

Customer satisfaction towards financial services of banks: An empirical case study from Bahawalpur, Pakistan

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Abstract:

The purpose/objective of this paper is how to determine satisfaction level of customers towards financial services of Banks. This paper analyzes the basic factors/variables which affects customer satisfaction towards financial services of Banks. This study adopted empirical research design on the sample size of 152 respondents who were customers of different banks in Bahawalpur. Data is collected through survey questionnaires related to customer satisfaction towards financial services of banks. Data is analyzed by using SPSS. Correlation and regression techniques are used to find out results. Empirical results derived from statistical techniques are summarized in a table. Findings indicate that assurance and tangibility has significant influence on customer satisfaction, but reliability, responsiveness and empathy have no significant influence on satisfaction level of customers. In this paper, each and every aspect of service quality dimensions and satisfaction of customers has discussed. This paper has found the association between dimensions of service quality of banks and satisfaction of customers. Empirical study has been conducted in Bahawalpur in this paper. This methodology can be used to conduct research in other cities of Pakistan.

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Keyword: Tangibility, Reliability, Empathy, Assurance, Responsiveness and customer satisfaction.

2- Introduction:

In this paper, service quality dimensions are discussed that affect the customer satisfaction. Most influential factors of customer satisfaction are elaborated. In this paper, the measures are identified that is needed to implement and to improve the financial services. There is a high competition between the financial service sectors because of this customer expectations increased about the product and heightened their standards of services. Today customers are more aware about services of financial institutions so they know when they need and what they need etc. Today demand for high quality financial services and products significantly increase due to rapid development in competitive financial markets and services. To fulfill high expectations customer need new, high quality services and more advanced products from financial institutes. To establish the long-term relationship with customer banks and other institutes, need to provide high quality services that increase the customer satisfaction. This is also increase the competitive advantage of banks. Perfection in personnel may lead to increase the customer satisfaction level. This is one of the dimensions that may increase the customer satisfaction. Moreover, concentration should be drawn to elements that may not be ignored in service projects and their operations in order to attain quality excellence perceived by customers.

The banking sector carries significant importance in economy of Pakistan. It plays a fundamental part in the financial progress of an economy and establishes the base of the money market in established country. Banks have to provide numerous types of financial services every day to its customers. It's really a fact that customers are compulsory for the survival of any business. The banking sector is fighting against dynamic environment; technological innovativeness, economic fears, severe competition and highly challenging customers has offered an extraordinary set of experiments for these institutes. Banking sector is a service industry which is concerned with customers, so quality of service is considered as differentiating factor of banks and other financial institutes. The main determination for this varying environment is changing customer demands and anticipations. Customers usually in urban areas are not willing to wait in rows for banking transactions. This change in customer approach is mainly due to the expansion of ATMs, online and mobile banking accompanied by accessibility of financial services closer to customers. The interest of banks in their customers is mainly determined by the recognition that high quality services are related to customer

satisfaction and commitment, more inclination to mention to others, reduction in criticisms and increase customer withholding (Buteele, 1996). Two terms are closely related one is customer satisfaction and other is service quality. Both are directly proportional. If one increases, other increases vice versa. Customer satisfaction is a term used to satisfy the customers by the service quality provided by banks. Customer complaints are related with the customer satisfaction. If customer complaints are less, then it means customers are more satisfied (Lee, 2009). Service quality can be described as the understanding power of the organization's performance, achievements and efficiency. If perceived service quality is good according to the customer behaviors and intentions, then customers are more satisfied and loyal with their products (Zeithamal, 2000).(Yang, 2001)If service quality of product is not good, then sales and profits will be reduced and ultimately customers shift towards other competitor's product (Yang, 2001).

In the modern world, service sector plays an important role in all the banks either a conventional banks or non-conventional banks. Banking sector performs all its activities either economic or social in all around the world. Service managers of banks are more concerned about their quality of services and customer satisfaction.

Banking sector plays a significant role in every country for their economic growth and development. Customer satisfaction and service quality are issues at global level that affect all organizations.

The health, efficiency and productivity of the financial sectors are very important for the economic growth of any country especially under-developed countries like Pakistan in which growth cannot be sustained without a sound financial sector. As a result, the performance of the banking sector has a direct relation with the financial sector and economy of country.

