

## Service Quality and Customer Loyalty in Private and Public Banks

Niamat Ullah<sup>1</sup>Maqsood Haider<sup>2</sup>

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**Abstract:** *In both public and private banking institutions, the purpose of this study was to investigate the relationship between customer loyalty and various service quality parameters, including tangibility, reliability, assurance, responsiveness, and empathy. A regression analysis was carried out in order to investigate the connections that exist between these factors and the occurrence of repeat business. Based on the findings, it has been determined that tangibility, reliability, assurance, and empathy have a substantial impact on customer loyalty in both public and private banking institutions. These criteria are relevant in the banking business since they have been found to have positive connections with client loyalty. Yet, in this scenario, responsiveness did not yield a statistically meaningful impact on client loyalty. The overall regression model showed a high level of statistical significance, indicating the effectiveness of Tangibility, Reliability, Assurance, and Empathy in jointly accounting for variations in consumer loyalty. This research provides valuable insights for banks aiming to improve customer retention by focusing on specific areas of exceptional service. The findings resulted in suggestions for banks to improve service quality by investing in physical and online environments (Tangibility), maintaining reliable and error-free services (Reliability), improving client trust and communication (Assurance), and promoting empathetic interactions (Empathy).*

**Keywords:** Customer Loyalty, Private Bank, Public Bank Sector, Tangibility, Reliability

### Introduction

Banks are key participants in financial market activities and contribute to upholding a nation's robust economy. Service quality is crucial in the fiercely competitive business market to establish and maintain client loyalty. These are crucial elements that enhance banks' efficiency and play a key role in their success, such as increased profitability and a larger market share. Service quality is generally regarded as one of the most crucial factors in the services business. The organisation now prioritises enhancing the quality of service it offers to clients to increase satisfaction levels and foster more customer loyalty. Consumers are increasingly conscious of the quality of service they are provided. Service quality has become a crucial element of companies' advertising strategy because of intense rivalry and the aggressive characteristics of natural components. Enhancing service quality is essential for organisations' survival and growth in competitive markets as it enables them to effectively address difficulties. Thus, to sustain a competitive edge, firms focused on profits must deliver exceptional service to customers. For these organisations to thrive, they need a precise comprehension of service quality.

Customers in the modern day anticipate that businesses will provide greater services. The level of competition among different organisations, particularly in the business sector, has increased as a result of this. As Wisniewski (2001) and Graack (1996) point out, this encourages companies to provide their consumers with services of the highest quality in order to acquire a competitive advantage. As a consequence, this leads to a rise in customer satisfaction and loyalty. It was discovered by Levesque and McDougall (1996), Newman (2001), and Caruana (2002)

<sup>1</sup> Undergraduate Scholar, Department of Management Science, FATA University, Darra Adam Khel, Khyber Pakhtunkhwa, Pakistan.

<sup>2</sup> Assistant Professor, Department of Management Science, FATA University, Darra Adam Khel, Khyber Pakhtunkhwa, Pakistan.

**Correspondence to** Maqsood Haider, Assistant Professor, Department of Management Science, FATA University, Darra Adam Khel, Khyber Pakhtunkhwa, Pakistan. Email: [dr.haider@fu.edu.pk](mailto:dr.haider@fu.edu.pk)

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that there is a connection between customer loyalty and repurchase intentions. This connection was determined to be based on the importance of service quality and customer pleasure. In today's highly competitive market, it is essential for businesses operating in the banking industry to deliver exceptional service to their consumers in order to enjoy success and longevity. There is a consensus among researchers all over the world that providing high-quality services gives any business a sustainable advantage over its competitors. Because of this, they are able to foresee the future demands of their customers and efficiently satisfy the requirements that they have at the moment. Because they are able to foresee their clients' future requirements, they are able to provide services of a high quality, which allows them to consistently satisfy their customers. As a consequence of this, the level of customer loyalty and satisfaction with these organisations has increased (Gantasala & Prabhakar, 2010; Wisniewski, 2001; Naik et al., 1988; Zeithaml, 1988). With the goal of retaining a client, the primary purpose is to turn that consumer into an advocate for the brand. By incorporating customer loyalty into marketing strategy, a company may ensure its continued success over the long run. It is important for every business to work towards increasing customer loyalty in order to keep their current consumers and bring in new ones, which will ultimately lead to an increase in sales and brand recognition.

