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Article: **Impact of Service Quality on Customer Satisfaction and Customer Loyalty: A Case of Baking Sector of Pakistan**

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Impact of Service Quality on Customer Satisfaction and Customer Loyalty: A Case of Baking Sector of Pakistan

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Abstract

Previous decades embraced very high growth in banking sector of Pakistan. Resultantly banking sector indulge in heavy competition among the banking and other financial institutions. Ultimately, the only way to survive and attract customers is the improvement in service quality to attract the customers and fetch the revenue for the concerned bank. The study aims to examine the quality of service being provided by various banks in Pakistan. It was analyzed how customer satisfaction mediates customer loyalty. Four hypothesis were devised to check the various angles of relationship with customer loyalty and service quality. Sample of 200 customers was selected for taking customer satisfaction and customer loyalty. A structured questionnaire was administered to collect the data from bank customers. The analysis through Statistical Package for Social Sciences (SPSS) revealed that there is significant relationship between the customer satisfaction and customer loyalty. The results of study shows that service quality has positive impact on customer loyalty as it is evident in regression I and regression II after inclusion of mediating variable in the model according to Kenny's approach. So was concluded that service quality indirectly effects loyalty through the mediation of satisfaction.

Keywords: banking sector, Pakistan, service quality, customer satisfaction

Introduction

Banking sector of Pakistan has grown considerably in previous two decades and there is still margin of growth in the segment. The competition in the industry is raging and banks are trying to retain their customers and attain news ones. The process requires the banks to build a competitive advantage, which according to propositions of the study could be sustained by improving service quality of the banks.

Last two centuries have witnessed many developments in the corporate context. The notions of commercialization strengthened after industrial

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revolution in 18th century. The focus of that era was on mass production and standardization with little or no service. However, in 19th century concepts related to competitive advantage and total quality management got roots in the corporate world. Production based ventures started to provide various after sale services in order to differentiate their brand. As a results standardization started moving towards customization and production orientation started blending with service orientation. Soon after that service orientation took over production orientation and established itself as a distant form of corporate entity and later in 19th century many service related businesses emerged and outperformed traditional production related businesses. This lucrateness of the market attracted many players including financial market which is considered one of the most competitive services industry around the globe; among them financial companies like banks started dominating services industry and demand for their services increased not only in corporate segment but also in consumer segment. This situation intensified the competition and banks have started taking interest how to build a sustainable advantage in competition with the environment in the longer run by taking into account strategic implications and quality considerations.

Now, why understanding service quality is a matter of importance for service firms. The obvious thing in this regard is development and sustenance of competitive advantage since, traditional conceptualizations of the quality fit in the manufacturing context and fail to account for implications of the quality in service based environment and as Parasuraman et al. (1985) emphasized, services are distant from goods at least in three aspects i.e. intangibility, heterogeneity and inseparability and these three aspects must be taken into account, while understanding quality in service context. Moreover, service quality has consistently been found to have a direct impact on organizational performance, customer satisfaction (Raza, Umer, Qureshi, & Dahri, 2020), customer's repurchase intention and positive sense (Cronin & Taylor, 1994; Taylor & Baker, 1994; Parasuraman, 2002; Caruana, 2002; Zhao, Lu, Zhang & Chau, 2012; Baker, 2013) and such benefits could also be reaped in the banking industry (Siddiqi, 2011; Sanka, 2012; Naeem, Akram, & Saif, 2011). Moreover, mediating role of customer satisfaction with respect to customer loyalty is also evident from existing literature (Slack & Singh, 2020). Since, quality

considerations have always been important with regard to establishment and sustenance of competitive advantage, therefore contemporary context on the quality endorses the notions of service quality. Hence, banks in Pakistan need to build a competitive advantage with respect to provoking their customer's satisfaction and ensure their loyalty in the long run. Thus, the study tries to explain customer loyalty and customer satisfaction with the help of service quality, considering the banking sector of Pakistan.

Research Objectives

To examine the impact of the quality of service on customer loyalty and service quality of banking sector of Pakistan.

To assess as to whether customer satisfaction mediates the relation of customer loyalty and service quality for banking sector of Pakistan.

Literature Review

Competition is a common characteristic of the contemporary market and wide variety of options are available to the customers to choose from in almost every segment of product and service. Thus, each firm tries to attract customers by offering products and services with value, quality and convenience, which are major determinants of customer loyalty and satisfaction (Cronin et al., 2000). Considering service sector, services rendered as intangibles of heterogeneous nature, which are produced and consumed in a simultaneous manner and cannot be stocked. This distant nature of the services is provided by Grönroos (2004), who provides that services are a continuous process containing intangible elements and are rendered by a continuous interaction by consumers and staff and/or various systems and/or physical resources of the service provider and their ability to satisfy customer rests on their performance as a superior solution to the issues of the consumer. Thus, this ability of the service to satisfy customer according to its need or expectation also leads towards repurchase intention and loyalty from buyer side.

