al., (2003). It has revealed that satisfying customers is not enough to retain its customers. Since, even satisfied customers of the bank are the problem at a high rate in many industries expressed by Schneider and Bowen, (1999). There is a positive relationship between customer satisfaction and loyalty stated by Horstmann (1998). Grönroos, (2000); Zairi, (2000); According to them, a satisfied customer is more likely to repurchase a product and services and share his experience with other people and moreover dissatisfied customer can leave business than highly satisfied customers. The objectives of the study are to investigate the impact of customers' perceived and desired levels of service quality of the public and private sector banks to service quality dimensions, determine the significance of service quality and customer satisfaction within the banking sector and offer suitable solution to enhance the service quality and customer satisfaction in the banking sector.

Statement of the Problem

There is an imperious need for identifying the ability of the banking sector to satisfy the service quality requirements of customers' expectations. The customers' approach can help the banks to streamline their policy selections to compete the global competition in this dynamic business environment by portioning the banking industry into different banking groups. In this situation, the researcher tried to examine the customers' perceived and desired levels of service quality among the public and private sector banks in selected cities of Tamilnadu.

Review of Literature

Hashim Zameer et al (2015), The aim of this paper is to explore the impact of services quality, customer satisfaction and corporate image on customer perceived value in the banking sector of Pakistan. The relationship between dependent and independent variables taken from the previous literature a model is established. The data are collected from 200 respondents taken from Pakistan using structured questionnaire. Correlation and regression are used to estimate the relationship between variables and find out the level. The results provide that there is a positive relation between the service quality, customer satisfaction and corporate image. It is also analysed by the results that service quality and customer satisfaction have high influence on the customer perceived value where corporate image also result the customer perceived value. Banks how they can progress the customer perceived value over enlightening their service quality, customer satisfaction and corporate image his paper identified the impact of service quality, customer satisfaction and corporate image on the customer perceived value that supports the banking sector.



Vinita Kaura et al (2015), the aim of this paper is to study the extent to which service quality, perceived price and fairness and service convenience impact on customer satisfaction and customer loyalty for Indian retail banking sector. It discovers the role of customer satisfaction as facilitating variable between service quality dimensions, perceived price and fairness, service convenience dimensions and customer loyalty. A cross-sectional research on 445 retail banking customers were selected in Rajasthan, India, who regularly visit bank premises for transactions and information related to technology-based services. The data were analysed using factor analyses and regression analyses. The results disclose that service quality dimensions, perceived price and fairness and service convenience dimensions have positive impact on customer satisfaction and customer loyalty. This study enlightens the importance of customer satisfaction for attaining customer loyalty for Indian retail banking sector. The paper highlights the importance of customer satisfaction for attaining customer loyalty. Impact of SERVCON dimensions on customer loyalty is introduced.

Justin Paul et al (2016), the purpose is to observe the impact of numerous service quality variables on the overall satisfaction of customers and relate the private and public sector banks by a sample from India. The paper describes how a different variable are both negatively and positively influencing customer satisfaction with the support of stepwise regression. The data collected from 500 respondents, 250 customers of private sector banks and 250 customers of public sector banks. Products knowledge, response to need, solving questions, fast service, quick connection to the right person, and efforts to reduce queuing time were found to be the factors that are positively related with overall satisfaction and assistance to the customer, appearance, and follow up are negatively associated with customer satisfaction in private sector banks. Products knowledge, and fast service are the factors which are related positively, and appearance is the only factor that is negatively associated in public sector banks. The mechanisms of service quality that are positively related are not the same in public sector banks as they are in private sector banks.

Muslim Amin (2016), the purpose of the study is to examine the internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. The total sample of 1000 respondents were selected for the study purpose and 520 were returned. The results of the study established that the all four dimensions (personal need, site organization, user friendliness, and efficiency of website) are distinct constructs. The results also showed that internet banking service quality containing of four dimensions has appropriate reliability and each dimension has a positive significant relationship with internet banking service quality. The efficiency of banking website is the significant part of internet banking service quality. The finding gives that the relationship between internet banking service quality, e-customer satisfaction and e-customer loyalty are important. The results provide that the higher level of internet banking service quality significantly impacts to e-customer satisfaction and accordingly leads to e-customer loyalty and a



lower intention to leave the bank. This study suggests a model to know the effect of internet banking service quality on e-customer satisfaction and e-customer loyalty in developing country.