### **Problem Statement**

According to Chingang and Lukong (2010), service quality is defined as "the overall assessment of a service by the customers". Service quality is an important part of business, especially in firms where services are sold. It is crucial in helping businesses market their products and services to consumers. The ongoing study prefers to investigate the impact of service quality attributes on customer loyalty in the baking sector.

### **Research Question**

- What is the impact of Tangibility on customer loyalty in public and private banks?
- What is the impact of Reliability on customer loyalty in public and private banks?
- What is the impact of Assurance on customer loyalty in public and private banks?
- What is the impact of Responsiveness on customer loyalty in public and private banks?

### **Research Objectives**

- To examine the role of Tangibility on customer loyalty in public and private banks.
- To examine the role of Reliability on customer loyalty in public and private banks.
- To examine the role of assurance in customer loyalty in public and private banks.

### **Significance of Study**

Both the banking business and the field of literature stand to benefit greatly from this study. To thrive in today's fast-paced, cutthroat business world, as well as to keep clients happy and loyal, financial institutions of the 21st century need to focus on providing services of the highest quality. The results of this study will be useful for financial institutions in determining what aspects of service quality are necessary to maintain loyal customers. Also, with their assistance, public and private banks will be able to zero in on the most important aspects of customer care.

### **Literature Review**

#### **Service Quality**

According to Zeithaml (1988), it refers to how well or well-behaved a customer feels the company's service is overall. Reliability, assurance, tangibility, empathy, and responsiveness are the five components that make up the

multidimensional notion of service quality (Lovelock and Wirtz, 2011; Wu et al., 2015). details of which are given as under;

**SERVQUAL Moel:** SERVQUAL scale, developed by Parasuraman et al. (1988), is the most well-known indicator of service quality. It divides and evaluates the five dimensions of service quality. Specifically, tangibles, reliability, assurance responsiveness and empathy. Those dimensions are described in the following manner:

**Tangibles:** Tangibles are physical objects that can be touched or seen. Regarding service quality, tangibles encompass information and communications technology (ICT) tools, physical facilities and their aesthetics (such as ambience, lighting, air conditioning, and seating arrangements), and the organization's staff members who deliver the services (Blery et al., 2009). An organisation would utilise these tangible assets in a haphazard integration to deliver services to its clients, who will subsequently assess the significance and value of these assets.

**Reliability:** According to Blery et al. (2009), reliability refers to a service provider's capacity to consistently and truthfully deliver the services they have promised. Customers prefer reliable services they can rely on.

**Assurance:** According to Blary et al. (2009), assurance is established by the amount of expertise and courtesy demonstrated by the staff when providing the services as well as their capacity to build confidence in their customer.

**Responsiveness:** This typically evaluates a company's or firm's capacity to respond to customers willingly and promptly (Parasuraman et al., 1988).

**Empathy:** Empathy is the capacity to show caring for customers by addressing their needs on a personal level (Blery et al., 2009). It involves attentively listening to their concerns and promptly addressing their requests and grievances.

**Customer Loyalty:** Duffy (2003) suggested that customer loyalty is a sense of connection that a customer feels towards a brand. This emotion fosters client loyalty and leads to recurring purchases of goods or services. Heskett et al. (1994) stated that customer loyalty leads to increased purchases and motivates customers to suggest products or services to others.

**Relationships between Tangibles and Customer Loyalty:** Lai (2004) also noted a positive relationship between tangibility and customer loyalty.

**Relationships between Reliability and Customer Loyalty:** According to Kheng, Mahamad, and Ramayah's (2010) research, reliability and customer loyalty are positively correlated. According to Chandra et al. (2003), Brown and Mitchell (1993), and other researchers, reliability is the most important aspect of service quality.

**Relationships between Assurance and Customer Loyalty:** According to Bitner (1990), assurance has a significantly greater impact on customer loyalty than any other aspect of service quality. Again Kheng, Mahamad and Ramayah. (2010) found a significant relationship between assurance and customer loyalty.

