

MODELLING THE IMPACT OF SERVICE QUALITY, E-SERVICE QUALITY AND SERVICE RECOVERY ON CUSTOMER SATISFACTION AND LOYALTY: APPLICATION OF STRUCTURAL EQUATION MODELLING APPROACH ON LAHORE AND GUJRANWALA (PAKISTAN)

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ABSTRACT: *The paper investigates influence of e-Service Quality on Customer Satisfaction in banking sector of Pakistan. Consumer satisfaction has solid impact on proficiency and financial execution of banks. The present study is cross-sectional in which self-administered questionnaires have been used to collect data through personal contact. The study is based on convenient sampling and 200 respondents were selected amongst cooperate customers of various banks located in Lahore and Gujranwala. E-SQUAL scale is used to adapt items of e-service quality and recovery. Data is analyzed by exploratory factor analysis. To examine relationship between dependent and independent variables, correlation and multiple regressions were used. The results indicate that there is a positive relation between service quality dimensions and customer satisfaction which further prompts to high level of customer commitment and loyalty.*

Key Words: e-service, customer satisfaction, customer loyalty, Structural Equation Modelling.

1. INTRODUCTION

One of the key segments of any association's strategic plan is customer satisfaction, on the grounds that client is definitive revenue for organizations. It's all because of the rivalry and immense competition in banking sector that few banks consider clients' satisfaction as main segment of their promotion plan. To gain competitive over the market, it is important for a firm to collect adequate data on current demands with the end goal of improving service quality. Managers get insights about segments of service quality in their organizations for evident reasons of consumer satisfaction, expanded productivity and effectiveness. The fast advancement of e-commerce and information technology (IT) can be seen in the society where more individuals want to use self-service techniques instead of usual services on the grounds that web innovation can bring ease and spare time. Banking sector has experienced drastic changes in its services after the introduction of IT.

For the banks to run successfully, it is very important for them to keep in mind the needs and expectations of its clients. In modern economies, e-service plays an important role. Since service sectors all over the world are expanding along with the production sectors, e-businesses are setting new challenges to the firm. Amongst these challenges, there is new confront of e-service quality given to the customers which basically determines how an organization satisfies its customers.

Thinking seriously about the tremendous speculations banks do in Internet base, consumer loyalty and retention are transforming into the pivotal components for accomplishment in e-banking implying that the era of positive client esteem over web wants foundation of long haul client connections [5].

For e-banking to be beneficial, banks ought to concentrate on procuring new clients as well as retaining the existing ones [19]. Good service quality is vital for making your name prominent in competitive banking sector [24]. A thorough understanding of factors that clients consider while

evaluating service quality is fundamental for organization to be able to screen and upgrade its service execution and enhance its general service quality.

A little research on service quality has shown that a few variables are in charge of clients' impression of value which is liable to prompt consumer loyalty which, further, may prompt behavioral propositions to buy. This study throws light on the significance of clients and the fulfillment of their expectations for the achievement, notoriety and dependability of banks.

1.1 Objectives

The purpose of this study is to:

1. Investigate direct impact of service quality, e-service quality and service recovery on customer satisfaction in banking sector of Pakistan.
2. Examine the direct influence of service quality, e-service quality and service recovery on customer loyalty in banking sector of Pakistan.

1.2 Hypotheses:

Based on above cited literature, the study hypotheses are as follows:

H₁: Service quality dimensions positively impacts customer satisfaction.

H₂: Service quality dimensions positively impacts customer loyalty.

H₃: E-Service quality dimensions positively impacts customer satisfaction.

H₄: E-Service quality dimensions positively impacts customer loyalty.

H₅: Service recovery positively impacts customer satisfaction.

H₆: Service recovery positively impacts customer loyalty.

2. LITERATURE REVIEW

Numerous studies have secured that Service Quality (SQ) is a critical driver of fulfillment, productivity, and a key game changer for today's businesses. Without a doubt, SQ is strong weapon, essential for firm productivity and endurance.

For measuring service quality Parasuraman, [26 and 27] built up SERVQUAL, a gap-model for correlation of discernment against desire [11].