For finding out the satisfaction levels of customers from the financial services these are the some dimensions of service quality, (1) Empathy; motivation of employees in searching solutions and caring for individual customer, (2) Assurance; politeness and knowledge of the employees, competitive loan and interest rates and making customer feel confident, (3) Responsiveness; devotedness and efficiency of employees in providing solutions for problems and correcting errors, (4) Reliability; Service being provided as they are promised (5) Tangibility; Physical components like location of financial institution, use of modern technology etc. This study is aimed at finding out the intensity of each of these dimensions on satisfactions levels of the customers of financial institutions in Pakistan. Scope of this study will be limited to financial institutions (Banks and Insurance companies) in Pakistan as data for

this study is obtained from Bahawalpur.

3: Literature Review:

Customer Satisfaction:

Customer satisfaction means something more than a happy customer; it is broadly used in commerce and business sector. Customer satisfaction is a term used in business explaining about the quality of product and service that are being provided by companies to fulfill the need of their customers. For some, it is also a key performance indicator (KPI) of company (Jayaraman Munusamy, Chelliah, & Mun, 2010). It is noted that satisfied customers are the core element in long-term success of business (McColl-Kennedy & Schneiderb, 2000). Returns of the companies are seen to have a highly positive relationship with strong base of satisfied customers (Yeung, Ging, & Ennew, 2002).

In banking, customer is the person who executes transaction and efficiency of the institution relies on the quality of services delivered by that institution. To sustain in this competitive environment, satisfied customers are the key element which one can attain by continuous improvement in the quality of their services. To retain market share it is necessary for the organization to beat/outperform its competitors which could be done by ensuring quality of products and services to attract and retain customers by keeping them satisfied (Tsoukatos & Rand, 2006).

(Levesque & McDougall, 1996) Has found in their study that customer satisfaction will decline with unsatisfied customer service, its result would be that the unsatisfied customer will start considering switching and also won't be willing to recommend the service, from that institutions, to his friends.

Companies are including customer satisfaction in their corporate objectives for which they are working hard to increase the quality in organization (Bitner & Hubbert, 1994).

Service Quality:

A service is an action or series of accomplishments of tangible or intangible type, which take place in relations to customer and employees and /or whole systems for the supply of services, which are given as explanations to problems of customer (Gounaris, Koritos, & Vassilikopoulou, 2010).

Dimensions of service quality:

1. Responsiveness
2. Empathy
3. Tangibility
4. Assurance
5. Reliability

Responsiveness:

Responsiveness means the readiness to provide assistance and speedy service to customer (Parasuraman, Berry, & Zeithaml, 1999). Responsiveness apprehensions the willingness of employee's to make available a service in such a way as; sending a transaction slip instantly, speedy mortgage conformation, updating accounts on time (Buteele, 1996). Responsiveness has been considered as an important factor. Determinations to enhance speed of processing information and a customer is assumes to have a positive influence on customer satisfaction in banking. (Balunywa, 1995), stresses that when a customer has a demand, meet it, be easy offered and available to customer. Customers in general suppose early responds to their demands immediately, because they do not want to wait for long time (Ruby, Stephen, Amponsah, Emmanue, & Lydia, 2012). If a bank fails to provide service to a customer at certain time, it can recover this failure by providing prompt services in professional way (Adeoye & Lawanson, 2012) Responsiveness relates to performance criterions and can be treated as process quality. Considering the banking sector, this service quality dimension is very importance for consumers as they do not want to face trouble with their business matters. They want to acquire services free of blunders, performed according to criterions, correctly, quickly and within time (Culiberg & Rojsek, 2010.). Propensity and readiness of banks to help their customers and satisfy their demands, instantly reply to their criticisms, and quickly solve their problems (Mohammad & Alhamadani, Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan, 2011). Once the customer has assurance about the quality dimensions of the product and responsiveness of the employees of an institute; the chances of a customer becoming a loyal and committed customer increases (Ree & Van, 2010). Previous data suggests that responsiveness has association but no significant impact on customer satisfaction. We can determine that there should be responsiveness in providing quality service, but it is not compulsory. This result indicates that the banks' customer prefers to deal with the machines instead of human being. Human responsiveness can have sometimes effect of emotions and sentiments, which causing reduction in productivity. These are the difference perception of bank's customers about dealing with machines or employees (Munusamy, Chelliah, & Mun, 2010).

