

The Impact of Service Quality Determinants on Customer Satisfaction: A Study of Bank of Bhutan Limited in GEDU Town, Bhutan

*MS Alkarathore

**DR.H.Vjhamb

*Research Scholar, Department of Management Shri Jagdish Prasad Jhabarmal Tibrewala University, Vidyanagari, Jhunjhunu, Rajasthan – 333001
SR, Lecturer,(Management and Marketing), Gedu College of Business Studies, Gedu, Bhutan.

**Retired Prof from Delhi University

Presently Working as prof. of accounting in Gedu college of business studies. Bhutan.

Abstract: *The need for research in banking sector is important to find out ways and means to increase return, improve and compete effectively and efficiently. This study proposes to investigate the impact of service quality determinants on customer satisfaction. Research Design constitutes The SERVQUAL model which has been used in this study. The aim of this study model is to present the testable effects in the research that compromise perceived service quality and customer satisfaction which can be most appropriately evaluated using scaled, self report attitudinal measures. Therefore, this research has used primary data collected from Bank of Bhutan customers in the Town Gedu, district Chukha, Bhutan. Multiple regression analysis and Pearsonian Coefficient of correlation have revealed significant relationship between dependent and independent determinants, and the null hypotheses stand rejected. The recommendation for the Bank is to focus on **empathy** and **assurance** elements to improve customer satisfaction that leads to customer loyalty and ultimately results in the improvement of the profitability of a Bank.*

Key Words: SERVQUAL, Service Quality, Bank of Bhutan, Customer Satisfaction, Determinants, Regression, Empathy, Customer loyalty, Coefficient of Correlation.

Introduction:

In this modern era, the financial institutions play very important role in providing different financial services to their customers. A Financial Institution is the primary source of financial resources and capital, thus there are different types of financial institutions like Bhutan National Bank (BNB), Bank of Bhutan (BOB), Royal Insurance Corporation of Bhutan Limited (RICBL), Bhutan Insurance Limited (BIL) and other Development Banks are growing up in Bhutan. New private sector banks have brought the necessary desired competition into the industry and spearheaded the changes towards higher utilization of modern technology, improved customer service and innovative products. Financial services such as banks' competition vary in the market using differentiated products; these services are regarded as a basically competitive tool (Logasvathi, &Haitham 2015).It is important for banks to better understand the changing customer requirements and adopt the latest information technology system to compete more effectively with global organizations (Lau et al., 2013).BOBL was established on 28th May, 1968 by the third DrukGyalpo. In the last four decades, BOB has become well established financial institution in the country contributing to the Nation's development. Besides accepting deposits and lending money under various schemes, the BOB also provides different types of banking services. The main aim of the bank is to make modern banking facilities and services available to every Bhutanese including those in the rural areas, allowing them to share the overall economic development of the country. Some of the aims and the objectives of BOB are to improve Customer service quality. Finally, the significance of service quality and customer satisfaction appears justified for survival of service companies, including banking companies; several empirical researches in various industrial sectors such as banking services, hotels, insurance; long distance call companies, and other financial companies were performed to determine the factors that determine the quality of service. More specifically, this study is limited to service quality practices of Bank of Bhutan and adoption of core banking solutions.

Problem Statement:

This study attempts to investigate the impact of service dimensions/attributes on perceived service quality and customer satisfaction leading to the improved performance of bank's profitability.

Significance of Study:

This research identifies the important quality dimensions of Bank of Bhutan to enable the bank to develop strategies and improve the quality of service delivery. This will improve the competitive position of the Bank in the banking industry and ensure the survival of the bank, in the competitive environment arisen due to other existing and emerging banks in the country.

Literature Review:

Tran V. Q et.al.(2015) showed that satisfying customers is not enough to retain them because even satisfied customers may defect at a high rate in many industries. Vietnam is a developing economy, and its banking sector has wide geographic reach catering to needs of a diverse range of customers. This study contributes to the literature by considering a model for testing the quality of deposit services in the banking industry. The results indicating support for the hypotheses suggest that the five SERVQUAL factors can be used to test banking services based on the whole system.

