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## SERVICE QUALITY AND CUSTOMER LOYALTY: THE MEDIATING ROLE OF CUSTOMER SATISFACTION IN THE BANKING SECTOR

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### Abstract

The purpose of this research is to evaluate customer loyalty in Sri Lanka's banking sector based on service quality perceptions through customer satisfaction. This is an empirical study that is heavily reliant on primary data gathered through a well-structured questionnaire. The study found that Customer loyalty to bank services is influenced by a variety of factors, which mainly include service quality and customer satisfaction. Further, customer satisfaction mediates the relationship between service quality and customer loyalty in the banking services. In addition to that, the fulfillment of both requirements is essential for gaining and maintaining customer loyalty, which in turn is essential for achieving competitive advantage. Service quality and customer satisfaction have a strong impact and a strong association with the customer loyalty.

**Keywords:** Service quality, Customer loyalty, Customer satisfaction

### 1. Introduction

One of the most important indicators of a company's future success is a high level of customer satisfaction and loyalty (Ariff et al., 2013). Customers those who are satisfied with a services delivered by one company are also loyal, which ensures the business's financial return. Because satisfied customers tend to be less price-conscious, they're more likely to spend money on products they've already used and tested (Hilal et al., 2016). A positive quality image reduces the cost of doing business with a current customer, which is another reason why stability in business relationships is advantageous (Supriyanto et al, 2021; Belás, & Gabčová, 2016). As defined by Hom (2000), satisfaction is a short-term emotion or attitude that can change as a result of a variety of factors and when a user thinks about something, it exists in their head and



is distinct from observable behaviors like product selection, complaint, or repurchase. The performance of a product is typically judged by comparing it to a set of expected performance outcomes, which is known as the performance benchmark. As a result of this evaluation, the product will be classified as either dissatisfactory or satisfactory (Hassan et al., 2013; Jalagat et al., 2017) .

The most serious problem that commercial banks are currently facing is that the vast majority of them are still using antiquated software (Mubarak, 2020). Yet another problem is a scarcity of qualified and experienced employees, which explains why they are unable to provide high-quality service to their clients (Ahmida Ali, 2011; Lee & Moghavvemi, 2015). As a result, the vast majority of financial institutions have developed a strategy for dealing with customer complaints. Customer satisfaction surveys are conducted in the bank's foyer or entrance, and a suggestion box is placed in the bank's foyer or entrance to solicit feedback. This means that banks must establish suggestion and complaint sections, such as hotlines, 24-hour call services, and online services, in order to maintain their customers' attention and loyalty to the institution (Ahmed Freed, 2012; Murari, 2018).

In business, customer satisfaction is defined as a customer's feelings or attitudes toward a specific product or service after using them to satisfy ones needs and wants. When customers are satisfied with the product or service they consumed, they tend to use the product continuously and try out line extensions until they find another best offer in the market by the same or rival firms (Mubarak, 2020). It is the primary outcome of marketing activity and serves as a link between different stages of customer purchasing behavior (Ngo & Nguyen, 2016; Otaibi & Yasmeen, 2014). More importantly, while customer satisfaction has long been a major topic of research, there is little evidence that it plays a significant role in the Sri Lankan local banking market. Due to a variety of factors including the internal and external environmental factors, the importance of customer satisfaction in banks varies from country to country. Depending on the country, customer satisfaction factors may be important in some cases but not in others.

In the literature on service quality and satisfaction, the effect of consumer service evaluation is used to illustrate the relationship between the constructs and the behavior of the consumers. Researchers have attempted to define the relationship between behavioral intentions and customer satisfaction. Meanwhile, other researchers investigated the antecedent relationship between all three constructs, resulting in results that were diametrically opposed to one another (Paul et al., 2016; Shanka, 2012; Supriyanto, et al., 2021). The relationship between intentions and actual behavior has also remained unclear (Keaveney, 1995), as research has primarily focused on the relationships between customer satisfaction and loyalty (Khan & Fasih, 2014; Yilmaz et al., 2018). loyalty includes the intention to make a repeat purchase as well as attitudes and other alternative measures of actual behavior such as repurchase intention of customers after trial, customer referrals , and so on. Much attention has been paid to the complex relationship between consumers' various degrees or conditions of loyalty (Ariff et al., 2013; Chodzaza, & Gombachika, 2013; Chu et al., 2012) and their switching behavior towards other competing brands (Coelho & Henseler, 2012).