Service Quality and Customer Satisfaction

After introduction of SERVQUAL from Zeithaml et al. (1998), the studies on service quality have increased exponentially. SERVQUAL is a multidimensional scale which especially was created to evaluate the view of clients with subject to the quality of services in service associations. The

correlation of consumer loyalty and service quality has been examined and it was found that service quality has important implications for the customer satisfaction (Doney & Cannon, 1997).

In banks, quality of service would be a basic part of a client's encounter experience. Cronin et al., (2000) in this regard explained that quality of service significantly determines the intentions of customer satisfaction and repurchase as well. Sureshchandar et al. (2002) also indicated towards a significantly positive impact of service quality on client's satisfaction in the long run. Levesque and McDougall (1996) with this regard provided that service quality of financial institutions is more relevant to a satisfied and loyal customer base, which improves overall performance of the bank. Another research revealed positive impact of empathy on customer satisfaction, and also customer satisfaction is evidently affecting customer loyalty (Slack, Singh, & Sharma, 2020). Customer satisfaction has also been referred as major antecedent of customer loyalty (Santouridis & Trivellas, 2010). Further, service quality also has implications for the repurchase intentions of the clients and but ultimately customer satisfaction and service quality paradigm remains on the top in explaining the long term success and sustainability of the organization and these two factors together build customer loyalty (Bloemer, & Ruyter, 1998; Athanassopoulos et al., 2001). Moreover, recent researches also provide empirical evidence that service quality has a significant effect on customer satisfaction and customer loyalty. In addition customer satisfaction partially mediates association between service quality and customer (Slack & Singh, 2020).

Cronin and Taylor (1992) has emphasized much on the implications of service quality for customer satisfaction. Further, existing evidence in financial and banking sector also relate that service quality and its scopes will have positive impact for the satisfaction of the customer and help to establish a long lasting relationship with customers (Levesque, & McDougall, 1966; Jamal, & Naser, 2003). Same notion was found in other studies, including research on banking sector of UAE, whereby it was observed that top financial institutions of UAE have better quality services and their customers have a high repurchase intentions as well (Jamal, & Naser, 2003); another study supported link of customer satisfaction and service quality (Parasuraman et al., 1985). Recently, mediating effect of

customer satisfaction is evident between service quality in e-banking and purchase intentions of customers (Khatoon, Zhengliang, & Hussain, 2020). Thus, it could reasonably be argued, superior quality of service makes a service provider able to cater requirements and needs of the clients and thus, their satisfaction with the service provider is increased (Spreng, & Mackoy, 1996; Parasuraman, et al., 1988; Jamal, & Naseer, 2003).

Service Quality and Customer Loyalty

Financial segment of the country has gone through various structural changes in the past two decades, whereby in 1990's it was deregulated and in 2000's it grew at an exponential speed. This situation enhanced competition within the industry and it is getting harder and harder to retain market share in the industry. Nowadays, focus of the banking firms is on building a loyal customer base through effectively channelizing its quality of services. Thus, in the modern competitive era service quality is considered one of the most important element of building a loyal workforce. There have been indications that customer's trusts and their perceptions on the quality of the services provided are quite effective in building customer loyalty (Parsuraman et al., 1988; Aydin & Ozer, 2005), which in turn could be used as a strategic advantage. Another study used SERVQUAL model and its outcomes presented that service quality has a significantly positive impact on customer satisfaction. Moreover, the customer satisfaction significantly and positively have an impact on customer loyalty (Raza, Umer, Qureshi, & Dahri, 2020).

Organizations now have to provide consistent value to their clients, whereby Griffin (1995) related that loyal customers have tendency to purchase goods and services over and over again and across all the product or service offerings of the company. Service quality is that link which could ensure that value is delivered to the customers in a consistent manner and this clients may remain loyal to the service provider (Hallowell, 1996). There has been consistent evidence of a positive impact of service quality on customer loyalty (Heskett et al., 1997; Oliva et al. 1992; Ruyter & Bloemer, 1999; Anderson & Mittal, 2000). So, service quality is an important antecedent of the loyalty of the customer (Ruyter & Bloemer, 1999) and particularly in the event that the satisfaction of clients is good, it is thought to be an imperative element concerning client devotion.