Lau et al., (2013) Stated in the research that It is important for banks to better understand the changing customer requirements and adopt the latest information technology system to compete more effectively with global organizations. In the same line Logasvathi, &Haitham (2015) Stated that Service companies regard service quality an important tool to maintain their competitive advantage in the marketplace. Due to the fact that financial services such as banks' competition vary in the market using differentiated products, so these services need to be competitive.

Owen et al., (2011) Indicated that Bank administrators recognize the significance of customer satisfaction and have developed a strategy to improve the quality of service satisfaction and loyalty, Customer places on services significantly affect satisfaction, and customer satisfaction is a result of loyalty. Owen study supported by Almsalam, S. (2014) stated in his finding that customer expectation and perceived service quality have a positive effect on customer satisfaction. Number of studies emphasised on relationship between service quality factors and their impact on customer satisfaction.

Ilyas. A, et al(2013), focused in their study on assessment of the service quality of Bank of SERVIQUAL model and the gap analysis between expected and perceived service quality and they found that the banking institutions are exceeding customer expectations in three dimensions i.e. "Tangibles", "Reliability" and "Responsiveness" and lacking other two dimensions "Assurance" and "Empathy". The main reason behind this satisfaction is a high level of competition among the banks in Pakistan and another reason might be the strong regulatory framework of banks in Pakistan, though the service quality gap was very low.

Albarq.A. N (2013) also used SERVQUAL Model to Measure the Impact of Service Quality on Customer Loyalty among Local Saudi Banks in Riyadh; this paper evaluates the impact of service quality underlying the SERVQUAL model on customer loyalty, with customer satisfaction mediating these variables. This analytical study is mainly based on the primary data collected through a questionnaire that was personally administered to 422 individuals selected from five local banks in Riyadh, Saudi Arabia. The findings indicate that improving service quality can help to enhance customer loyalty

Albarq study also supported by Sulieman.A (2013) in his article "Basic Dimensions Of the (SERVQUAL Model) And Its Impact on the Level of Customer Satisfaction: An Empirical Study

of the Housing Bank in Karak.” found that there is an impact of the basic dimensions of the (SERVQUAL model) on the level of customer satisfaction at different levels. The study recommends the need for continuous improvement of services provided to customers, through consumer behaviour studies, and work to predict customer expectations to ensure the provision of better services.

Lam. et.al(2013) in their article “Measuring Service Quality in the Banking Industry: A Hong Kong Based Study” found the most important attributes of service quality in retail banks, which can be used to evaluate the characteristics of banking service quality as perceived by customers. The results indicated that the five SERVQUAL dimensions have a positive influence on customer satisfaction. Lam research supported by Devi. R, Ramburuth. H (2012).in their research Assessing Service Quality in the Mauritian Banking Sector Using SERVQUAL focused on five service quality dimensions, namely; (i) tangibility, (ii) reliability, (iii) responsiveness, (iv) assurance, and (v) empathy. The results show that expectations of customers are higher than perceptions indicating that in general customers are disappointed with the service quality level. Reliability and empathy were the two factors having the highest gap.

Ray. N, et.al (2014)conducted small research on the overall idea of expected and perceived services of the two banks, where researchers did a survey on the individual’s idea of these two banks before using and after using the services of the Banks. They found that, BOB is doing better than DPNB from the point of view of the customers, because of its early establishment of an institution and has good support from the government.

Customer Service

Customer service is the provision of service to customers before, during and after a purchase. It is any contact, whether active or passive, between a customer and a company that causes a negative or positive perception by a customer. According to Jamier L. Scott (2002), “*Customer service is a series of activities designed to enhance the level of customer satisfaction that is, the feeling that a product or service has met the customer expectation.*”

Service quality Model

Most of the researchers have recognized and used the service quality measuring model in a variety of industries such as the service quality model improved by Parasuraman et al (1988). The service quality model of Parasuraman et al. (1988) suggested a five dimensional structure of perceived service quality tangibles, reliability, responsiveness, empathy and security or assurance as the instruments for measuring the service quality (Parasuraman et al., 1988; Zeithamlet et al., 1990).