Hypothesis:

H01: Responsiveness has no significant influence on customer satisfaction.

H1: Responsiveness has significant influence on customer satisfaction.

Empathy:

According to this factor of service quality, company or financial services institute should be bothered and give special attention to their customers. Because if organization provides extra attention to their customer so there are chances that they feel more satisfied and became loyal to the organization.

Empathy is about the personal attention extra care and better understanding toward customers. And show them they are special and important by showing kindness, affection and looking them as close friends. So that customers feel special. It is the functional dimension of service quality. However Empathy is all about entertain the customers in term of place, better communication and time. It also focus on what type of services are providing to customers. Is that beneficial or nor?(Mohammad & Shireen, Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan, 2011)

Many researches prove that the most people are influenced by this dimension of service quality. In empathy employee's gives attention and extra care to their customers that can increase the quality of services and customer feel special. This thing increase customer loyalty and customer satisfaction. To satisfy the customer's need management should improve service quality like through empathy. Organization must pay attention to the customer objections (Betty, 2011).

Some research proposes that empathy and customer has no positive relationship, because majority of users like advance facilities in banks. But sometime it is important to customer that the employees of the organization pay special attention and extra care when they deal with them. So far as Empathy is still vital element of service quality so financial institutes should sustain and improve the empathy (Munusamy, Chelliah, & Mun, Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia, 2010).

Temporarily empathy has found to have an important but inverse influence on customer satisfaction. According to this research empathy and responsiveness are the leading factor of service quality (Shanka, 2012).

Empathy is all about pay special attention and provides proper care by the organization to their

customers. Personal attention and proper operating timing were the two main elements of empathy. Due to empathy customer feel satisfied and decide either accept the service or not only one factor that covers these dimension of service quality access, communicating and understanding the customer (Tazreen, 2012).

Some researcher said that the level of empathy should be good because customer want staff of the organization give individual attention to them during working time. In Barclay's bank customers are not happy with the staff because they have low empathy level. They not give the opportunity to customer to give opinion in decision making. Customers of this bank disappoint by this situation and make complaint about this situation (Ruby, Adebayo, Oppong, Amo, & Lydia, 2012).

Hypothesis:

H02: Empathy has no significant influence on customer satisfaction.

H2: Empathy has significant influence on customer satisfaction.

Tangibility:

Tangibles in the services sector are meant by physical facilities facilitating the process of service provision. Branch related issues like safety, convenience, access to facility are tangibles (Porto Bellini, Lunardi, & Henrique, 2005). Appearance of personals, physical facilities and equipment are knows as tangibles (Parasuraman, Zeithaml, & Berry, 1998). Tangibles comprises of employees, materials, facilities and equipment that have direct relationship with the customer services.

Tangibles are representing the interior of facility like staff members, equipment and printed materials. Visual images play their role in forming impression in customers about the quality of the service. Customer expects up-to-date equipment, attractive printed material, well arranged interior and properly dressed employees (Culiberg & Rojsek, 2010.).

In the study by (Saghier & Nathan, 2013) relationship between tangibles and customer satisfaction was not significant enough. They found that infrastructure facilities are not important enough to say that they are must in providing good service, but it is need in delivering good quality of service. In another study by (Nabi, 2012) it was found that customer would prefer a bank with convenient location while bank using modern technology for its operations and having well organized waiting cues will of less importance insight of customers comparatively. Convenient location is of more importance for customers than the other

dimensions so it was proved in the study by (Munusamy, Chelliah, & Mun, 2010) that tangibles have significant relationship with customer satisfaction.

Performance of the employees is assessed by the customers. Physical environment although is not directly linked with the service being provided but it act as visual stimulus for bank quality services. As there is intense competition providing service in a place well managed and equipped with modern technology is necessary for attracting and retaining customers (Molae, Ansari, & Teimuori, 2013).

Hypothesis:

H03: Tangibility has no significant influence on customer satisfaction.

H3: Tangibility has significant influence on customer satisfaction.

Reliability:

It can be defined as the firms perform their service at the right time when they promised to give services to their customers. It is included in accuracy of all the functions which are performed by any firm or banks like check records properly, billing and provide services at the exact time when it is recorded. Reliability includes many factors, maintain error-free records of the bank and finally solve the problems of customers related to services provided. It is very important dimension of service in conventional sectors (Parasuraman, Zeitham, & Berry, 1985) (Parasuraman A. Z., 1988).