**Relationships between Responsiveness and Customer Loyalty:** Customer loyalty and responsiveness are strongly correlated (Devi Juwaheer & Lee Ross, 2003; Jonsson & Klefsjö, 2006).

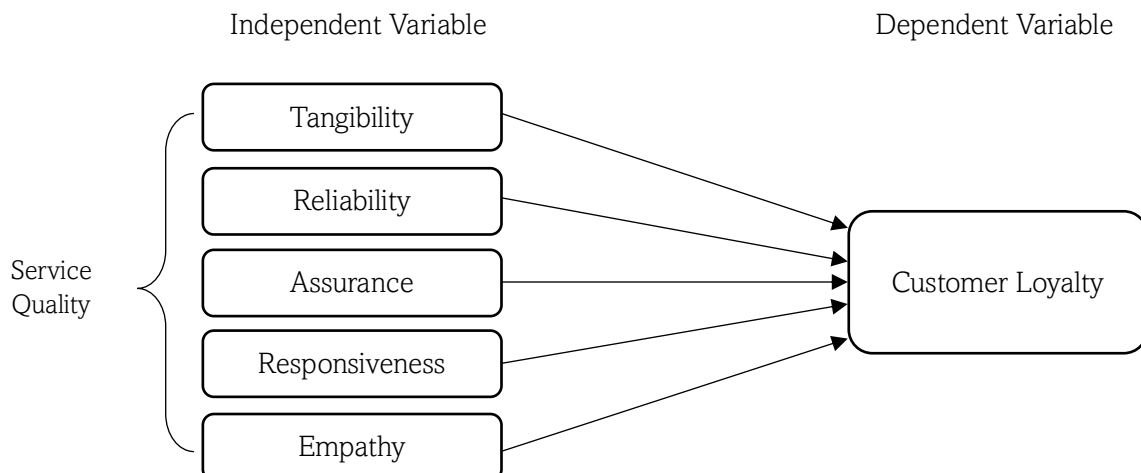
**Relationships between Empathy and Customer Loyalty:** Kheng, Mahamad, and Ramayah (2010) suggest that there is a strong correlation between empathy and customer loyalty.

## Research Gap

There are several research available on customer loyalty and service quality. Santouridis and Trivellas (2010), for example, looked at how consumer loyalty is affected by service quality in the context of mobile phones. Greek residents who did not use their phones for work purposes made up the sample. Data gathering involved the use of convenience sampling. In another study by Hapsari Clemes and Dean (2017), the role of serviced quality was examined in the travelling industry. This study was conducted in Indonesia. Data was gathered from both males and females using a convenience sample technique. Kungumapriya and Malarmathi (2018) conducted research in the telecom industry. Data was gathered from people who were employed and used cellular mobile services in Coimbatore City, Tamil Nadu State. Purposive sampling was used for data collection. Joudeh and Dandis (2018) studied internet service quality (internet services, price, employees, physical evidence) and customer loyalty. A sample of 1000 customers was selected through convenience sampling from diverse shopping centres and commercial complexes in Jordan's capital city of Amman. A similar study was conducted by Fid Ahmed Al-Balushi and Singh (2020) in the banking sector. Data was collected from four Islamic banks in Oman through a convenience sampling technique. Moreover, the SERQUAL model was used in the study.

The previous studies were conducted in different sectors such as telecom, airlines, banking, etc. The current study will fill the gap by examining the role of service quality on customer loyalty in government and private banks in Peshawar. Furthermore, in previous studies, non-probability sampling was used. This study will focus on probability sampling in order to fill the methodological gap. Service quality and loyalty in Zimbabwe's banking industry. A cross-sectional survey of 310 bank customers was used to obtain information from five banks in Zimbabwe. The proposed relationships have been tested using structural equation modelling. A similar study was conducted by Khan and Fasih (2014) in conventional and Islamic banking (both public and private bank sectors) in Lahore, a city in Pakistan. A sample of 225 respondents with different demographics was taken. The questionnaire survey method was used as a data collection instrument. Under the heading of probability sampling method, stratified random sampling and convenience sampling were utilized. Different dimensions were used in this study, such as tangible, assurance, reliability, and empathy. The data are analyzed using descriptive statistics, one-sample t-tests, correlation, and regression. Likewise, Darmawan (2018) conducted a study using the population of East Java in Indonesia. Data was collected in five different banks from 250 respondents and 50 respondents from each bank. Data was collected using a simple sampling strategy, and it was analyzed using a structural equation model (SEM).