Parasuraman et al. (1985) defined the **tangibility** appearance of physical facilities, equipment, personnel, and written materials. Reliability as a SER VQUAL determinant-**Reliability** depends on handling customer service issues, performs the services right the first time; offers services on time, and maintain a record of error-free. Moreover, they define reliability as the most significant factor in conventional service (Parasuraman et al., 1988).**Responsiveness** is defined as "the willingness to help customers and provide prompt service"(Parasuraman et al., 1988).

Parasuraman et al. (1985) defined **empathy** as a caring and individual attention that the firm provides to its clients. It contains giving individual attention to employees who understand the needs of their customers and customer facilities during business hours.**Security** refers to the safety and security of customer transactions..Dabholkar (1996) recommended adding the security dimension to future service quality research. Security is ensured when the service becomes safe, and the customer information gets protection (Parasuraman et al., 2005; Zeithamlet al., 2002).

Customer Satisfaction

The recent trends show that most banks around the world are shifting from a “product-centric model” to a “customer-centric model” as customer satisfaction has become one of the major determinants of business growth. In this context, prioritization of preferences and close monitoring of customer satisfaction have become essential for banks. Customer satisfaction is the individual’s perception of the performance of the product or service in relation to his or her expectation. With the concept of satisfaction being interpreted differently by each individual, the definitions given are quite varied. Most academicians’ definitions involve a comparison between expectations and experience (*Petrick et al., 2002*). In general, satisfaction is a person’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectation. If the performance falls short of expectation, the customer is dissatisfied. If the performance matches the expectation, the customer is satisfied. If the performance exceeds expectation, the customer is highly satisfied or delighted. (*Philip Kotler, 2003*) Indeed, customer satisfaction has for many years been perceived as key in determining why customers leave or stay with an organization. Organization need to know how to keep their customers, even if they appear to be satisfied. Reichheld (1996) suggests that unsatisfied customers may choose not to defect, because they do not expect to receive better service elsewhere. Additionally, satisfied customers may look for other providers because they believe they might receive better service elsewhere. Customer satisfaction is more important for loyalty in industries such as banks, insurance, mail order, and automobiles. However, product differentiation is impossible in a competitive environment like the banking industry. Generally, banks everywhere deliver the same products; there is usually only insignificant variation in interest rates charged or the range of products available to customers. Thus, bank managements are left with no other option than to differentiate their firm from competitors through service quality. Service quality is an imperative element impacting customers’ satisfaction level in the banking industry.

Research Question: Is there any relationship between service quality determinants and customer satisfaction?

Research Objectives: It is to understand and analyze the relationship between customer satisfaction and service quality determinants.

Hypotheses (NULL HYPOTHESES)

1. There is no significant relationship between Assurance/Security and customer satisfaction.
2. There is no significant relationship between Reliability and customer satisfaction
3. There is no significant relationship between Empathy and customer satisfaction
4. There is no significant relationship between Tangibility and customer satisfaction
5. There is no significant relationship between Responsiveness and customer satisfaction

Research Methodology

The objective of this study is to present the research methodology that addresses the hypothesis and study questions about service quality, emphasizing the dimension of tangibles, reliability, responsiveness, empathy, assurance and customer satisfaction. The methodology used in obtaining information on customer satisfaction in banking through a survey performed on a sample of the general user population. The questionnaire has been adopted from questions of previous study.

Research Design

The SERVQUAL model is used in this study as shown in Figure 1. The aim of this study model is to present the testable effects in the research that compromise perceived service quality and customer satisfaction which can be most appropriately evaluated using scaled, self report