Ngo, Vu Minh et al (2016), the study provides a research model of the interrelationships between service quality, customer satisfaction, and customer loyalty. The survey is showed with retail banking customers of 261 respondents. The hypotheses are then planned and tested using confirmatory factor analysis (CFA) and the structural equation model (SME). The analysis discloses that service quality and customer satisfaction are significant for the analysis. The customer loyalty and customer satisfaction facilitate the effects of service quality on customer loyalty. These findings recommend that there are non-linear relationships between three models and emphasize the need to treat customer loyalty management as a process which contains factors interrelating with each other.

Muhammad Ali et al (2017), The purpose of this study is to examine the relationship between service quality and customer satisfaction among the customers of Pakistani Islamic banks. This study provides modified SERVQUAL model. A self-administered questionnaire was prepared, and field survey conducted. The data were collected from 450 customers of Islamic bank. The analysis is to determine the service quality perception and customer satisfaction. The sample data were statistically analysed through exploratory factor analysis followed by confirmatory factor analysis (CFA) and structural equation modelling (SEM). The results showed that the multidimensional service quality scale is positive and significantly associated with the unidimensional scale of customer satisfaction. The compliance dimension of the SERVQUAL model shown its importance by viewing the highest contributing factor in the overall model. This study has practical implications for the policy-makers of Islamic banks to know the behavioural aims of Islamic bank customers.

Danijela Tadic et al (2018), the purpose of this study was to examine a fuzzy decision-making model to evaluate customer satisfaction level which has a serious impact on the bank's competitive advantage. Value of customer satisfaction level can be regulated by regarding all the factor values which are provided. The relative importance of indicators and their values are inaccurate and uncertain variables which are modelled as per the fuzzy set theory. It is specified by analogy to fuzzy analytic hierarchy process framework by relative importance of indicators under each identified customer satisfaction factor. The overall index of customer satisfaction is provided by seeing aggregated values of customer satisfaction factors. The quality of banking services is determined by using fuzzy logic and the level of customer satisfaction which is closely related.

Mukaila Ayanda Aremu et al (2018), the study analyse the impact on service quality dimensions on customer satisfaction in banking. The total sample of 250 customers of Nigerian Banks for the study purpose by using multiple correlation, descriptive analysis, and Multiple Regression. The



study's findings provide that, there is relationship between service quality dimensions of that tangibles, reliability and responsiveness have a significant impact on customer satisfaction in banking industry. The study determined that since service quality has showed to be an important factor and the driving force behind customer satisfaction in banking Industry. The study suggests that the management should improve quality services to satisfy customer's requirements. The study further suggested that for Nigerian banks to be more responsive, it needs to look at customer point of view rather than the banks' viewpoint.

Naser Alolayyan et al (2018), the aim of this paper is to study the effect of the constructs of service quality and customer satisfaction in commercial banks functioning in Jordan. The study gives novelty and importance of the dimensions of service quality confirmed namely assurance; reliability; tangibles; empathy; and responsiveness. Customers' satisfactions are mostly influenced by the service quality. Customers specified that, higher satisfaction with the five dimensions of service quality. This finding strengthens the need for banks managers to place an emphasis on the fundamental dimensions of service quality, especially on assurance to improving service quality in order to increase customer satisfaction. Managers should be aware that, among the various dimensions of service quality, assurance was especially significant in development of customers satisfaction of Jordanian commercial banks. It is outward that concentrating on providing high quality services and improve service quality effectively is serious issue.

Materials and Methods

The present study founds an analytical research, the methodology implemented which includes the measurement of service quality using Service Quality (SERVQUAL). There are totally 47 public and private banks spread over in the selected cities such Coimbatore, Erode, Salem, Karur, Trichy and Tanjore of Tamilnadu, India. The study purpose both public sector and private sector banks were selected and the total sample of 521 customers from each of the selected cities were selected at randomly. Thus, the study has a total sample size of 521 respondents selected by adopting the Stratified Random Sampling Technique. SMART PLS 3 Version for Structural Equation Model have been used to identify the variables relating to performance of the banking sector. The required data has been collected during the period from May 2018 to October 2018.

a). Structural Model

The research is supportive to assessment of structural equation model. The structural equation model was measured after the validity and reliability test and the measurement model was established for the research purpose. The aim of assessing the structural equation model was to test the research hypotheses using the bootstrap re-sampling procedure with the help of SMART PLS Version 3. In this method, the strength of associations between the independent and



dependent variable were measured and the values were confirmed through the β values and t-statistics.

b). PLS path model and hypothesis

The theoretical framework developed based on SEM model on service quality and customer satisfaction of the public and private sector banks basis has established for the study purpose and shown in figure 1. With a general review of service quality and customer satisfaction literatures, structural equation model using component based PLS path modelling is built by setting up five hypotheses with 20 attributes for results purpose.