## Schematic Diagram



## **Hypotheses**

- H1. Tangibility has a significant impact on customer loyalty.
- H2. Reliability has a significant impact on customer loyalty.
- H3. Assurance has a significant impact on customer loyalty.
- H4. Responsiveness has a significant impact on customer loyalty.
- H5. Empathy has a significant impact on customer loyalty.

## **Methodology**

### **Population/Sampling**

The population of the study is customers of banks in Khyber Agency. All the banks in Khyber Agency are part of our population. Khyber Agency is divided into three subdivisions: Jamrood, Landi Kotal, and Bara. The banks situated in Landi Kotal are HBL, Bank Al-Habib, National Bank of Pakistan and Bank of Khyber. The banks situated in Jamrood are the National Bank of Pakistan, Akhuwat Bank, Faysal Bank, Bank Al-Habib and Allied Bank. The banks situated in Bara are HBL, Meezan Islamic Bank, MCB, Bank of Khyber, National Bank of Pakistan and Bank Al-Habib. Further details of banks are given in the appendix.

### **Sample**

Due to the shortage of time, we will use Bara Subdivision as a sample size. All banks in the Bara subdivision will be taken as samples. The private and public sectors are analyzed. The probability sampling technique, which is specified as simple random sampling, is used.

### **Operationalization**

In this study, the variables are operationalized as follows:

The five elements that make up the service quality attributes are tangibility, reliability, responsiveness, assurance, and empathy. These parts are built using the SERVQUAL model. The multiple-item scale items used in this study were adapted from Mengi (2009), Caruana (2002), and Cronin and Taylor (1992).

### **Tangible**

The term "tangibility" describes the tangible items customers can use to gauge the quality of the service. Facilities, written materials, and staff look are a few of these (Zeithaml et al., 2012). The bank has modern-looking physical features, a reception desk and pamphlets. They are visually appealing at the bank.

### **Reliability**

According to Blery et al. (2009), reliability refers to a service provider's capacity to consistently and truthfully deliver the services they have promised. Customers seek reliable services they can rely on.

### **Assurance**

According to Blery et al. (2009), assurance is established by the level of expertise and courtesy shown by personnel when providing the services as well as by their capacity to inspire confidence in the client.

### **Responsiveness**

It typically evaluates a company's or firm's willingness and ability to provide prompt service to clients (Parasuraman et al., 1988).

## Empathy

Empathy is the ability to care for clients by attending to them on a personal level (Blery et al., 2009). It entails listening to their issues and resolving their demands and complaints in a timely manner.

## Customer loyalty

Duffy (2003) proposed that customer loyalty is an emotional connection a customer feels to a brand. This emotion encourages customers to repeatedly purchase goods or services. According to Heskett et al. (1994), customer loyalty encourages customers to make more purchases and persuades them to recommend those goods or services to others. The construct of customer loyalty is based on Caruana (2002).

## Procedure

The data was collected for the study through the above-discussed questionnaire with the permission of concerned banks. In total, 128 questionnaires will be distributed.

## Data Analysis

Descriptive statistics, namely SPSS Version 22, were utilised to examine the data acquired from the sample. The profiles of the respondents, which included their ages, genders, monthly incomes, levels of education, and the services that the answering banks currently provide, were analysed with the help of frequency and other numerical descriptive data. It was determined through the utilisation of the correlation coefficient that there is a connection between the two variables, which are service quality and customer loyalty. In conclusion, regression analysis was utilised in order to establish a connection between the five service quality characteristics and the level of pleasure experienced by customers.

## Reliability and Validity

Face and criterion validity were considered to establish the validity of the instrument. Face validity is established as an instrument that has already been tested and will be used in the study. For criterion validity, the inter-correlation matrix was considered.

For the reliability of the instrument, the Alpha coefficient value should be equal to or greater than 5.