Considering determinants of the service loyalty, service quality was the most significantly determining factor of service quality (Ruyter & Blomer, 1999). The study also analyzed the effect of service quality, state of mind and esteem accomplishment and observed that service quality and esteem achievement strangely affected client's loyalty.

Primary objective of a services business is to earn profits, Oliver (1997) in this regard stated that, "customer loyalty is a strong and deeply held commitment of customers to repurchase particular products or services in a consistent manner in future, irrespective of the market conditions or influences". So, superior service quality acts an enabler of the customer loyalty, which is critical for boosting profitability and growth of the organization in recent era of competition and hostilities. Cronin et al. (2000) related that service quality is most important determinant of customer loyalty and satisfaction as well, whereby it effects long run prospects of the firm. Subsequently, other studies have also indicated towards a positive correlation of customer loyalty and service quality (Spreng & Mackoy, 1996; Bitner, 1990; Oliver, 1997; Sureshchandar, et al., 2002).

Theoretical Framework and Hypotheses

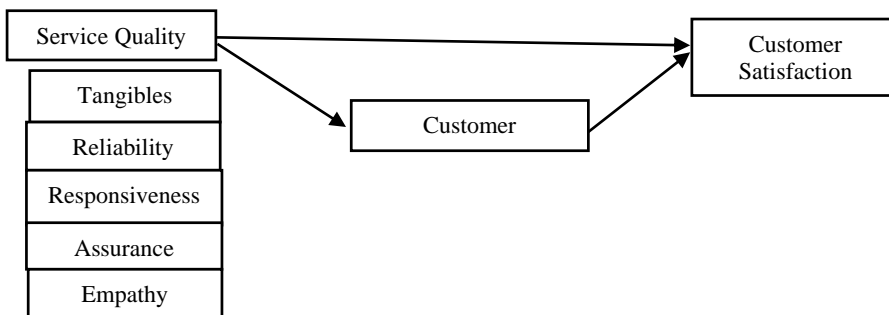
H1: there is a significant relationship between customer satisfaction and customer loyalty.

H2: there is a significant relationship between service quality and customer satisfaction.

H3: there is a significant relationship between service quality and customer loyalty.

H4: customer satisfaction mediates the relationship between service quality and customer loyalty.

Research Framework



Research Methodology

This research essentially is an explanatory study, whereby quantitative data is used to test interrelationships between the variables and data is collected from the customers of banks of Pakistan through self-administered survey. A total 20 questionnaires were got filled from the braches of each selected bank, making the sample size of 200 respondents. The data on the questionnaire was collected on five point likert scale, while data relating to the demographical information was collected on nominal or ratio scale. SPSS 20 was used to analyze the data. First of all, descriptive analysis of the demographical information of the respondents was analyzed. Subsequently, correlation matric is presented in the analysis to explore the initial relationships between the variables of the study. After that regression analysis is conducted, whereby direct impact of service quality on client satisfaction and customer loyalty is sought and moreover, mediating impact of client satisfaction or relation of customer loyalty and service quality is sought. For testing of mediation, Kenny's approach as entailed in Wu and Zumbo (2008) was utilized.

Analysis & Discussion

Table1

Demographics of the Study

Category	Frequency	Percent	Cumulative percent
Gender			
Male	156	82.1	82.1
Female	34	17.9	100
Qualification			
Metric or Less	20	10.5	10.5
Intermediate	28	14.7	25.3
Graduation or above	142	74.7	100.0
Type of bank			
Islamic Bank	35	18.4	18.4
Conventional Bank	155	81.6	100.0

Table 2*Variable Description*

Variable/dimension	N	Minimum	Maximum	Mean	Std, Deviation
Relationship Tenure	190	1.00	5.00	2.5789	1.12761
Service Quality	190	2.20	3.96	3.0261	.42586
<i>Tangibles</i>	190	1.50	5.00	3.6289	.85206
<i>Reliability</i>	190	2.40	4.40	3.1737	.46683
<i>Responsiveness</i>	190	2.00	4.50	2.9395	.59285
<i>Assurance</i>	190	1.75	4.00	2.6158	.51346
<i>Empathy</i>	190	1.60	5.00	2.7726	.83577
Customer Satisfaction	190	1.33	5.00	2.7355	.87903
Customer Loyalty	190	1.75	5.00	2.7618	.86842

Table 3*Reliability Analysis*

Variable/ Dimensions	No. of Items	Cronbach's Alpha
Service quality	22	.721
Customer satisfaction	3	.882
Customer loyalty	4	.738

Correlation

This part provides correlation analysis for the study, which indicates that there is a strong relation between service quality and customer satisfaction ($r = .756$), which is significant at 1% level of significance, while the relationship between service quality and customer loyalty is moderate ($r = .508$) and also significant at 1% level of significance. Lastly, correlation between customer satisfaction and customer loyalty is also moderate ($r = .572$), which is also significant. Thus, a direct and significant correlation was found between all three variables of the study i.e. service quality, customer satisfaction and customer loyalty.