To explicitly assess and progress on client insight for service quality, it is vital to recognize the e-SQ measurements.

For instance, in an investigation of retail bank clients in the Netherlands, it was accounted for that bank service quality effected loyalty both specifically and directly through satisfaction [6].

As per [8] client loyalty or reliability identifies with what clients believe and do (or attempt to do). Most client loyalty specialists would concur that loyalty is best characterized as a perspective, an arrangement of mentality, convictions and wants.

Others [26] expressed that a few measurements of SERVQUAL may be connected to e-SQ, yet in Internet based service, there are extra measurements, a hefty portion of which are particularly identified with advancements. Thus, innovation is an element that influences firms' website quality

Some authors [20] said that service recovery alludes to moves made by a service provider to address a client dissention in regards to an apparent service disappointment. Service recovery got extensive consideration in the scholastic writing on the grounds that successful recovery supervision has been demonstrated to have a beneficial outcome on clients who have responded violently to service discontent with respect to services given over Internet. Compelling service recuperation is vital on the grounds that online clients are hard to pull in and hold and it is simple for them to move to another online suppliers

On the basis of relevant literature, this paper distinguishes six SQ measurements [27].

- i. **Efficiency** alludes to the capacity of clients to open website, locate their most needed item/data and advantageously logout with ostensible exertion [12].
- ii. **Reliability** includes reliability and consistency in execution. It implies company respects the duties it performs. In particular, charging precision, fitting record upkeep and providing service inside satisfactory time breaking point portrays the dependability of e-services [22].
- iii. **Responsiveness** is ability or avidness of service representatives for. It includes pivot time of service activities like opportune dispatch of a receipt or rapidly getting back to the client [26].
- iv. **Fulfillment** includes making up to service responsibilities, having sufficient item in stock and making item accessible within dedicated time [22].
- v. **Protection/ Privacy** measurement involves insurance that record demonstrating shopping actions and security of Visa/record data is not imparted [22].
- vi. **Affirmation** is affability and learning of service representatives along with their capacity to impart certainty. Assurance measurement has been derived from an incorporated system embodying behavioral aims upon SQ, client worth and consumer loyalty [24].

Delighted clients make positive decision about services in light of the positive influence they have encountered [3].

Larger part of the exploration till now has focused on measuring SQ utilizing the SERVQUAL instrument [13].

[23] specified that it is ideal to care for the current client before getting new client. E-service is characterized by [21] as a collaborative data service. [18] suggested that expense of serving a devoted client is five or six times not as much as another client. This announcement demonstrates the significance of client loyalty.

Others [2] recognized that couple of studies has connected the SERVQUAL model to client loyalty in rising nations. If bank managers can comprehend the effect that SQ based on SERVQUAL model has on client loyalty, they may have the capacity to center their endeavors on fields that make best commitment to client maintenance. [1] examined the factors affecting service quality of Branchless Banking in Lahore. Data was collected from a sample of 311 users of branchless banking. Confirmatory factor analysis was applied to evaluate SERVEQUAL model.

Present paper will help explain the effect of different e-SQ variables identified with customer satisfaction and customer loyalty in the setting of banks of Lahore and Gujranwala. This paper additionally reviews a portion of the impact of service recovery on customer loyalty and satisfaction.

3. DATA AND METHODOLOGICAL ISSUES

This segment clarifies method of examination to build up the responses to exploration questions. Firstly, research questions are formed and after that hypothesis have been created. Next sampling and data collection has been examined. Validity and reliability of the collected data are tested in the end.

3.1 Sampling Technique

The principle target of this exploration is to find out interrelationships among SQ elements, consumer loyalty and client satisfaction in banking sector. Therefore, for this study, sample was chosen from e-banking clients in Lahore and Gujranwala. Questionnaire was intended to meet the necessities of the exploration. 540 customers were chosen randomly, applying sample size formula derived by [14].

$$n = \frac{Z_{\alpha/2}^2 p q}{ME^2}$$

3.2 Questionnaire Design

Questionnaire was designed to gauge effect of SQ, e-SQ and service recovery on consumer satisfaction, and loyalty in Lahore and Gujranwala Banking sector. Likert Scale was utilized on the grounds that an addition to scale doesn't enhance reliability of data. Five different levels on Likert scale used in the present study are Strongly Agreed, Agreed, Indifferent, Disagreed and Strongly Disagreed.