H1 – There is a positive and significant relationship between the public and private sector banks in service quality dimensions of tangibility;

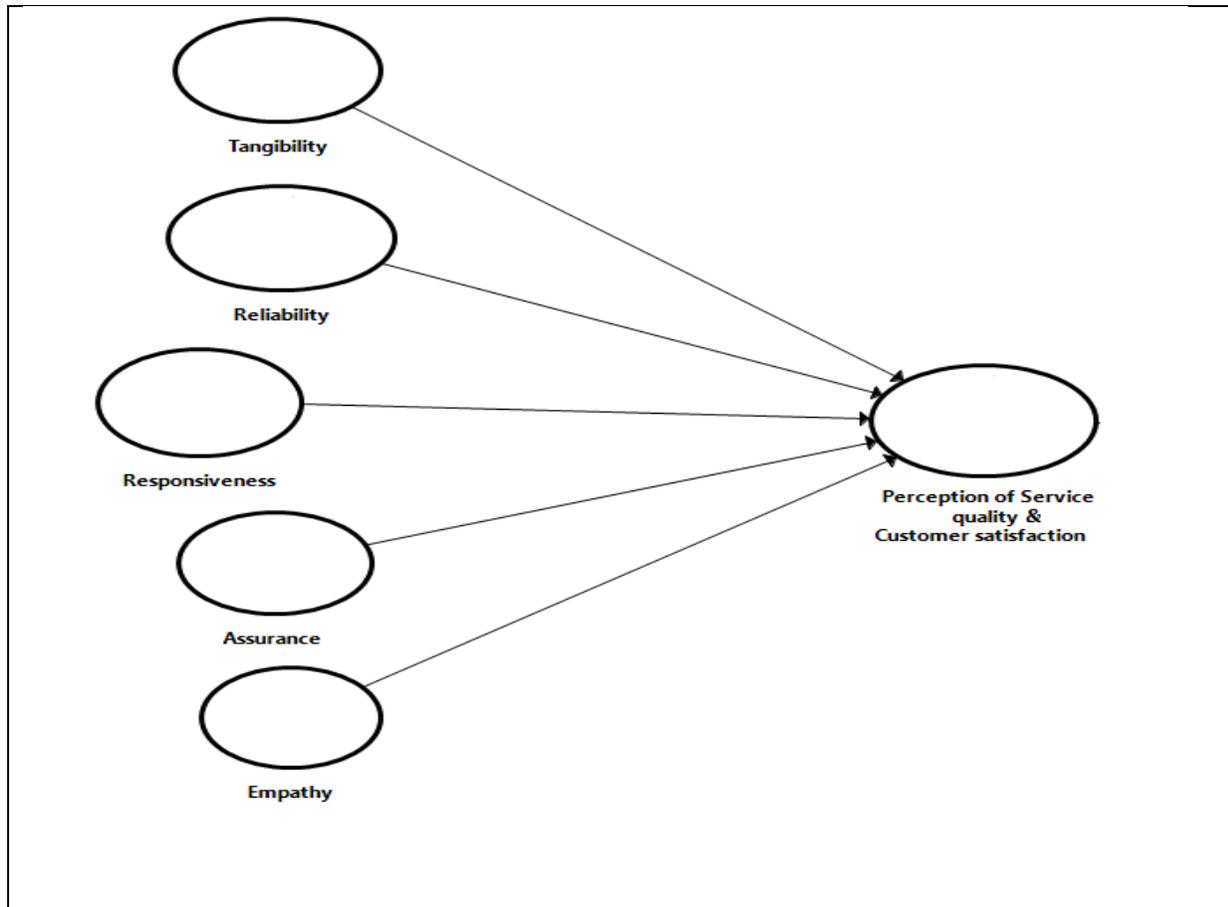
H2 – There is a positive and significant relationship between the public and private sector banks in service quality dimensions of reliability;