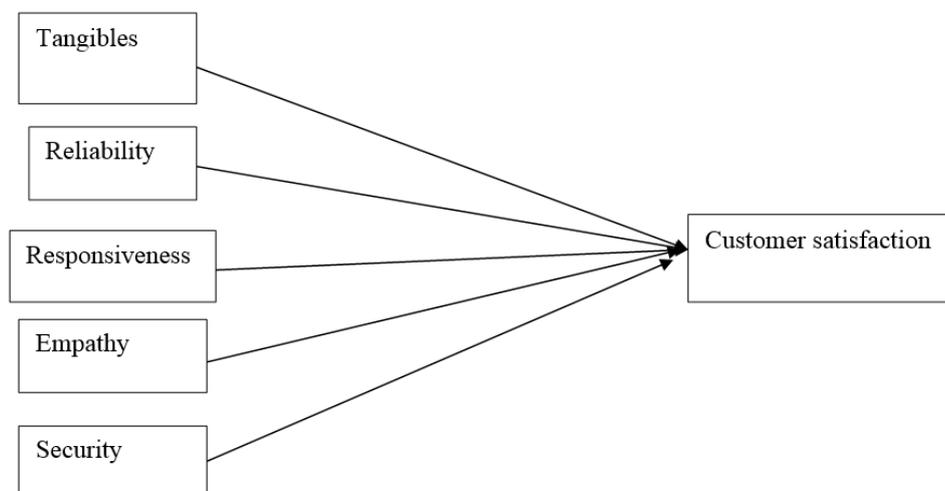
attitudinal measures. Therefore, this research will use primary data to be collected from Bank of Bhutan customers in the Town Gedu, District Chukha, Bhutan

Sampling: The sample size for this research is sixty chosen by convenience sampling from the Gedu Town. Respondents were customers of the bank having accounts in banks and they were regularly user of bank services.

Theoretical Framework

Most studies confirm that there is a relationship between service quality and customer satisfaction. For instance, Parasuraman et al. (1988) and Caruana (2002) found a positive relationship between service quality and customer satisfaction.

Figure-1



Scale Reliabilities

The Cronbach’s alpha coefficient was applied to evaluate the consistency of Intra item scale. The coefficient is a value between 0 (very low) and 1 (very high) showing internal consistency of items in a scale to measure latent variables. According to Creswell (2008) regarding as a Cronbach’s alpha of .60 or higher to be acceptable, the overall scale in the research was thus reliable, with a Cronbach’s alpha coefficient of indicating that the survey items fit together. The Cronbach’s alpha coefficients for the research variables ranged between .654 and .817 as shown in Table-1 these shows that all factors have acceptable internal consistency.

Table-1

Determinants	Number of Items	Cronbachs’alpha
Customer Satisfaction	3	.668
Assurance/Security	3	.679
Reliability	3	.654
Empathy	3	.661
Tangibility	3	.817
Responsiveness	3	.801

Measures

The final questionnaire was developed and modified based on the pilot test. It included three parts with 18 statements designed to assess the five different components: tangibility, responsiveness, reliability, assurance, and empathy and customer satisfaction. The first part contained 15 statements from the SERVQUAL model (Parasuraman et al., 1985) related to customer satisfaction. The last 3 statements related to customer satisfaction (Consuegra et al., 2008). For every variable, we asked the respondents to indicate their agreement with each statement using a five-point Likert scale ranging from “1-strongly disagree” to “5-strongly agree” based on their experiences, expectations and perceptions. Finally, the variables in this study are categorized into independent, dependent variables. Five dimensions in the SERVQUAL model are independent variables; customer satisfaction is the dependent variable.

Data Analysis/Findings .Analysis of data done with SPSS (version 20) using multiple regression test and Pearsonian Coefficient of correlation.

Table-2

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Responsiveness, Empathy, Assurance, reliability, Tangibility ^a		Enter

a. All requested variables entered.

Multiple Regression- Multi regression analysis involving two or more independent variables and a dependent variable. It is based on the assumptions of a linear relationship between dependent and independent variables, homo-scedasticity and no correlation between the successive observations of the dependent variables.

With reference to the theoretical framework presented in Figure 1, the relationships of SERVQUAL(independent variables) and customer satisfaction was examined by regression analysis. Results are summarized in Table 3. All five SERVQUAL dimensions were significantly related to customer satisfaction, but responsiveness, reliability and assurance significantly related at the level of $p < 0.01$.