In the context of Sri Lankan commercial banking services, this study seeks to determine if there is a link between service quality, customer loyalty and customer satisfaction (Mubarak, 2020). Because of their service in a variety of situations, such as rude service delivery at the counter, insufficient workforces to attend to customers' requirements or queries, overcrowding on mobile and land phone, and limited banking hours without self-banking facilities for customers, banking institutions are facing a customer satisfaction challenge. Sri Lanka, a developing country with an unstructured banking culture, is a good example of how this can



happen. As a result, banking institutions in Sri Lanka must put forth greater effort and conduct more research in order to direct banking services toward customer satisfaction.

As a result, research into these three variables is required. The research intended to identify the factors influencing customer satisfaction in commercial banking services in Sri Lanka and to understand the level of satisfaction with quality of services provided by commercial banks in Sri Lanka.

## **2. Literature Review**

### **2.1 Customer Satisfaction and Customer Loyalty**

A benchmark involving bank customers from all geographic areas and all bank assets was used by Albro's (1999) in one of the numerous studies on customer satisfaction in banks that have been published in the literature. According to the findings, human interaction issues such as correcting errors promptly, courteous employees, and professional behavior are the most important attributes that result in customer satisfaction. Also discovered were that providing good, personal service is more important to clients than providing convenience or high-quality products.

In the twenty-first century, customer loyalty is being referred to as the twenty-first century's market currency (Singh & Sirdesh, 2005). Similarly, Indimas & Fachira, (2017) found a link between customer loyalty and the thoughts and actions of the customer. Customer loyalty, according to several customer loyalty experts, is a state of mind and a set of beliefs that people hold. Both the exchange of information and the relationship between one's state of mind and one's actions are considered to be two of the most important aspects of loyal behavior. For example, loyal customers frequently provide information to service providers because they have confidence in them and anticipate that the service providers will use the information to their advantage when they provide it. Apart from that, customer satisfaction encourages customer loyalty, which in turn encourages profitability (Jalagat et al., 2017).

The provision of high-quality service that results in customer satisfaction is the driving force behind long-term competitive advantage in today's dynamic and competitive business environment. For better or worse, customer satisfaction is a precondition for achieving customer retention and loyalty, and it can aid in the increase of profit and market share, as well as the return on investment (Hassan, et al., 2013; Harazneh et al., 2020).

The overall quality of internet banking services, according to Kant & Jaiswal (2017), is significantly correlated with overall customer satisfaction. Customers' satisfaction with the bank, they continued, must be maintained or improved through the use of high-quality online services, according to the bank. According to his findings, staff satisfaction as well as service quality are both important drivers of customer satisfaction with technical service quality, as discovered by Harazneh et al., Maddern (2020). Furthermore, it was discovered that the quality of technical service was a significant determinant of customer satisfaction. According to Isa and Amin (2008), who conducted a related study, the vast majority of Islamic Banks' customers were satisfied with the overall service quality provided by the financial institutions. Aspects of Islamic banking service quality dimensions that should be included in a standard model, according to the findings, are tangible, dependability; empathy; responsiveness; assurance; and compliance. These factors should be considered as good determinants of satisfaction in addition to good determinants of satisfaction. A link was also found between service quality and customer satisfaction, according to the researchers.

### **2.2 Service Quality**



According to Grönross (1984), the perception of the service by the individual determines the quality of the service. In order to improve long-term quality, it is necessary to focus on, reveal, and calibrate customer expectations. Generally speaking, customers evaluate service by comparing their expectations to what other service providers believe they received from them; if their expectations are met or even exceeded, customers believe the service to be of high quality. Depending on the type of business with which the service is associated, customers have varying levels of expectation. Expectations differ as well depending on the various positioning strategies employed by different service providers in order to attract different customers. Grönroos (1984) proposed two categories of perceived service quality: technical dimensions and functional dimensions, the content of the service that is provided to the customer is referred to as the technical quality of the service provided. Functional quality refers to the methods of service execution, such as the treatments reserved for customers by employees, employee behaviors, and so on; in other words, it refers to how services are delivered. According to Grönroos, quality must be defined as the difference between what customers expect and what they perceive to be the performance of an organization. A comparison is made between the customer's expectations and his actual experience with the service, as viewed through the lens of the company's image. Thus, the customer's assessment of service quality is based on comparison, rather than disconfirmation, with respect to a comparative term that the customer already has in mind at the time of pre-service evaluation.