H3 – There is a positive and significant relationship between the public and private sector banks in service quality dimensions of responsiveness;

H4 – There is a positive and significant relationship between the public and private sector banks in service quality dimensions of assurance;

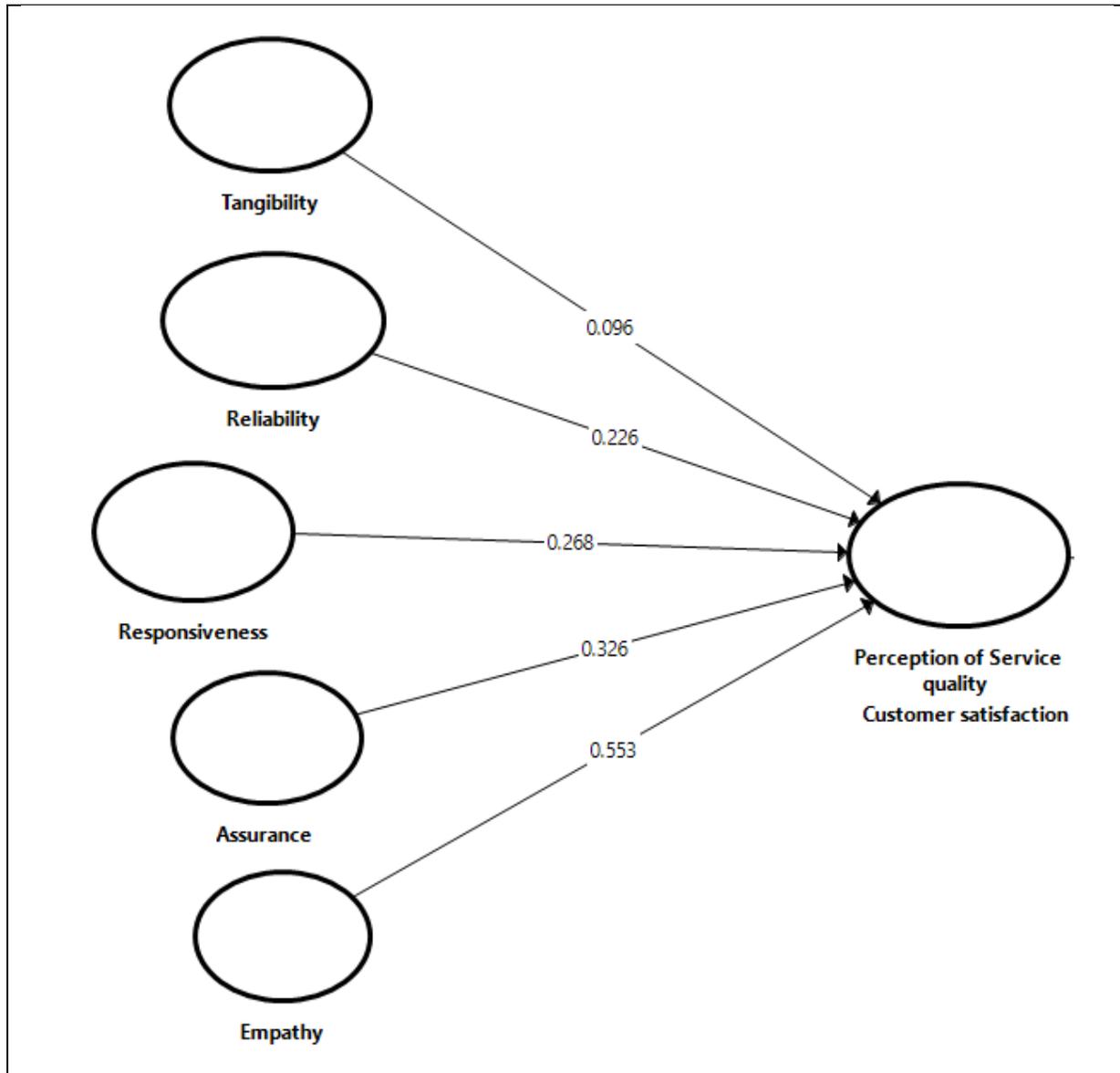
H5 – There is a positive and significant relationship between the public and private sector banks in service quality dimensions of empathy.