Model Summary^b Table-3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1 ^a	.932	.869	.857	.23983	.869	71.722	5	54	.000	2.061

. Predictors: (Constant), Responsiveness, Empathy, Assurance, reliability, Tangibility **Table-4**

ANOVA^b

Model		Sum Squares	df	Mean Square	F	Sig.
1	Regression	20.627	5	4.125	71.722	.000 ^a
	Residual	3.106	54	.058		
	Total	23.733	59			

a. Predictors: (Constant), Responsiveness, Empathy, Assurance, reliability, Tangibility

b. Dependent variable, customer satisfaction

FINDINGS

Multiple Regression and ANOVA Table

. R value represents in the table 3, the multiple correlation coefficient considered to measure the quality of prediction of dependent variable .In this case R value .932 indicates good level of prediction. The R-square value of customer satisfaction is.869, which means coefficient of determination, Rsquare equals to 86.9 percent of variation in dependent variables explained by the independent variables included in our regression model. The Durbin Watson d=2. 061, which is in between two critical values 1.5<2.061>2.5, it means that we can assume there is no first order linear autocorrelation in the Data.

Testing The Validity of Regression Model

The F-ratio in the ANOVA Table-4 tests whether the overall regression model is a good fit for the data. The table shows that the independent variables being statistically significantly predict the dependent variable, $F(5, 54) = 71.22, p < .0005$ (i.e., the regression model is a good fit of the data).

If the calculated value of F is greater than the critical value, The null hypothesis stands rejected. In the Table 4 it is clear F value is 71.722 that it is greater than critical value .,it means the independent variables do have the ability to explain variation in the dependent variable that is customer satisfaction.

Estimated model coefficients

Coefficients^a Table-5

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-.377	.288		-1.308	.196	-.954	.201
	Assurance	.192	.046	.234	4.187	.000	.100	.283
	reliability	.261	.067	.248	3.900	.000	.127	.396
	Empathy	-.120	.065	-.109	-1.834	.072	-.251	.011
	Tangibility	-.133	.065	-.158	-2.044	.046	-.264	-.003
	Responsiveness	.882	.069	.881	12.767	.000	.744	1.021

a. Dependent Variable: customer satisfaction

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.627	5	4.125	71.722	.000 ^a
	Residual	3.106	54	.058		
	Total	23.733	59			

a. Predictors: (Constant), Responsiveness, Empathy, Assurance, reliability, Tangibility

b. Dependent variable, customer satisfaction

Unstandardized coefficients indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant. Consider the effect of each independent variable on customer satisfaction as shown in table 5. The value of Beta expressed the relative importance of each independent variable in standardized terms as

shown in Table 5. We found that Responsiveness, Reliability and Assurance have significant impact on customer satisfaction. Responsiveness (Beta value.881) has high impact on customer satisfaction

Correlation

The Pearsonian Coefficient of correlation tool has been used to test our null hypothesis that is there is no relationship between service quality variables and customer satisfaction and by analysing the values it was found that all variables are positively correlated in the two-tailed test. Table-6 shows that there is a significant relation between independent variables

Table-6 Pearson Correlation

		Customer satisfaction	Assurance	Reliability	Empathy	Tangibility	Responsiveness
Customer satisfaction	Pearson Correlation	1	.278*	.474**	.099	.584**	.897**
	Sig. (2-tailed)		.031	.000	.451	.000	.000
	N	60	60	60	60	60	60
Assurance	Pearson Correlation	.278*	1	-.036	.126	.393**	.147
	Sig. (2-tailed)	.031		.783	.339	.002	.263
	N	60	60	60	60	60	60
reliability	Pearson Correlation	.474**	-.036	1	.490**	.437**	.406**
	Sig. (2-tailed)	.000	.783		.000	.000	.001
	N	60	60	60	60	60	60
Empathy	Pearson Correlation	.099	.126	.490**	1	.356**	.129
	Sig. (2-tailed)	.451	.339	.000		.005	.327
	N	60	60	60	60	60	60
Tangibility	Pearson Correlation	.584**	.393**	.437**	.356**	1	.660**
	Sig. (2-tailed)	.000	.002	.000	.005		.000
	N	60	60	60	60	60	60
Responsiveness	Pearson Correlation	.897**	.147	.406**	.129	.660**	1
	Sig. (2-tailed)	.000	.263	.001	.327	.000	
	N	60	60	60	60	60	60