Reliability includes security, privacy and assurance. Security is actually a freedom from the doubts, risks and dangers like financial security and physical safety etc. It is a very important dimension of services of banks. Online banking is more concerned about the security of customers. Banks introduce different methods to secure the data of customers. In online banking, customers are more careful for their transactions (Ranganathan, 2002). Financial transactions of customers are very important for the online banking services. If security is not involved, then customer satisfaction increases towards online banking services. No one can ignore the importance of security in online banking. Every customer is cautious about the security of monetary transactions. So, security has a significant effect on the satisfaction of customers toward services of online banks (Liao, 2008).

Privacy means that safe methods are adopted. Customers are more concerned about privacy of their data and also about the safety of their data. Customers need privacy in their work especially in e-services. There are many chances of frauds in it. It is a very important element

in eyes of customers. Customers are doubtful about their websites that they will be misused by others. (Black, 2001). While doing financial transaction with banks, there are doubts in minds of customers about the reliability of bank services (Wang, 2003). Privacy affects the customer satisfaction towards financial services of banks.

Hypothesis:

H04: Reliability has no significant influence on customer satisfaction.

H4: Reliability has significant influence on customer satisfaction.

Assurance:

Assurance means building confidence and trust in customers towards financial services of banks. Banks assure their customers that their employees are trustworthy, knowledgeable and loyal with their institute. Employees are very friendly and cooperative towards customer's complaints and try to resolve them (Madu, 2002). There are some ways by which customers can agree on the services of banks like; by providing each and everything clear in the annual reports of banks included background, mission, vision, mission statements, private data handling and revenues of banks (Gounaris, Koritos, & Vassilikopoulou, 2010).

One study (Haron S. A., 1994) find that the banks customers reflects the employees behavior, the cooperative, politeness, friendliness and the efficient customer handling is the most important factors for the customer satisfaction which is based on the announcement, trustworthiness and the staff behavior. Another study finds that (Leeds, 1992) the service quality and specialized conduct of bank workers have enlarged the level of the client satisfaction and caused in reduction in customer erosion. The knowledgeable employees are to be able to reduce the quality services. So the ability of employees to inculcate confidence in customers, they should save in their transactions, contentiously polite in their customers, and the ability to answers the customer's questions are also well-mannered. (Fitzersimmons, 2008) More frequently the customers appearance for the assurance from the employees and expect that employees will perform positively and implant sureness in their customers. The most important criteria in banking services is the satisfaction of the customers and the fast and efficient services that banks have provided to their customers (Erol, 1989). The (Naser, 1999) supports these conclusions. The framework of quality services is replicated in the openness of workers, the dress code, announcement performances and dealings with customer (Haron, Ahmad , & Planisek, 1994). When we take decision for banking variety then friends, service quality, family impact, banks reliability and company image stood very important and major

factors for customers of banks. Employees characteristics similar to their capability, equal of politeness in the direction of customers and competence in the banking procedures. Therefore, the capability of employees to introduce Assurance in customers, building them senses harmless in their dealings, regularly Polite in the way of customers, the capability to response customer queries correctly.

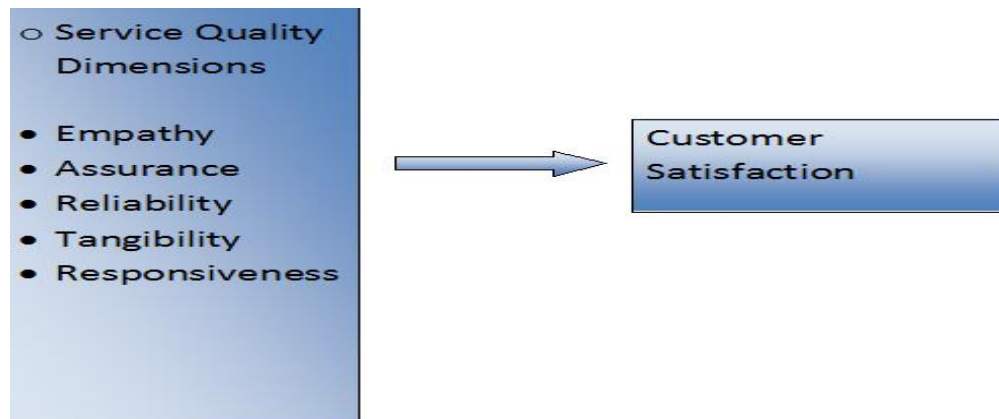
The communication is the capability of service to communicate with a customer in that way that the customer should understand it. Communication summed up the clearness, comprehensiveness, and correctness of both the unwritten information and the written information for the customer and they capability for the customers to listen and realize the customers. Credibility involves reliability, acceptability and morality. It's almost having the clientele's best welfares at emotion, donating to integrity is a company name, status and confidentiality negotiations (Francis, 1996). Credibility means trust, promise, honesty and safety. Access is the ease of products and services to the customers (Francis, 1996). Its mean the accessibility and ease to contact like through by telephone, appearance of branches, comfort to get services to branch, and if any questions of customers are pending then cash machines and staff are easily accessible for any issue of the customers.