Questionnaire contains four sections which further cover their respective dimensions.

- 1) First section is "Service Quality" - one of the independent variable of present study, consists of questions related to five measurements: Ease of Use, Website Design, e-responsiveness, customization and assurance.
- 2) Second section covers "E-Service Quality", consisting of questions related to measurements: efficiency, system availability, fulfillment, privacy, e-responsiveness, compensation and contact.
- 3) Third section is about "Satisfaction".

4) Fourth section contains questions covering “Loyalty intention”.

3.3 Data Analysis and Results

Selecting suitable statistical analysis method to conduct any research is very important. To meet objective and purpose of study, we have used SPSS (Statistical Package for Social Sciences) and AMOS (Analysis Moment of Structures Software).

SPSS was used to analyze primary data while AMOS software was used to analyze and test hypotheses. Once the data was collected, relationship amongst various study variables were tested through SPSS.

3.4 Cronbach’s Alpha Test for Reliability

SPSS 17 Exploratory Factor Analysis was utilized to test collected data and to assess Cronbach alpha. The Cronbach alpha test is widely used to assess reliability. Few researchers believe that it undervalues reliability. Hence, the utilization of composite is recommended utilizing a cut-off estimation of 0.7. If the value come smaller than 0.7 this will be considered as unreliable. The alpha reliability value greater than 0.70 is specified as a high degree of internal consistency. The outcomes demonstrate value for website quality's Cronbach alpha is 0.864, and that for consumer satisfaction is 0.87, which is acceptable. Table 1 indicates the reliability statistics of sub dimensions.

Dimensions	Number of Items	Cronbach’s alpha
EOU	3	0.798
WED	4	0.864
RESPON	3	0.825
CUSTOM	4	0.804
ASSUR	4	0.878
EFFIC	7	0.901
SYSTEMA	4	0.908
FULFILL	4	0.869
PRIV	3	0.83
COMP	1	0.82
ERESPON	3	0.797
CONT	3	0.781
SER REC	6	0.907
SATISFACTION	4	0.87
LOYALTY	6	0.928
TOTAL	59	0.972

Source: Authors’ estimates
Note: EOU = Ease of Use, WED = Website Design, RESPON = Responsiveness, CUSTOM = Customization, ASSUR = Assurance, EFFIC = Efficiency, SYSTEMA = System Availability, FULFILL = Fulfillment, PRIV = Privacy.

We can see that in Table 1 all sub dimensions are above 0.7 and compensate has no reliability because of single item.

3.5 Testing of Hypotheses

The most suitable approach to test intervening and directing impact is the utilization of hierarchical multiple regression analysis keeping in mind the steps explained [4]. Testing impacts thusly is predominant in existing literature.

3.5.1 Structural Equation Model

SEM is a method used to analyze multivariate information. This tool is long known in the research area to be used for

hypothesis testing. SEM is different than usual regression models to join variables and also theoretical latent builds that groups of observed variables represent. They additionally give an approach to test predefined setting of relations among variables in general, and hypothesis testing when experiments are unrealistic.

3.5.1.1 Structural Equation Model 1

H₁: Service quality dimensions have positively impact the customer satisfaction.