In the literature, a number of factors or determinants for assessing service quality have been identified and discussed. For example, Sachev and Verma (2004) define service quality in terms of four factors: customer perception, customer expectation, customer satisfaction, and customer attitude. Despite the fact that there are many different models for measuring service quality, Nyeck et al. (2002) acknowledge that the SERVQUAL model is the most comprehensive attempt to conceptualize and measure service quality currently available. Parasuraman 1985 and 1988 provide a more in-depth justification for the concept of functional quality. The SERVQUAL model developed by Parasuraman proposed five dimensions for evaluating service quality: tangibles, dependability, responsiveness, assurance, and empathy, among others (Parasuraman et al., 1988; Zeithaml et al., 1990). Tangibles include the physical appearance of company representatives, company facilities, materials, and equipment, as well as marketing and communication materials. The physical environment is regarded as tangible proof of the service provider's concern and attention to detail.

Both Fitzsimmons and his colleague, Davis et al. (2003), summarize tangibles as physical evidence of the service provided by the organization. A critical requirement is the dependability and consistency of service facilities, goods, and personnel (Johnston, 1997). This includes providing services on time and being able to follow through on promises made to customers. A reliable service is one that can be relied on to deliver the promised service consistently, accurately, and without error, according to Fitzsimmons (2001). According to Johnston (1997), responsiveness is defined as the speed with which services are delivered and the timeliness with which they are completed. In this case, throughput speed and the ability to respond quickly to customer service requests with the least amount of waiting and queuing time are important considerations. In the opinion of Fitzsimmons (2001), keeping customers waiting for no apparent reason results in unwarranted negative perceptions of the company's quality. In contrast, the bank's ability to recover quickly and professionally when a service failure occurs will result in extremely positive perceptions of quality among its customers.

### **3. Research methodology**



### **Research Approach**

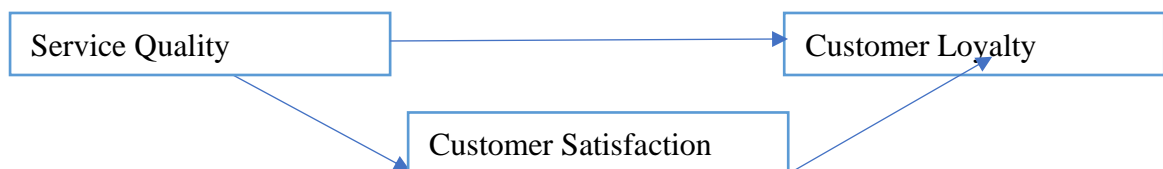
This is the framework or structure that will be used to solve the research problem. It entails specifying a master plan that will outline the methods and procedures that will be used in collecting and analyzing the data that will be collected and analyzed. A quantitative, descriptive method of investigation was chosen for this study due to the fact that a structured questionnaire was going to be used to access the evaluation of customer satisfaction toward Commercial Banks Bank. In order to describe and measure phenomena of interest, descriptive research was used, resulting in a wealth of new knowledge being accumulated. A structured questionnaire was distributed to Commercial Bank customers as part of this study, with the goal of gathering primary data from them. It is a non-causal research question in terms of the research questions. Within the scope of this study, the investigators attempted to investigate, characterize, and comprehend the relationship between customers' loyalty, service quality, and security, and their overall level of satisfaction.

### **Population and sampling**

Specifically, customers who use commercial bank services were identified as the target audience for this study. The convenient sampling method is employed in order to obtain a representative sample of convenient elements. The interviewer is in charge of selecting the sampling unit in the majority of cases. In many cases, respondents are chosen because they happen to be in the right place at the right time. Because of this, it was decided to use the Convenience sampling method to select the sample for this study. This sample is appropriate for use in focus groups, protesting questionnaires, and pilot studies, among other applications. In addition, sampling units are easily accessible, easy to measure, and cooperative, making it the most cost-effective and time-efficient sampling technique available. The data was collected through a questionnaire, and there was a limitation in defining the study population, which was another limitation of the study. As a result of these considerations, the researcher chose convenience sampling for this investigation.