Hypothesis:

H05: Assurance has no significant influence on customer satisfaction.

H5: Assurance has significant influence on customer satisfaction.

4: Theoretical Framework



5: Data and Research Methodology:

A questionnaire was developed to assemble the primary data from banks in Bahawalpur. Total 150 questionnaires were filled from the customers to collect the information from the customers.

This research is conducted to check the effect of financial services quality of Banks on the customer satisfaction. Male and female both are respondents. Male respondent’s percentage is 62.5 and female respondent’s percentage is 37.5. As percentage shows that male respondents are more than females. People of different ages are respondents of this paper. The percentage of people of ages between 15-20 years is 9.9; between 20-25 years are 50.7, between 25-30 years are 15.1, between 30-35 years are 11.8, above 40 years are 3.9 and 6 are 8.6.

People belonging to different professions/status responses are interpreted in it. The percentage of respondents who are students is 52, employed are 25.7, businessman are 13.2, unemployed are 5.9, housewife are 3.3. Respondent’s education level is also different. The percentage of respondents who passed matriculation are 7.2, intermediate are 10.5, bachelor 25.7, masters are 32.2, MS/MPhil are 23 and PHD are 1.3 percent. Majority respondents are students of age range 20-25 years and their education is bachelors and masters in their respective fields. The regression analysis was used to evaluate the responses collected from the customers.

The software SPSS 16 version has been used to analyze the data. Correlation analysis has been used to numeral out the association between the customer consumption and bank selection factors well-known.

6: Findings & discussion:

Correlation		Cus_Sat_Main
Rel_Main	Correlation	.601**
	Sig. (2-tailed)	.0
Emp_main	Correlation	.651**
	Sig. (2-tailed)	.0
Ass u_Main	Correlation	.671**
	Sig. (2-tailed)	.0
Tang_Main	Correlation	.709**
	Sig. (2-tailed)	.0
Resp_Main	Correlation	.536**
	Sig. (2-tailed)	.0

** . Correlation is significant at the 0.01 level (2-tailed).

According to the results of table 1, there is significant positive relationship between customer satisfaction and service quality. The highest correlation is between customer satisfaction and tangibility (0.709) and followed by correlation of assurance (0.671), empathy (0.651) and reliability (0.601). Responsiveness has weakest correlation amongst all variables (0.536). Service quality is positively correlated with customer satisfaction. The main variable which influences customer satisfaction is tangibility, which is followed by assurance. Tangibility and assurance are proved to important dimensions of service quality, which affect satisfaction level of customers in banks of Bahawalpur.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807 ^a	0.651	0.639	0.56205

a. Predictors: (Constant), Resp_Main, Rel_Main, Tang_Main, Assu_Main, Emp_main

Model summary represents combined variability of all variables that is found positive and significant with customer satisfaction. The value of R square indicates that 65.1% change in customer satisfaction is interpreted by change in quality of services (reliability, tangibility, assurance, responsiveness and empathy).

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	84.779	5	16.956	53.675	.000 ^a
Residual	45.489	144	0.316		
Total	130.268	149			

a. Predictors: (Constant), Resp_Main, Rel_Main, Tang_Main, Assu_Main, Emp_main

b. Dependent Variable: Cus_Sat_Main

Anova results represent combined association of reliability, tangibility, assurance, responsiveness and empathy which is found strongly positive and significant with customer satisfaction. F value is 53.675, which shows that customer satisfaction and service quality has strong relationship. F value is significant at 0.000, $p < 0.05$ which indicates that 65.1% of the variation in the level of customer satisfaction is accounted for by the combined effect of service quality (reliability, tangibility, assurance, responsiveness and empathy).