Figure 1 Conceptual Model



Source: Author

Figure.2. The result of Path Analysis



Source. Author.



Table 1: Path Coefficients (Service quality dimensions)

Path coefficients	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Assurance -> Perception of Service quality	0.326	0.324	0.021	15.277**	0.000
Empathy -> Perception of Service quality	0.553	0.551	0.040	13.904**	0.000
Reliability -> Perception of Service quality	0.226	0.222	0.025	9.028**	0.000
Responsiveness -> Perception of Service quality	0.268	0.263	0.028	9.557**	0.000
Tangibility -> Perception of Service quality	0.096	0.102	0.024	5.999**	0.000

Source: Output from Smart PLS.

Notes: p-values: ** = < 0.01, * =< 0.05

In table 1, the path coefficients show that, service quality and customer satisfaction of the public and private sector banks have positive significant impacts towards assurance (t =15.277, P = 0.000), empathy (t = 13.904, P =0 .000), reliability (t = 9.028, P = 0.000), responsiveness (t =9.557, P =0.000) , tangibility (t = 5.999, P =0.000) at the significance level of 0 .01. Hence, H1, H2, H3, H4, and H5 are supported by the analysis result. It was found to have positive significant impacts on service quality and customer satisfaction of the public and private sector banks at the significance level of 0.01. The R2 values in the endogenous latent variable in the structural model showed that service quality dimensions which explained 81.8% and R2 adjusted explained as 89.1% of variance in assurance, empathy, reliability, responsiveness and tangibility.



c). Reflective Measurement Model

The aim of evaluating the reflective measurement model is to examine the adequacy of measures which is to access and whether the items express reliability and validity in the given data. This model assesses the subsequent variables such as convergent validity, discriminant validity, and reliability. Convergent validity was measured to check the items are measuring the same in the given data.

Table2. Assessment of the Convergent Validity of Constructs.

Constructs	Items	Item loading	Cronbach's α	Composite reliability	AVE	R2	R2 adjusted
Assurance -> Perception of Service quality	5	0.716-0.714	0.794	0.806	0.742		
Empathy -> Perception of Service quality	5	0.722-0.784	0.784	0.841	0.715		
Reliability -> Perception of Service quality	5	0.741-0.762	0.740	0.741	0.718		
Perception of Service quality -> Customer satisfaction	20	0.711-0.766	0.831	0.858	0.755	0.818	0.891
Responsiveness -> Perception of Service quality	5	0.743-0.787	0.739	0.796	0.767		
Tangibility -> Perception of Service quality	5	0.775-0.803	0.755	0.847	0.626		



Source. Author.

Note. AVE = average variance extracted

Assessing convergent validity are factor loadings, average variance extracted (AVE), and composite reliability. Loadings of all items should exceed the value of 0.5 as suggested by Hair et al., (2011) as shown in the table.2. AVE should be >0.5 as suggested by Barclay et al., (1995). The AVE measures the variance captured to measurement error by the indicators relative to validate using a construct. A value of AVE exceeding 0.5 validates that more than 50% of the variance of the construct is due to its indicators as per the analysis. Results shows that the AVE is between 0.626 and 0.767. The CR values are between 0.796 and 0.858, which are >0.7 as suggested by Fornell and Larcker (1981). All items have adequate reliability assessment scores as specified by the CR values.

Table 3. Assessment of the Discriminant Validity of Constructs

Diagonal value: Square root of AVE, nondiagonal value: Correlation							
Construct	Assurance	Customer satisfaction	Empathy	Perception of Service quality	Reliability	Responsiveness	Tangibility
Assurance	0.620						
Customer satisfaction	0.637	0.646					
Empathy	0.604	0.721	0.646				
Perception of Service quality	0.711	0.791	0.791	0.693			
Reliability	0.666	0.607	0.607	0.593	0.615		
Responsive ness	0.630	0.682	0.682	0.611	0.599	0.653	
Tangibility	0.627	0.607	0.627	0.633	0.635	0.626	0.554

Source. Author.



The consequent step is to evaluate the discriminant validity of constructs; the extent that items is defining various concepts as recommended by Garver and Mentzer, (1999). Discriminant validity can be assessed by comparing the square root of all AVE for each construct are stated in the data. So, that they exceeded all the inter-factor correlations between each construct of the variable specified. The Table 3 indicated that, the measurement model has suitable level of discriminant validity. It is recognized from the values of the square root of all AVE values for each construct that exceeded all the inter-factor correlations between each and other construct. It can be used for more testing the structural model and determined that all items have enough validity and reliability.