To identify the impact of sub dimensions of Service quality on customer satisfaction we use multiple regressions model was

$$\text{Customer Satisfaction} = \alpha + \beta_1 (\text{EOU}) + \beta_2 (\text{WEB}) + \beta_3 (\text{RESP}) + \beta_4 (\text{CUST}) + \beta_5 (\text{ASSU}) + e$$

Table 2 shows the results of regression analysis:

Model	Values
R	0.887
R ²	0.786
Adjusted R ²	0.784
R ² Change	0.786
F-Statistic	392.314 (0.000)
(Constant)	0.465 (0.000)
β_{EOU}	0.171 (0.000)
β_{WEB}	0.022 (0.244)
β_{RESP}	0.032 (0.212)
β_{CUST}	0.037 (0.033)
β_{ASSUR}	0.671 (0.00)

Source: Authors’ estimates

In Table 2, it shows that R-square (R²) value is 0.786, which means that 78.6% variation in the dependent variable (customer satisfaction) is due to the independent variable (service quality), in fact, strong explanatory power of the regression. F-statistics value is 392.314 and its p-value is less than 5% level of significance which shows that there is statistically significant relationship between dimensions of service quality and customers satisfaction. So, we cannot reject H₁. Therefore, it concludes that sub-dimensions of service quality have significant impact on the customer satisfaction.

The variables: ease of use, customization and assurance sub dimensions of service quality has a significant impact on customer’s satisfaction at 95% confidence level. On the other hand, a website and responsiveness dimension has no significant impact on customer’s satisfaction. The regression equation results show at service quality dimension (ease of use, website design, responsiveness, customization and assurance) jointly significantly impact the customer’s satisfaction.

3.5.1.2 Structural Equation Model 2

H₂: Service quality dimensions have positively impact the customer loyalty.

To identify the impact of sub dimensions of service quality on customer loyalty we use multiple regressions model was:

$$\text{Customer Loyalty} = \alpha + \beta_1 (\text{EOU}) + \beta_2 (\text{WEB}) + \beta_3 (\text{RESP}) + \beta_4 (\text{CUST}) + \beta_5 (\text{ASSU}) + e$$

Table 3 shows the results of regression analysis:

Table 3: Model Summary	
Model	Values
R	0.874
R ²	0.765
Adjusted R ²	0.762
R ² Change	0.765
F-Statistic	347.077 (0.000)
(Constant)	0.384 (0.000)
β_{EOU}	0.035 (0.002)
β_{WEB}	0.012 (0.592)
β_{RESP}	0.878 (0.000)
β_{CUST}	0.001 (0.000)
β_{ASSUR}	-0.007 (0.000)
Source: Authors' estimates	

In Table 3, it also shows that R² value is 0.765, which means that 76.5% variation in the dependent variable (customer loyalty) is due to the independent variable (service quality), in fact, strong explanatory power of the regression. F-statistics value is 347.077 and its p-value is less than 5% level of significance which shows that model was reasonable fit and there exists statistically significant relationship between dimensions of service quality and customers' loyalty. It shows that H2 cannot be rejected. Therefore, it concludes that sub-dimensions of service quality have significant impact on customer loyalty.

The variables: ease of use, responsiveness, and customization and assurance sub dimensions of service quality has a significant impact the customer's loyalty at 95% confidence level. On the other hand, website dimension has no significant impact the customer's loyalty. So that the regression equation results show service quality dimension (ease of use, website design, responsiveness, customization and assurance) joint significantly impact the customers' loyalty.

3.5.1.3 Structural Equation Model 3

H₃: E-Service quality dimensions have positively impact the customer satisfaction.

To identify the impact of individual dimensions of e-service quality on customer satisfaction we use multiple regressions model as:

$$\text{Customer Satisfaction} = \alpha + \beta_1 (\text{Efficiency}) + \beta_2 (\text{System Availability}) + \beta_3 (\text{Fulfillment}) + \beta_4 (\text{Privacy}) + \beta_5 (\text{E-Responsiveness}) + \beta_6 (\text{Compensation}) + \beta_7 (\text{Contact}) + e$$

The results of regression are given below

Table 4: Model Summary	
Model	values
R	0.704
R ²	0.496
Adjusted R ²	0.489
R ² Change	0.496
F-Statistic	74.645 (0.000)
(Constant)	0.788 (0.000)
β_{EFFIC}	0.788 (0.000)
β_{SYSTEM}	0.073 (0.045)
β_{FULFILL}	0.424 (0.000)
β_{PRIVACY}	0.136 (0.01)

β_{ERESP}	-0.158 (0.002)
β_{COMP}	0.021 (0.292)
β_{CONT}	0.141 (0.012)
Source: Authors' estimates	