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.684	0.189		-3.619	0
Rel_Main	0.185	0.117	0.126	1.572	0.118
Emp_Main	0.194	0.113	0.153	1.714	0.089
Assu_Main	0.315	0.086	0.259	3.675	0
Tang_Main	0.499	0.084	0.386	5.947	0
Resp_Main	0.064	0.083	0.051	0.779	0.437

a. Dependent Variable: Cus_Sat_Main

$$\text{Satisf} = -684 + 0.259\text{Assu} + 0.386\text{Tang}$$

Where;

Satisf= Customer satisfaction

Assu= Assurance

Tang = Tangibility

Regression equation derived from our regression analysis shows that assurance and tangibility has significant relationship with customer satisfaction at 0.000, but reliability, responsiveness and empathy has no significance association with customer satisfaction.

Discussion and conclusion:

This study is conducted with 152 respondents, which are customers of different banks in Bahawalpur. To analyze the data and its reliability, Cronbach's alpha test was conducted. Result of Cronbach alpha shows that all measurements of service quality are reliable.

According to the results of statistical results, H03 and H05 are accepted.

In order to find the performance of service excellence in the banking sector of Bahawalpur, five dimensions of service quality were used.

The basic determination of this research paper is to check the effect of financial services of banks on customer satisfaction. This paper explains the service quality of banks on basis of different service quality dimensions. There are five basic measurements of service quality which are: Reliability, Assurance, Responsiveness, Empathy and Tangibility. These dimensions are discussed in detail in this paper. Results of model summary represents that there is

significant positive association between customer satisfaction and service quality. If one increases, other increases automatically and vice versa.

The final results of this paper shows that service quality can be improved by improving service quality measurements especially the dimensions of Tangibility and Assurance. As in this paper, regression equation is used to analyze the association of customer satisfaction with service quality dimensions. Correlation analysis is used to check the intensity of relation of customer satisfaction with dimensions of service quality. Service quality is positively correlated with customer satisfaction. The most important variable that affects customer satisfaction is tangibility, which is followed by assurance. Later on in this paper, regression equation derived from regression analysis shows that only assurance and tangibility has significant correlation with customer satisfaction, but reliability, empathy and responsiveness has no importance relationship with customer satisfaction.

Finally at the end of findings and discussions, concluded that two dimensions of service quality are very important in eyes of respondents. The banks are efficient in tangibility and assurance dimensions. Customer's satisfaction is seen to be affected more with tangibility and assurance in banks, so banks should utilize their assets in right direction, providing better tangibility and assurance to customers about their services. Banks should focus their attention towards their tangible services, such as; ATM machines, building and interior designs. Employees of banks should make assure to their customers that accurate services will be provided to them, they will be treated in polite manner. Customer satisfaction is very important for enhancing the quality of banks. Customer satisfaction is important in developing loyal relationship of customers with banks. Customer satisfaction is very importance for banks to gain competitive advantage over other financial institutes. The findings of correlation and regression analysis show that tangibility and assurance are most important variables which are related to customer satisfaction. This is indicating that banks must deal with their employees in caring and polite way; provide high quality machines, interior design and comfortable location.

Customer's satisfaction is seen to be affected more with tangibility and assurance in banks, so banks should utilize their assets in right direction, providing better tangibility and assurance to customers about their services. Banks should focus their attention towards their tangible services, such as; ATM machines, building and interior designs. Employees of banks should make assure to their customers that accurate services will be provided to them, they will be treated in polite manner. So, the outcomes of this research paper confirmed that the theoretical portion of literature review related to the relationship of customer satisfaction with service quality dimensions.

This research paper is focusing the banks of Bahawalpur generally. This research can be explored by checking customer satisfaction towards financial services of banks in other cities. In future, research can be made broader by checking customer satisfaction in other service sectors then Banks. This paper has used limited number of respondents to analyze the level of customer satisfaction towards service quality of banking sector. This study can be made broader by conducting the survey on larger sample.

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