Table 4 Assessment of Structural Model

Hypothesis	Relationship	Standard beta	Standard error	t-value	Decision
H1	Assurance -> Perception of Service quality	0.824	0.044	15.277**	Supported*
H2	Empathy -> Perception of Service quality	0.856	0.013	13.904**	Supported*
H3	Reliability -> Perception of Service quality	0.869	0.012	9.028**	Supported*
H4	Responsiveness -> Perception of Service quality	0.821	0.010	9.557**	Supported*
H5	Tangibility -> Perception of Service quality	0.781	0.016	5.999**	Supported*

Source. Author. *P<0.05

The Table 4 exhibited that, the relational norms showed a strong positive influence ($\beta = 0.824$, t-value = 15.277, $P < 0.05$) on relationship concern towards assurance of service quality dimensions results from the structural model, relationship on empathy of service quality dimensions showed a strong positive influence ($\beta = 0.856$, t-value = 13.904, $P < 0.05$), relationship reliability of service quality dimensions showed a strong positive influence ($\beta = 0.869$, t-value = 9.028, $P < 0.05$), relationship responsiveness of service quality dimensions showed a strong positive influence ($\beta = 0.821$, t-value = 9.557, $P < 0.05$), relationship tangibility of service quality dimensions showed a strong positive influence ($\beta = 0.781$, t-value = 5.999, $P <$



0.05). Thus, the results find that, support for H1, H2, H3, H4 and H5 relational norms have significant influence on service quality and customer satisfaction towards public and private sector banks.

Table 5 Assessment of patients beyond border effect relationship service quality and customer satisfaction

Hypothesis	Indirect effect			Standard error	t-value	Bootstrapped confidence interval	
	Path a	Path b	a*b			95% lower limit	95% upper limit
H5	0.872	0.712	0.620	0.005	5.999*	0.639	0.847

Source. Author.

* $p < 0.05$

The Table 5 shows that, the bootstrapped estimate of the indirect effect is estimated to lie between 0.712 and 0.872 with 95% confidence level. Because, zero is not in the 95% confidence interval. it can be concluded that the indirect effect is indeed significantly different from zero at $P < 0.05$ as suggested by Preacher and Hayes, (2004). Thus, hypothesis H7 is supported, in which relationship tangibility mediates the link between service quality of customer satisfaction. The value of variance accounted for of 63.9% indicates that relationship on service quality dimensions towards public and private sector banks is a partial Intervention as suggested by Hair et al. (2014). This study observed the relationship between the key elements of service quality dimensions and customer satisfaction and its impact on private and public sector banks based on the other related literatures on service quality and customer satisfaction has confirmed that, significantly service quality dimensions focuses on the customer satisfaction. It can be concluded that improve customer satisfaction to handle customer complications in continual way and willing to solve the customer problems on time to ensure the customer satisfaction.

Conclusion

The impact of service quality on customer satisfaction in banking sector employees from Lahore, Punja shows that, there exists a significant positive impact on the satisfaction of customers when service quality is in consideration as per the discovered literature. This study also presented a reliable finding with the previous researches that there is a significantly important positive association between service quality and customers satisfaction as per the earlier research stated by Faisal Tehseen Shah (2015). The analysis of the data provided the conclusion that five service quality dimensions, the perceived level of service quality was far moderate than the desired



levels. For most of the factors, the gaps were found to be more in the case of public sector banks than that of the private sector banks. The study could also rebuild the conclusions of the earlier literatures that the customers consider the reliability dimension as the primary important factor in banking service. It shows that, care taken by the employees that will determine the success of a public and private sector banks. The constant customer satisfaction helps to promote an increased performance which helps to progress in the work practices of employees to satisfy their customers and growth and developments implemented within the bank.

Recommendations

The Banking sector should start with strong relationship with other stakeholders to improve the quality of service delivery. The planned model of customer satisfaction on service quality dimensions may be used as a base for strategy efforts towards increasing its customer satisfaction. The SERVQUAL model considered to other services which helps to improvement of service quality to improve the overall satisfaction provided by the public and private banking sector. customer satisfaction on service quality could be identified by conducting the market research. Banking sector should focus on the innovation aspects of improve the service quality to enhance the customer satisfaction. The forecasters of the service quality dimensions such as tangibility, reliability, responsiveness, assurance and empathy have a strong impact on the customer satisfaction. Banking service provider should think of evolving a competitive edge which sets apart the products and services quality of the banking sector in a distinctive way.