In Table 4, it shows that R-square (R²) value is 0.496 which representative that 49.6% variation of the dependent variable (customer satisfaction) is due to the independent variable (service quality). F-statistics value is 74.645 and its p-value is less than 5% level of significance which shows that model was reasonable fit and there exists statistically significant relationship between dimensions of e-service quality and customer satisfaction which means that H₃ cannot be rejected. Therefore, it concludes that sub-dimensions of e-service quality have significant impact the customer satisfaction. Ease of use, responsiveness, and customization and assurance sub dimensions of E-service quality has a significant impact the customer's satisfaction at 95% confidence level. On the other hand, website dimension has no significant impact the customer's loyalty. So that the regression equation results show service quality dimension (ease of use, website design, responsiveness, customization and assurance) jointly significantly impact the customers' loyalty.

3.5.1.4 Structural Equation Model 4

H₄: E-Service quality dimensions have positively impact the customer loyalty.

To identify the impact of individual dimensions of e-service quality on customer loyalty we use multiple regressions model as

$$\text{Customer Loyalty} = \alpha + \beta_1 (\text{Efficiency}) + \beta_2 (\text{System Availability}) + \beta_3 (\text{Fulfillment}) + \beta_4 (\text{Privacy}) + \beta_5 (\text{E-Responsiveness}) + \beta_6 (\text{Compensation}) + \beta_7 (\text{Contact}) + e$$

The results of regression are given below:

Table 5: Model Summary	
Model	Values
R	0.803
R ²	0.645
Adjusted R ²	0.64
R ² Change	0.645
F-Statistic	137.792 (0.000)
(Constant)	0.505 (0.000)
β_{EFFIC}	0.087 (0.014)
β_{SYSTEM}	0.041 (0.055)
β_{FULFILL}	0.050 (0.334)
β_{PRIVACY}	0.080 (0.102)
β_{ERESP}	0.566 (0.000)
β_{COMP}	-0.095 (0.079)
β_{CONT}	0.038 (0.069)
Source: Authors' estimates	

In Table 5, it also shows that R-square (R²) value is 0.645 which means that 64.5% variation of the dependent variable (customer loyalty) is due to the independent variable (e-service quality). F-statistics value is 137.792 and its p-value is less than 5% level of significance which shows that model was reasonable fit and there exists statistically significant relationship between dimensions of e-service quality and customer loyalty. It shows that H₄ cannot be rejected. Therefore, it concludes that sub-dimensions of e-service

quality have significant impact on customer loyalty.

Efficiency and E responsiveness sub dimensions of e-service quality has a significant impact on customer's loyalty at 95% confidence level. On the other hand, system availability, fulfillment, privacy, compensation and contact dimensions have no significant impact on customer's loyalty. So that the regression equation results show e-service quality dimensions (efficiency, system availability, fulfillment, privacy, e responsiveness compensation and contact) do not jointly significantly impact customer loyalty.

3.5.1.5 Structural Equation Model 5

H₅: Service Recovery has positively impact the customer satisfaction.

To identify the impact of service recovery on customer satisfaction we use multiple regressions model as

$$\text{Customer satisfaction} = \alpha + \beta (\text{service recovery}) + e$$

Table 6: Model Summary

Model	Values
R	0.649
R ²	0.422
Adjusted R ²	0.421
R ² Change	0.422
F-Statistic	392.54 (0.000)
(Constant)	0.698 (0.000)
β_{SERVREC}	0.794 (0.000)
Source: Authors' estimates	

In Table 6, it shows that R-square (R^2) value is 0.422, which means that 42.2% variation of the dependent variable (customer satisfaction) is due to the independent variable (service recovery). F-statistics value is 392.540 and its p-value is less than 5% level of significance which shows that model was reasonable fit and statistically significant relationship exists between service recovery and customer satisfaction. It shows that H₅ cannot be rejected. Therefore, it concludes that service recovery has significant impact on customers' satisfaction.

Service recovery has a significant impact on customer's satisfaction at 95% confidence level. So that the regression equation results show that service recovery has impact on customers' satisfaction.