Table 4

Service Quality

		Service Quality	Customer Satisfaction	Customer Loyalty
Service Quality	Co-efficient	1	.756**	.508**
	Sig.		.000	.000
	N	190	190	190
Customer Satisfaction	Co-efficient	.756**	1	.572**
	Sig.	.000		.000
	N	190	190	190
Customer Loyalty	Co-efficient	.508**	.572**	1
	Sig.	.000	.000	
	N	190	190	190

** . Sig. at 1% level.

Correlation Matrix

Model Estimation

This part of the analysis provides estimation of the results of the study, a total of three regressions were run, and where by first regression estimates the impact of service quality on customer loyalty, second regression estimates the impact of the service quality on the customer satisfaction. Lastly, combined impact of service quality and customer satisfaction is assessed for the customer loyalty.

Regression I: Impact of Service Quality on Customer Loyalty

Table below provides model summary indicating explanatory power of model by means of the value of R Square. R Square value of .258 indicates that more than 25% of the variation in the customer loyalty is explained by service quality.

Table 5

Impact of Service Quality on Customer Loyalty

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.508 ^a	.258	.254	.75017

a. Predictors: (Constant), Service Quality

Regression I: Model Summary

Table 5 on the other hand provides ANOVA, which provides F-statistics, which is 65.28 indicating that estimated model is good fit.

Table 6

Model Summary

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.739	1	36.739	65.284	.000 ^b
	Residual	105.797	188	.563		
	Total	142.536	189			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Service Quality

Regression II: ANOVA

Table 6 provides regression coefficients, whereby service quality yielded beta estimate of 1.035 and a t-statistic of 8.08, showing that relationship of service quality and customer loyalty is positive and significant.

Table 7

ANOVA Table for Customer Loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.371	.392		-.948	.344
	Service Quality	1.035	.128	.508	8.080	.000

a. Dependent Variable: Customer Loyalty

Regression III: Coefficients

Thus, overall this study put forwards an indication of a direct relationship of service quality with customer satisfaction. So, after establishment of a direct impact between independent and dependent variables, mediation impact could be proceeded.

Regression II: Impact of Service Quality on Customer Satisfaction

Second step while testing the mediation is to establish a relationship between independent variable and meditating variable, which are service quality and customer satisfaction respectively.

Table 7 in this regard provides model summary of this estimation, whereby explanatory power of the model is established by means of R Square. A value of .572 of R Square indicates that more than 50% of the variation in the customer satisfaction is accounted for by service quality in banking sector of Pakistan.

Table 8*Predictors of Service Quality*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756 ^a	.572	.570	.57642

a. Predictors: (Constant), Service Quality

Regression II: Model Summary

Table 8 on the other had provides F-statistics of 251.53 ensuring that the estimated model is good fit.

Table 9*Variables of Service Quality*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	83.573	1	83.573	251.532	.000 ^b
1 Residual	62.464	188	.332		
Total	146.038	189			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Service Quality

Regression II: ANOVA

Table 4.13 shows estimate coefficient for second model. The relationship between service quality and customer satisfaction is provided by the beta value of 1.561 and t-statistics of 15.86, which shows that relationship is direct and significant.

Table 10*Dependent Variables of Service Quality*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.990	.301		-6.614	.000
	Service Quality	1.561	.098	.756	15.860	.000

a. Dependent Variable: Customer Satisfaction

Regression II: Coefficients

Thus, the study established a positive and significant impact of the service quality on customer satisfaction, which is the indication that final mediation step could be proceeded.

Regression III: Impact of Service Quality and Customer Satisfaction on Customer Loyalty

Lastly, a combined impact of customer satisfaction and service quality was sought on customer loyalty in order to check the mediation of customer satisfaction for the relationship of service quality and customer loyalty.

Table 11 in this regard provides the model summary of the estimation, whereby value of R-square entails about the goodness of fit of the model. R-square of .341 provides that more than 34% of the variation in the customer loyalty is caused by both service quality and customer satisfaction.

Table 11

Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.584 ^a	.341	.333	.70898

a. Predictors: (Constant), Customer Satisfaction , Service Quality

Regression III: Model Summary

Table 12 provides F-statistics as an indicator of goodness of fit of the model, F-statistic of 48.282 ensures that model is a good fit.