Managerial Implications of the study

This study examined service quality scores for the dimension's method as a collective at the organizational level, primarily for the purpose of model development however complete service quality is also studied by consumer's viewpoint. The analytical evidence attained may be useful to observe gaps in performance of the organization specified by Hayat M Awan (2011). This study finds that public and private sector banks have been assessed positively by, but continuous progresses are suggested to manage a competitive edge. Banking sector should ensure that employees are able to provide professional services to its customers. Employees are important resources of a corporation and the key to construct bridges with its customers. Training and development assist organizations to be more elastic, positive and customer-focused in the face of influential rivalry and serve as a key motivational tool sated by Cook (2008). The banks should not reveal any data about the customers and protect their privacy since they are very sensitive.



Limitations and Scope for future research

The results of this study cannot be generalized with the entire banking sector of Tamilnadu. Though all the anticipated hypothesis were based on earlier research studies and evidences shown in the previous literature, it is not possible to explain fundamental relationships among the service quality variables of the study due to the absence of a longitudinal research design. Hence, the findings of the study are not an indication for service quality dimensions relationships among customer satisfaction variables. Numerous problems related with the time constraints and cost in this research. The sample was drawn from the respective branch, this study may be limited in its broad-spectrum of the results to others branches of this banking sector. The sample of the present research involved both public and private sector banks and which excludes the foreign banks. Future research should essence on a higher sample size and all types of banking sector in Tamilnadu. Electronic banking should be incorporated as a factor to measure service quality and customer satisfaction in future research. In addition, future researchers should focus on service quality and customer satisfaction with respect to customer expectation and insight gap. Moreover, directing an imitation research in other service industries such as telecommunication, aviation, hotel, hospitality and tourism are also required.

References

- Al-Hawari, M. (2006). The effect of automated service quality on bank financial performance and the mediating role of customer retention. *Journal of Financial Services Marketing*, 10(3), 228–243.
- Ali, M., & Raza, S. A. (2017). Service quality perception and customer satisfaction in Islamic banks of Pakistan: the modified SERVQUAL model. *Total Quality Management & Business Excellence*, 28(5-6), 559-577
- Alolayyan, M. N., Al-Hawary, S. I. S., Mohammad, A. A. S., & Al-Nady, B. A. H. A. (2018). Banking service quality provided by commercial banks and customer satisfaction. A structural equation modelling approaches. *International Journal of Productivity and Quality Management*, 24(4), 543-565.
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International journal of bank marketing*, 34(3), 280-306.
- Amin, M., & Isa, Z. (2008). An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 191–209.
- Angur, M. G., Natarajan, R., & Jahera Jr, J. S. (1999). Service quality in the banking industry: An assessment in a developing economy. *International Journal of Bank Marketing*, 17(3), 116–125.