3.5.1.6 Structural Equation Model 6

H₆: Service Recovery has positively impact the customer loyalty.

To identify the impact of service recovery on customer loyalty we use multiple regressions model was

$$\text{Customer loyalty} = \alpha + \beta (\text{service recovery}) + e$$

The results of regression analysis show:

Table 7: Model Summary	
Model	Values
R	0.692
R ²	0.479
Adjusted R ²	0.478
R ² Change	0.479
F-Statistic	495.228 (0.000)
(Constant)	0.27
β_{SERVREC}	0.982 (0.000)

Source: Authors' estimation

In Table 7, it shows that R-square (R^2) value is 0.479 which representative that 47.9% variation of the dependent variable (customer loyalty) is due to the independent variable (service recovery), in fact, strong explanatory power of the regression. F-statistics value is 495.228 and its p-value is less than 5% level of significance which shows that model was reasonable fit and statistically significant relationship exists between service recovery and customer loyalty. It shows that H₆ cannot be rejected. Therefore, it concludes that service recovery has significant impact on customer loyalty. Service recovery has a significant impact on customer's satisfaction at 95% confidence level. So that the regression equation results show that service recovery has impact on customer's satisfaction.

3.5.2 Goodness of Fit Indices

SME have three primary sorts of fitting method records: absolute fitting, incremental fitting and parsimonious fitting. Absolute fitting is utilized to evaluate capacity of general model fitting and records incorporate probability degree detail χ^2 in relationship with Goodness of Fit Index (GFI) and Root Mean Square Error (RMSEA). The incremental fitting index is utilized to contrast proposed method with standard model and comprises of Comparative Fit Index (CFI) and Normed Fit Index (NFI). Parsimonious fitting is utilized to research the evaluated model is less difficult or enhanced by tagging less assessed parameter ways. Points of interest of fit methods and their prescribed level are displayed in Table 8.

TABLE 8: Goodness of Fit Indices

Indices	χ^2	GFI	RMSEA	NFI	CFI
Required Criteria	χ^2 , df, p > 0.05	>0.09	< 0.05 good fitting < 0.08 acceptable fitting	> 0.9	> 0.9

SOURCE: Authors' Estimation

Note: χ^2 (Model Fitting), GFI= Goodness of Fitting Indices (Absolute fitting and parsimony fitting), RMSEA= Root Mean Square Error of Approximation (Absolute Fitting), NFI= Normed Fitting Index (Incremental Fitting), CFI= Comparative Fitting Index (Incremental Fitting).

4. Closing Remarks

The main purpose of this research paper was to examine the impact of e-SQ measurements on Customer satisfaction and loyalty in banking sector of Lahore and Gujranwala. As in the modern era, most of the businesses are done online, so the research of the knowledge of effects of e-SQ becomes more critical. Study results give a key insight into e-banking customer satisfaction and loyalty determinants. Security and proficiency are notable determinants of consumer loyalty to utilize internet banking. This study gives accepted estimation scales to every component. The observational results clearly support comprehension of site quality as vital solution.

This study proposes that to measure e-banking service quality SERVQUAL is the most appropriate tool. It affirms positive relationship amongst all SQ dimensions, customer satisfaction and consumer loyalty, therefore, bank supervisors

in Lahore and Gujranwala city ought to underscore all SQ measurements in keeping up and enhancing the e-SQ that they give. Empathy demonstrates the most noteworthy positive connection with consumer loyalty in present study. The center idea of empathy is banker-client connections. Research findings also show that while e-SQ is an imperative driver of customer satisfaction, its aberrant impact on consumer loyalty is just as essential. Bankers ought to plan procedures that emphasize on SQ. Fulfilled e-clients are more inclined to be steadfast clients, return to a site, and to prescribe service to other customers.

From the above examination, few recommendations can be given to the concerned bank authorities to expand client base and their satisfaction: Staff ought to be proficient about provided services to their customers. Clients' directions ought to be completed deliberately, lining time ought to be decreased and conflicts with the clients ought to be evaded.

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