### **Conceptual framework**

It is necessary to use this conceptual framework in order to demonstrate the relationship between the variables in the study. He or she outlines the actions that must be taken throughout the course of the study, which are based on the researcher's prior knowledge of the researcher's point of view, as well as his or her observations on the subject of the study Or, to put it another way: The conceptual framework is the researcher's understanding of the relationships between the specific variables in this study. The variables required for the research investigation are thus identified as a result of this process. In this study has conceptualized its independent variable and dependent variable as shown in Figure 1.1.



(Adapted and modified from Rashim et al., 2010; Fida et al., 2020; Supriyanto et al, 2021)





Based on the above literature review and conceptual framework, the following hypotheses were developed,

- H<sub>1</sub>: Service quality positively related to customer loyalty in Commercial Banking Service.
- H<sub>2</sub>: Service quality positively related to customer satisfaction in Commercial Banking Services
- H<sub>3</sub>: Customer satisfaction positively related to customer loyalty in Commercial Banking Services
- H<sub>4</sub>: Customer satisfaction mediates between service quality and customer loyalty in Commercial Banking Services

### ***Data collection and analysis***

The reliability and credibility of the study are dependent on the quality of the data collected, it takes into consideration both primary and secondary data. In order to conduct an empirical investigation, this study morally relies on primary data, which is collected through a closed structured questionnaire. In its most basic form, the study is a cross-sectional one, with data collected from randomly selected samples over the course of several days.

In terms of sample size, 300 questionnaires were distributed, 265 questionnaires were efficient, and only 250 questionnaires were used. Secondary data was gathered from previous research papers, literature, reports, and the internet. It pushed for the design of the questionnaire after deciding to collect data through questionnaire methods.

Data analysis began after the data was collected and proceeded; in this study, the researcher has several types of analyses to analyze the findings, including frequency distribution, Pearson correlation coefficient, and regression analysis. A frequency table was created to describe the sample's characteristics.

## **4. Data Analysis and**

### **4.1 Analysis of demographic characteristics of respondents**

The demographic information includes information such as the respondents' Employee Type, gender, age, education level, customer experience, and income level.

The customer's employee type is divided into three categories: private, government, and self-employed. According to the information provided, there are 65 private employees, 93 government employees, and 92 self-employed individuals. Government employees account for the highest percentage (37.2%). When it comes to gender, there are 105 male respondents and 145 female respondents. It denotes a higher proportion of female (Customer) respondents. Respondents show a frequency of 16, 70, 46, 55, and 63 in the five age categories, 20-29 Years, 30-39 Years, 40-49 Years, and > 50 Years. Around 88 percent of the 250 respondents have advanced education qualifications. Eighty percent of the respondent's income ranges from Rs. 30, 000 to Rs. 50, 000.

As per the analysis of data collected from the respondents, around 94% of the respondents use any of the banking services such as deposits and withdrawals over counter and ATMs, loan facilities, mortgage facilities, pawning and other services.

### **4.2 Reliability analysis**



Measures' reliability is defined as the degree to which they are error-free and thus produce consistent results over a period of time (Zikmund, Babin, Carr, & Griffin, 2013). The reliability of the instrument was determined through the use of Cronbach's alpha analysis. The average inter correlation coefficient is used to determine the internal consistency of the instrument. It is necessary to calculate the Cronbach's Alpha Coefficient for each dimension's statement as well as the entire set of data that has been collected. Cronbach's Alpha is a measure of reliability that can range from 0 to 1. In this study, the cronbachs alpha value for service quality is 0.783, customer loyalty is 0.824, and customer satisfaction is 0.831, with the highest value being 0.831. This value demonstrates unequivocally that the internal reliability of each instrument was satisfactory.