## Analysis and Interpretation

### Correlation Analysis

Table 1

Correlations		
		CLOY
TANG	Pearson Correlation	.699**
	Sig. (2-tailed)	.000
REL	Pearson Correlation	.159
	Sig. (2-tailed)	.074
ASSU	Pearson Correlation	.551**
	Sig. (2-tailed)	.000
RESPSIVE	Pearson Correlation	.488**
	Sig. (2-tailed)	.000
EMPTY	Pearson Correlation	.682**
	Sig. (2-tailed)	.000

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

\* . Correlation is significant at the 0.05 level (2-tailed).

The correlations table throws light on the complex web of relationships between customer loyalty (CLOY) and service quality parameters in the context of both public and private banks. An outstanding performer, Tangibility (TANG), displays a strong Pearson Correlation value of 0.699. According to this, there is a strong positive correlation between client loyalty and tangible components of banking services, such as physical facilities and aesthetics. The statistical significance of this link is shown by the p-value (Sig. 2-tailed) of 0.000, underscoring its crucial role in determining customer loyalty.

Despite having a more subdued Pearson Correlation of 0.159, reliability (REL) suggests that it may have an impact on customer loyalty. Though not significant at the standard 0.05 threshold,

the slightly raised p-value of 0.074 nonetheless implies a complex link that, depending on the situation, could be worth more investigation.

With a strong Pearson Correlation of 0.551, assurance (ASSU) appears as a significant predictor of customer loyalty. This demonstrates the crucial role that client impressions of the professionalism and civility of bank employees have in creating client loyalty. The significance of this link in terms of statistics is further shown by the p-value of 0.000.

Customer loyalty and responsiveness have a notable correlation of 0.488, which shows a strong positive relationship. Customers' loyalty is likely to increase as they feel that the bank is attentive to their demands and worries. The statistical robustness of this link is shown by the p-value of 0.000.

With a strong Pearson Correlation value of 0.682, empathy (EMPTY) stands out as a potent promoter of client loyalty. This emphasizes the critical significance that compassionate interactions and a thorough comprehension of consumers' demands play in fostering long-lasting loyalty. The great statistical significance of this significant link is further supported by the p-value of 0.000.

In summary, these correlations table eloquently convey the complex web of variables impacting client loyalty in the banking industry. It emphasizes how crucial concrete qualities, certainty, responsiveness, and especially empathy are in building strong relationships with clients. These findings give banks a practical roadmap for increasing client experiences and fostering steadfast loyalty, which will eventually result in long-lasting and productive partnerships.

**Table 2**  
*Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.856	.469		-1.825	.071
TANG	.457	.059	.473	7.744	.000
REL	.443	.074	.304	6.014	.000
ASSU	-.745	.147	-.582	-5.052	.000
RESPSIVE	.045	.065	.048	.688	.493
EMPTY	.959	.106	.969	9.086	.000

a. Dependent Variable: CLOY

The coefficients table provides critical insights into the quest to comprehend the complex dynamics of customer loyalty within the changing environment of both public and commercial banks. The word "Constant," which denotes

the intercept, appears as -0.856, indicating that there is a minimum amount of customer loyalty even in the absence of the analyzed predictors. Although this baseline has a p-value of 0.071, which is close to statistical significance, it should be emphasized that the succeeding predictors have a far greater impact on customer loyalty.

A significant influencer with a coefficient of 0.457 is Tangibility (TANG). This shows that an increase in customer loyalty (CLOY) of 0.457 units is connected with a Tangibility improvement of one unit. The strength of this link is highlighted by a strong t-statistic of 7.744. Following suit, reliability (REL) contributes significantly, with a coefficient of 0.443 and a t-statistic of 6.014. It suggests that improving reliability increases client loyalty.

Assurance (ASSU), on the other hand, follows a unique route, demonstrating a negative influence with a coefficient of -0.745. The fragility of client perceptions is demonstrated by the fact that a one-unit rise in assurance causes a 0.745-unit drop in customer loyalty. The statistical significance of this negative correlation is shown by the t-statistic of -5.052.

However, responsiveness (RESPSIVE) offers a compelling story. It appears to have a positive impact with a coefficient of 0.045, but a t-statistic of 0.688 indicates that it is not statistically significant, indicating that its impact on customer loyalty may be more subtle or context-dependent.