- Anna, S. Mattila, “The Impact of Relationship Type of Customer Loyalty in a context of service Failure”, *Journal of Service Research*, Vol.4 (2), Nov. 2001, Pp.91-101.
- Arasli, H., Katircioglu, S. T., & Mehtap-Smadi, S. (2005). A comparison of service quality in the banking industry. *International Journal of Bank Marketing*, 23(70), 508–526.
- Aremu, M. A., Aremu, M. A., & Ademola, O. O. (2018). Exploring the Impact of Service Quality on Customer Satisfaction in Nigerian Banking Industry. *KIU Journal of Humanities*, 2(2 (A)), 163-175
- Avkiran, N. K. (1994). Developing an instrument to measure customer service quality in branch banking. *International Journal of Bank Marketing*, 12(6), 10–18.
- Awan, H. M., Bukhari, K. S., & Iqbal, A. (2011). Service quality and customer satisfaction in the banking sector: A comparative study of conventional and Islamic banks in Pakistan. *Journal of Islamic Marketing*, 2(3), 203–224.
- Berry, L. L. & Thompson, T. W. (1982). Relationship banking: The art of turning customers into clients. *Journal of Retail Banking*, 4(2), 64–73.
- Blanchard, R. F., & Galloway, R. L. (1994). Quality in retail banking. *International Journal of Service Industry Management*, 5(4), 5–23.
- Caruana, A., Money, A. H., & Berthon, P. R. (2000). Service quality and satisfaction-the moderating role of value. *European Journal of Marketing*, 34(11/12), 1338–1353.
- Cheruiyot, T. K., & Maru, L. C. (2013). Service quality and relative performance of public universities in East Africa. *The TQM Journal*, 25(5), 533–546.
- Chi Cui, C., Lewis, B. R., & Park, W. (2003). Service quality measurement in the banking sector in South Korea. *International Journal of Bank Marketing*, 21(4), 191–201.
- Cronin Jr, J. J., & Taylor, S. A. (1992). Measuring service quality: A re-examination and extension. *The Journal of Marketing*, 56, 55–68.
- Faisal Tehseen Shah (2015), Impact of Service Quality on Customer Satisfaction of Banking Sector Employees: A Study of Lahore, Punjab. Available from: <https://www.researchgate.net/publication/280314174>.
- Fornell, C. and Larcker, D.F. 1981. Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *J. Market. Res.* 18 (1): 39-50.
- Garver, M.S. and Mentzer, J. T. 1999. Logistics research methods: employing structural equation modeling to test for construct validity. *J Business Log.* 20(1): 33.
- Hair, F.J., Sarstedt, M., Hopkins, L. and Kuppelwieser, V.2014. Partial least squares structural equation modelling (PLS-SEM) An emerging tool in business research. *Europ. Business Rev.* 26(2): 106-121.
- Hussain, R., Al Nasser, A., & Hussain, Y. K. (2015). Service quality and customer satisfaction of a UAE-based airline: An empirical investigation. *Journal of Air Transport Management*, 42, 167-175.



- Kaura, V., Durga Prasad, C. S., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, 33(4), 404-422.
- Ngo, V. M., & Nguyen, H. H. (2016). The relationship between service quality, customer satisfaction and customer loyalty: An investigation in Vietnamese retail banking sector. *Journal of Competitiveness*.
- Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, 67(4), 420.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Alternative scales for measuring service quality: A comparative assessment based on psychometric and diagnostic criteria. *Journal of Retailing*, 70(3), 201–230.
- Paul, J., Mittal, A., & Srivastav, G. (2016). Impact of service quality on customer satisfaction in private and public sector banks. *International Journal of Bank Marketing*, 34(5), 606-622.
- Preacher, K. J. and Hayes, A.F. 2004. SPSS and SAS procedures for estimating indirect effects in simple mediation models. *Behav. Res. Meth. Instrum. Comp.* 36(4): 717-731.
- Raza, S. A., Jawaid, S. T., & Hassan, A. (2015). Internet banking and customer satisfaction in Pakistan. *Qualitative Research in Financial Markets*, 7(1), 24–36.
- Rust, R. T., & Oliver, R. L. (1994). *Service quality: New directions in theory and practice*. London: Sage.
- Sureshchandar, G. S., Rajendran, C., & Anantharaman, R. N. (2003). Customer perceptions of service quality in the banking sector of a developing economy: A critical analysis. *International Journal of Bank Marketing*, 21(5), 233–242.
- Tadic, D., Aleksic, A., Mimovic, P., Puskaric, H., & Misita, M. (2018). A model for evaluation of customer satisfaction with banking service quality in an uncertain environment. *Total Quality Management & Business Excellence*, 29(11-12), 1342-1361.
- Wang, Y., Lo, H. P., & Hui, Y. V. (2003). The antecedents of service quality and product quality and their influences on bank reputation: Evidence from the banking industry in China. *Managing Service Quality: An International Journal*, 13(1), 72–83.
- Yavas, U., Bilgin, Z., & Shemwell, D. J. (1997). Service quality in the banking sector in an emerging economy: A consumer survey. *International Journal of Bank Marketing*, 15(6), 217–223.
- Yoo, D. K., & Park, J. A. H. (2007). Perceived service quality: Analyzing relationships among employees, customers, and financial performance. *International Journal of Quality & Reliability Management*, 24(9), 908–926.
- Zhu, F. X., Wymer, W., & Chen, I. (2002). IT-based services and service quality in consumer banking. *International Journal of Service Industry Management*, 13(1), 69–90.