### 4.3 Correlation analysis

In the context of bivariate relationships among all variables measured on an interval scale, Pearson's correlation coefficient indicates the direction and strength of those relationships, as well as the significance of those relationships. Thus, at the 0.01 significance level (2-tailed), the correlation coefficient (r) value between customer satisfaction and customer loyalty is 0.730. Furthermore, the value falls within the coefficient range of 0.7 and above. It demonstrates that there is a strong positive relationship between customer satisfaction and customer loyalty; similarly, the correlation coefficient (r) value between service quality and customer satisfaction is 0.518 at the 0.01 significance level (2-tailed) is 0.000. Furthermore, the value falls within the coefficient range of 0.3 to 0.6. It demonstrates that service quality and customer satisfaction have a moderately positive relationship. Meanwhile the correlation coefficient (r) value between service quality and customer loyalty is 0.625 at 0.01, which indicates that the relationship between service quality and customer loyalty tends to be moderate positive.

### 5 Hypothesis testing

With the help of multiple regression analysis, we were able to determine the impact of Service Quality variables on customer satisfaction and customer loyalty. Customers' satisfaction can be predicted using the regression model of service quality variables, according to the results of the F-test. Presented in Table 1 below are the results of the t-test based on multiple regressions between service quality variables and customer satisfaction levels.

Table 1: T-test: Effect of Service Quality and Customer Satisfaction

Model	Unstandardized Coefficient		Standardized Coefficient	Sig	Results
	B	Std. Error			
Service Quality	0.752	0.059	0.571	0.000	Significant

Dependent variable: Customer Satisfaction

The results of the tests show that the relationship between service quality and customer satisfaction has a coefficient value of 0.752 at a level of significance of 0.000, indicating a positive relationship. H<sub>2</sub> is accepted because it demonstrates that there is a positive relationship between service quality and customer satisfaction in the commercial banking services in Sri Lanka's eastern province, which supports the hypothesis. The findings of this study are consistent with previous research, which concluded that the quality of service and the

satisfaction of banking customers are both high in this industry (Hassan et al., 2013; Kant & Jaiswal, 2017; Jalagat et al., 2017). Customers' satisfaction can be explained by service quality variables to a degree of 55.2 percent, according to the results of the coefficient of determination presented in Table 2. The remaining 45.8 percent is influenced by other factors.

Table 2: Model Summary- Effect of Service Quality and Customer Satisfaction

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Estimation Std. Error
1	0.772	0.552	0.458	1.823

In addition, this study investigates the relationship between customer satisfaction and banking customer loyalty in Sri Lanka's eastern province. The results of the F test demonstrate that the regression model of customer satisfaction can be used to predict customer retention. The results of the t-test between customer satisfaction and loyalty are presented in the following table 3.

Table 3: T-test: Effect of Customer Satisfaction and Customer Loyalty

Model	Unstandardized Coefficient		Standardized Coefficient	Sig	Results
	B	Std. Error	Beta		
Customer Satisfaction	0.727	0.042	0.556	0.000	Significant

Dependent variable: Customer Loyalty

Customer satisfaction and loyalty were found to be related by a coefficient of 0.727 at a significance level of 0.000, according to the results of the t-test in Table 3 of this study. These findings demonstrate a positive relationship between customer satisfaction and banking customer loyalty, and as a result, H<sub>3</sub> is accepted. The findings of the study are consistent with previous research, which has demonstrated that customer satisfaction is a critical factor in customer loyalty (Harazneh et al., 2020; Coelho & Henseler 2012; Chodzaza, & Gombachika, 2013). Customers' loyalty can be explained by the satisfaction variable to a degree of approximately 64 percent, with the remaining 36 percent influenced by other factors, according to the test results of the coefficient of determination (R<sup>2</sup>) presented in Table 4.

Table 4: Model Summary- Customer Satisfaction and Customer Loyalty

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Estimation Std. Error
1	0.738	0.642	0.529	1.962

The purpose of this study is to determine whether there is a positive relationship between service quality variables and customer loyalty. According to the results of the test shown in Table 5, there is a positive relationship between service quality variables and customer loyalty, with a coefficient of 0.627 at a significance level of 0.000, and the hypothesis H<sub>1</sub> was accepted. It is explained in greater detail in the table below.