With a correlation of 0.959, empathy (EMPTY) emerges as the strongest predictor, demonstrating its significant influence on client loyalty. Customer loyalty rises impressively by 0.959 units when empathy is improved. The significant t-statistic of 9.086 emphasizes the importance of this association and suggests that encouraging empathic encounters has a significant impact on developing client loyalty.

In conclusion, this coefficients table highlights the tangible, if occasionally complex, human factors that support customer-bank interactions in addition to illuminating the complex interplay between service quality parameters and customer loyalty. These results provide banks with a practical roadmap for improving customer experiences and forming long-lasting, meaningful relationships with their esteemed clients.

**Table 3**

*ANOVA<sup>a</sup>*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	45.609	5	9.122	69.680	.000 <sup>b</sup>
Residual	15.840	121	.131		
Total	61.449	126			

a. Dependent Variable: CLOY

b. Predictors: (Constant), EMPTY, REL, TANG, RESPSIVE, ASSU

The findings of the ANOVA offer important new perspectives on the variables affecting customer loyalty (CLOY) in the context of both public and private banks. The "Regression" analysis, which takes into account predictors like EMPTY, REL, TANG, RESPONSIVE, and ASSU, shows a highly significant F-statistic of 69.680 (p 0.001), indicating that the combined influence of these predictors accounts for a significant portion of the variance in customer loyalty. This suggests that the model as a whole successfully explains the differences in customer loyalty levels.

A considerable fraction of the variance in customer loyalty is effectively captured by the model, leaving just a small amount of unaccounted volatility, as shown by the "Residual" section, which stands for unexplained variance.



The ANOVA findings highlight the significance of the chosen variables in understanding and forecasting customer loyalty in the banking industry in conclusion. The extremely significant F-statistic suggests that this model, which takes into account elements like Tangibility, Reliability, Assurance, Responsiveness, and Empathy, has practical implications for both public and private banks in their initiatives to improve customer loyalty and overall service quality.

**Table 4**

*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 <sup>a</sup>	.742	.732	.36181

a. Predictors: (Constant), EMPTY, REL, TANG, RESPSIVE, ASSU

The "Model Summary" table provides crucial information about the effectiveness of the regression model in predicting customer loyalty (CLOY) in the context of both public and private banks. Here's the interpretation: The correlation coefficient (R) is 0.862, indicating a strong positive linear relationship between the predictors (EMPTY, REL, TANG, RESPONSIVE, and ASSU) and customer loyalty (CLOY). This suggests that these service quality dimensions collectively have a substantial influence on customer loyalty.

The R Square ( $R^2$ ) value is 0.742, indicating that approximately 74.2% of the variation in customer loyalty (CLOY) is explained by the selected predictors. In other words, the model effectively accounts for a significant portion of the variability in customer loyalty levels.

The Adjusted R Square, slightly lower at 0.732, takes into account the number of predictors in the model and provides a conservative estimate of model fit. This adjustment helps prevent overfitting by penalizing the inclusion of unnecessary predictors.

In summary, the Model Summary suggests that the combination of service quality dimensions (Tangibility, Reliability, Assurance, Responsiveness, and Empathy) included in the model has a strong and robust influence on customer loyalty in both public and private banks. These findings can serve as a valuable guide for banks seeking to enhance their customer service strategies and cultivate lasting customer relationships.

## Conclusion

The study used a regression analysis to explore the relationships between these factors and customer loyalty (CLOY), with the aim of examining the effects of various factors, including tangibleness, reliability, assurance, responsiveness, and empathy, on customer loyalty in both public and private banks. Customers' loyalty (CLOY) was shown to be significantly predicted by tangible attributes (TANG), reliable attributes (REL), assured attributes (ASSU), and empathic attributes (EMPTY) in both public and private banks. It is possible that improvements in these areas of service quality might result in higher levels of customer loyalty because these characteristics have favourable correlations with customer loyalty. In the context of the study, responsiveness (RESPONSIVE) did not show a statistically significant influence on customer loyalty, suggesting that it might not be as important a component in determining customer loyalty as the other dimensions. It is possible that the combination of Tangibility, Reliability, Assurance, and Empathy was successful in explaining the variation in customer loyalty because the regression model as a whole was highly statistically significant. This demonstrates how crucial these factors are in determining client loyalty in the banking industry.

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