Table 12

Regression III: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.539	2	24.269	48.282	.000 ^b
	Residual	93.997	187	.503		
	Total	142.536	189			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Customer Satisfaction , Service Quality

Lastly, table 13 provides estimation coefficients of the estimated model. Service quality yielded a beta of .357 and a t-statistics of 1.93, showing that the relationship between service quality and customer loyalty is still positive but has become insignificant, whereby customer satisfaction yielded a positive and significant (t- statistics = 4.845) beta of .435.

Table 13

Regression III: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.494	.411		1.202	.231
Service Quality	.357	.185	.175	1.926	.056
Customer Satisfaction	.435	.090	.440	4.845	.000

a. Dependent Variable: Customer Loyalty

Thus, a full mediation is supported by the analysis, whereby significance of service quality has declined in the third regression.

Identification of Mediation

Table 14 following provides combined results of all of three regression conducted to establish mediation impact of customer satisfaction for the relationship between service quality and customer loyalty.

Table 14

Identification of Mediation

	Regression I	Regression II	Regression III
Variables	Customer loyalty	Customer Satisfaction	Customer Loyalty
Service quality	Positive **	Positive **	Positive
Customer satisfaction			Positive **

Summary of results

Impact of service quality was positive and significant in regression I, which became insignificant in regression II after inclusion of the mediating

variable in the model, which according to Kenny's approach is an indication of full mediation. So, it could be established that service quality does not directly affects customer loyalty, but it affects customer satisfaction, which in turn affect customer loyalty in banks of Pakistan.

Discussion and Conclusion

Financial industry of country has seen intense development in the past few years. The market has become saturated and there is intense competition between the players in the market. In this era of competition, banks have to devise some means to build a competitive advantage and ensure long term survival. Service quality can be used as a distinctive factor, which may be used effectively as a viable mean of competitive advantage. This study tested these notions and found that service quality has a positive and significant impact on both customer satisfaction and customer loyalty and the impact of service quality on customer loyalty is also mediated by the customer satisfaction. Thus, all proposed hypotheses of present research are supported.

These findings are in line with the existing evidence on the topic, whereby service quality has consistency been found to predict customer satisfaction and customer loyalty (Bitner et al., 1990; Wang, Lo & Yang, 2004; Ojo, 2010; Segoro, 2013; Arokiasamy & Abdullah, 2013; Zhao et al., 2012), while mediating role of customer satisfaction is also established in this regard (Caruana, 2002; Mahamad & Ramayah, 2010; Santouridis & Trivellas, 2010; Deng et al., 2010). Thus, banks in Pakistan should focus on service quality. Descriptive analysis of the study showed that only dimension of tangibles of bank's service quality was good, while all other dimensions of service quality i.e. reliability, assurance, responsiveness and empathy yielded lower scores, whereby assurance and empathy yielded the lowest scores among all other dimensions of service quality of banks. This implies that banks must consider service quality seriously and apart from the physical aspect of service quality i.e. tangibles other intangible aspects of service quality like assurance and empathy must also be considered to make customers satisfied and loyal.

Moreover, it is also recommended that banks should consider service quality as a whole and more focus should be given to improve empathy and

assurance aspects of the service quality of the banks in Pakistan. Issues relating to empathy and assurance can be resolved by training employees of the banks as to how they could better interact with the customer and instill confidence in them by building a more professional and empathetic stance. Focus of customer relationship management should be the service delivery of banks, whereby a long term relationship with the customer should be built by stressing the notions of mutual benefits. Further, banks may also clarify the role expectations of the employees and their role performance should be judged on some common objective criteria. Employees having ability to impart service in a more professional and empathetic manner must be rewarded, while employees who are short of their role expectations should be trained to improve their abilities. Values of trust, openness and courtesy must be promoted among the employees, which could encourage them to be more trustful, open and courteous to the customers of the banks and service quality of the banks can be improved.

Overall, the focus of the banks should be on the improvement of their human resource capabilities in order to ensure the service quality of the banks. Further, fostering motivation and employee commitment could also add value to the phenomenon. Banks should bring meaningfulness in the work of their employees and employees could translate this meaningfulness into the notions of service quality, customer satisfaction and customer loyalty.

In addition, subsequent studies may be conducted to compare the client satisfaction, customer loyalty and service quality prospects of the conventional and Islamic banks of country to draw sectoral implications. An impact assessment could also be conducted to see, whether training of the employees could improve service quality of the banks or not. Lastly, an economic cost and benefit analysis could also be conducted to see, whether benefits of improving service quality exceed costs of building service quality or not. This will ensure that service quality is a value orientated initiative and both short run and long run profitability dynamics could be investigated in this regard.

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