Table 5: T-test: Effect of Service Quality and Customer Loyalty

Model	Unstandardized Coefficient		Standardized Coefficient	Sig	Results
	B	Std. Error	Beta		





Customer Satisfaction	0.627	0.882	0.329	0.000	Significant
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Dependent variable: Customer Loyalty

The findings of this study are consistent with some of the previous research, which has found that the quality of service provided by commercial banks has an impact on the loyalty of banking clients (Ariff et al., 2013; Chodzaza, & Gombachika, 2013). The results of the t-test for the coefficient of determination show that the coefficient of determination  $R^2$  has a value of 0.558, which indicates that service quality variables can explain 55.8 percent of the variation in customer loyalty, with the remaining 45.2 percent being influenced by other factors.

Table 6: Model Summary- Effect of Service Quality and Customer Loyalty

Model	R	$R^2$	Adjusted $R^2$	Estimation Std. Error
1	0.529	0.558	0.516	1.741

Finally, The results of regression examine the effect of service quality through satisfaction as a mediator on customer loyalty, presented in the following table 7.

Table 7: Effect of Service Quality on Customer Loyalty through the mediator, customer satisfaction

Regression	Independent variables	Dependent Variable	Unstandardized Coefficient		Standardized Coefficient	Sig	Results
			B	Std. Error			
1st	Service Quality	Customer Loyalty	0.548	0.037	0.719	0.000	Significant
2nd	Service Quality	Customer Satisfaction	0.436	0.059	0.554	0.000	Significant
3rd	Service Quality	Customer Loyalty	0.361	0.062	0.614	0.000	Significant
	Customer Satisfaction	Customer Loyalty	0.714	0.081	0.527	0.000	Significant

Dependent variable: Customer Loyalty

can be concluded from the data in Table 7 that all regressions are well-fitting and that there is a statistically significant relationship between the variables. When it comes to commercial banking services in the Eastern province of Sri Lanka, customer satisfaction can act as a mediating factor between service quality and customer loyalty. This study lends support to previous research, which discovered that service quality variables are the determining factors for increasing customer loyalty, with banking customer satisfaction serving as a mediating variable. As a result,  $H_4$  was accepted, which is consistent with the findings of the previous study.

## 6 Conclusion and Recommendations



Finally, the results of the survey show that customer loyalty and service quality have a significant positive impact on customer satisfaction, and that customer satisfaction is a mediator between the relationship between service quality and customer loyalty. Moreover, according to the respondents, service quality and customer satisfaction are not the only factors that influence their loyalty to financial services.

In a similar vein, a moderate to strong positive linear correlation between the independent and dependent variables could be discovered between them. In light of the findings of this study, it is possible to conclude that service quality in the commercial banking sector is the most important factor in improving customer satisfaction, and that customer satisfaction has a significant impact on the realization of customer loyalty and customer retention.

As a result, the findings of the study will assist bankers in concentrating their efforts on the variables that have a real impact on customer satisfaction, in addition to customer loyalty and service quality, as they strive to improve these two factors. As a result, marketing and brand managers may be able to identify aspects of their company's marketing and brand positioning strategies for its services that can be improved in order to increase customer satisfaction and loyalty with their products and services.

### **Direction for Future research**

Throughout the discussion, it has been established that customer satisfaction varies depending on the nature of the service provided. It has not yet been possible to visit all bank branches in the eastern region or Sri Lanka because of the short distance and time constraints of the research project. Because this study only considers three variables, namely service quality, customer satisfaction, and customer loyalty, it is possible that other variables that influence customer loyalty in the banking sector will be considered in future studies. Additionally, the scope of this study is broadened to include the relationship between customer loyalty and competitive advantage, as well as changes in the behavior patterns of banking customers in the Eastern Region.

At the moment, the concept of loyalty is a very important issue that can be examined from a variety of different perspectives and in a variety of different contexts. Using previous research as a guideline, this study attempts to investigate only two factors that have a relationship with customer loyalty in the banking industry. The findings of this study are expected to spur further research in other provinces based on their implications. Depending on the environment, the model developed in this study could be analyzed and tested with additional factors and variables. It can also be applied to other industrial sectors in order to broaden the scope of the existing customer loyalty theory..

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