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

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

Responsiveness, Tangibility, Reliability with customer satisfaction at .01 levels of significance and Assurance at .05 level of significance. These five variables are positively linearly correlated with the dependent variable. So the alternate hypothesis stands accepted. The study revealed that all the five determinants of SERVQUAL model have impact on customer satisfaction. In our analysis, it was found that there is a significant relationship between service quality determinants and customer satisfaction. F value in Table-3 shows that it is significant and the null hypothesis is rejected, and the alternative hypothesis is accepted. Pearson a coefficient of correlation values also reveal the relationship between service quality determinants and customer satisfaction. Thus, the bank needs to build a loyal customer base, and have an effective and efficient way to deal with competition from other banks. The bank needs to improve empathy elements like care, attention and understanding of consumer needs. It has been found that respondents feel the quality of services provided by BOBL is good, but still requires improvement in some areas like Empathy and Assurance.

Recommendation/Suggestion: According to our findings, it has been found that all five determinants of SERVQUAL model that is assurance, tangibility, responsiveness, empathy, reliability have significant relationship with customer satisfaction in BOB, The results of the study makes it necessary for the BOB to build a loyal customer base and should focus on each determinants' of SERVQUAL MODEL. The Bank of Bhutan should work on service quality, in terms of assurance, tangibility, reliability, responsiveness and empathy provide to their customers because customers expect a high level of quality of the services provided to them. The Bank of Bhutan should continue to offer prompt and timely services to the customers to build trust and assurance. The Bank of Bhutan employees should be caring and attentive to customers so every customer feels empathy and care and they will remain connected to the bank. Customers must assure that they can rely on BOB in terms of security of their money and valuable assets. The BOB should always communicate the value of their products and ensure their service is newsworthy and inform availability of services as bank responsiveness towards consumers need have high impact on customer satisfaction. Finally that bank should continue to make customers feel important and equipped with all new technology elements, and train their staff person to provide solutions to customers' problems and satisfy their needs.

Implication:

It is indispensable that the bank management should have a better absorption of what their customer needs are and what the customers expect from the services provided by the banks in terms of service quality. The bank managers should recognise the gap between the perceived service quality and actual service quality of banking services provided to customers and find innovative ways to intensify customer satisfaction with respect to important service quality features. Customer service in excess of the required needs of customers is the most vital component for each bank and bank managers need to emphasize on ways to improve customer satisfaction regarding improved service quality. Also, the bank managers can use the results of this study to expand their understanding of which service quality variable has the strongest association with overall customer satisfaction. When providing banking services, observations on the level of fulfilment of customer needs and the degree of customer satisfaction on regular basis need to be done and it will help the bank to decrease the gap in matching the perceived service and the customer satisfaction so that customers' loyalty will increase thereby Bank manager will recommend their banks to others. As BOB is not having competition in Gedu region but this study will help other branches to increase deposit and loan accounts by providing customers' improved content of banking services.

Limitations: The limitation of the study is the sample size as Gedu is a small town and most of the bank users are from the nearby villages and illiterate, so the respondents from the town itself were selected. Secondly, our research is based on one selected model and we can find some additional determinants which may lead to customer satisfaction.

Conclusion: This study examined the perception of service quality of banking services provided to customers in Gedu and the relative differences attached with the various determinants of service quality using the SERVQUAL model. It is found out that Assurance and Empathy have the least significant impact on customer satisfaction towards banking services provided in Gedu and Responsiveness has the most significant impact on customer satisfaction towards BOB in Gedu. The nullhypotheses were that all independent service quality variables have no relation with customer satisfaction but in our findings it has been revealed that null hypotheses were rejected. It may safely be concluded that service quality determinants have significant impact on customer satisfaction tested by the SERVQUAL model, but one can work on other determinants and taking more banks for comparison purposes.

Acronym and Abbreviations:

BOB= Bank of Bhutan

ANOVA= Analysis of Variance

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