

# The Impact of Service Quality on Customer Loyalty in Government Banks in Nepal

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## Abstract

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*Service Quality is the strategic tool to reinforce competitive advantage and increased profitability in business. The Service Sector, including Banks, is using this strategic component to attract and retain customers, as they have to provide service carefully because of the availability of banks. This study aims to examine the relationship between service quality and customer loyalty in public banks in Nepal. A SERVQUAL model evaluates and identifies service quality dimensions that impact customer loyalty. During the research, questionnaires were sent out to customers, and 316 valid response was recorded from public banks in Kathmandu. We conducted regression and correlation analyses on the collected data to test some hypotheses. After analyzing the data, we concluded that reliability, responsiveness, and empathy significantly impact customer loyalty. In contrast, tangibility and assurance have insignificant relation to customer loyalty in the public banking sector of Nepal. The finding of this study will add significant wisdom to policymakers of both public and private banks of Nepal and Asia to develop strategies to get a competitive advantage.*

**Keywords:** customer loyalty, service quality, SERVQUAL model.

## 1. Introduction

Service quality is an essential strategic tool in enhancing business profitability and competitive advantage (Yuen & Chan, 2010a). Banks use this strategic plan component to gain a competitive advantage due to high competition in the banking sector. The relationship between customer loyalty and service quality is significant in industries such as banking, particularly in government banks, where switching costs are relatively minimal and customers are attracted by high-quality service.

In the banking industry, all government banks quickly adopt any newly proposed features. (Kyle & Theodorakis, n.d.-a) wrote that quality service is the key to business success and survival. The quality of services offered determines customer loyalty.

The Government banking sector in Nepal faces multiple problems, including inadequate human resources, outdated technology, and traditional structure preventing them from providing quality services to customers. (Yuen & Chan, 2010b) has mentioned that customers are Kings. As a result, it is important to see the relationship between service quality and customer loyalty. The financial development of Nepal is hindered by several factors, such as macroeconomic instability, frail stock market prices, a limited capital market, inefficient economic development, and specialized banks. Despite some of these limitations, banks in Nepal are important players in the economy and can be considered crucial for any development program. Nepal's financial sector began in 1937 with the establishment of Nepal Bank Limited.

Commercial banks are today recognized as key financial institutions in Nepal (Baral, n.d.). After liberalization, the government allowed joint ventures between foreign and domestic banks in the mid-1980s. Since then, structural changes have occurred in Nepal's financial system due to a slew of financial institutions being exposed to the public (NRB, 2010). Currently, there are 27 commercial banks.

Joint ventures and domestic private banks have grown at the expense of public sector banks. There are three types of commercial banks: (i) Public sector banks, (ii) Joint-venture banks, and (iii) Domestic private banks.

Public sector banks, which have extensive branch networks throughout the country, hold a large share of the industry's assets. There are three government-owned banks: Rastriya Banijya Bank (RBBL), Nepal Bank Limited (NBL) and Agriculture Development Bank (ADBL). These types of banks contribute significantly to improving banking habits among the general public and promoting entrepreneurship both in urban and rural areas. Public sector banks still dominate in terms of branch count, deposits, and credit.

As the paper explores customer perceptions of service quality and customer expectations of service quality in the Nepalese public banking industry context, it aims to bridge the gap in service quality that determines customer loyalty.

The general objective of this research is to understand the role of service quality among their customers. The specific aim of this empirical study are:

1. To identify the critical factors of service quality in the public banking sector in Nepal.
2. To analyze the relationship and impact between service quality and customer loyalty in the public banking sector of Nepal.

## **2. Literature Review**

### **2.1 Service Quality Concept and Model**

Service quality studies focus heavily on customer satisfaction and quality perceptions (Osman & Sentosa, 2013a). High-quality service increases customer loyalty and attracts and retains new customers. Furthermore, most banks believe that service quality should refer to service excellence to gain customer loyalty. Based on (Kyle & Theodorakis, n.d.-a) study, service excellence could be defined as the ability of firms to go beyond customer satisfaction to delight and retain them. Moreover, he explains service excellence as listening and allowing customers to be involved in innovation, action, and empowerment.

Service quality is defined as the discrepancy between customers' normative expectation for service and their perceptions of service performance. Accordingly, service quality can be defined as a comparison between the performances of an organization against what the customer expects of a firm in that industry (Osman & Sentosa, 2013a). As all banks today offer e-banking services, providing high-quality service is a key to gaining a competitive advantage (Shankar & Jebarajakirthy, 2019a). As a result, Service Quality Models have been increasingly referenced in the literature on services marketing. In banking, Service Quality is the degree to which customers evaluate the quality of services provided via the Internet (Ismail & Yunan, 2015). It has become increasingly popular among marketing academics and practitioners worldwide (Makanyeza & Chikazhe, 2017).

### **2.2 Service Quality in Banking Sector**

For banks, customer loyalty is crucially tied to service quality. Banks get a competitive advantage by forming solid relationships with their customers. Also, (Shankar &

Jebarajakirthy, 2019b) discovered that customer loyalty is connected to long-term profitability. Several studies have provided the basis for improvements to customer loyalty in financial institutions (Ariff et al., 2013; Siddiqi, 2011a)

Several works indicate that customers are more likely to remain loyal when they are satisfied with the service experience. Service quality strongly correlates with loyalty, and loyalty increases with higher customer satisfaction. (Saleem & Raja, 2014) found a significant positive correlation between service quality and customer loyalty.

A customer's loyalty is developed over time by meeting and sometimes exceeding their expectations (Ngo & Nguyen, 2016). A new customer may cost five times as much as keeping an existing customer. (Munawar & Article, n.d.-a) offer one definition of customer loyalty relevant to our study: the willingness to repeat purchase with a provider, having a favourable attitude towards the provider, and considering using that provider only when the need for service arises.

Customers are loyal when their expectations are met in full. (Osman & Sentosa, 2013b) describes customer loyalty as an important factor for achieving long-term business success. Banks must give customers what they want by providing high-quality products and services to achieve market share/profit protection (Ismail & Yunan, 2015). Customer loyalty is achieved when performance meets or exceeds customer expectations; otherwise, they are not loyal.

Furthermore, studies define banking customer loyalty as the customer's opinion of the success or failure of a business to meet expectations (Kyle & Theodorakis, n.d.-b).

As businesses compete for customers, many focus on maintaining loyal customer

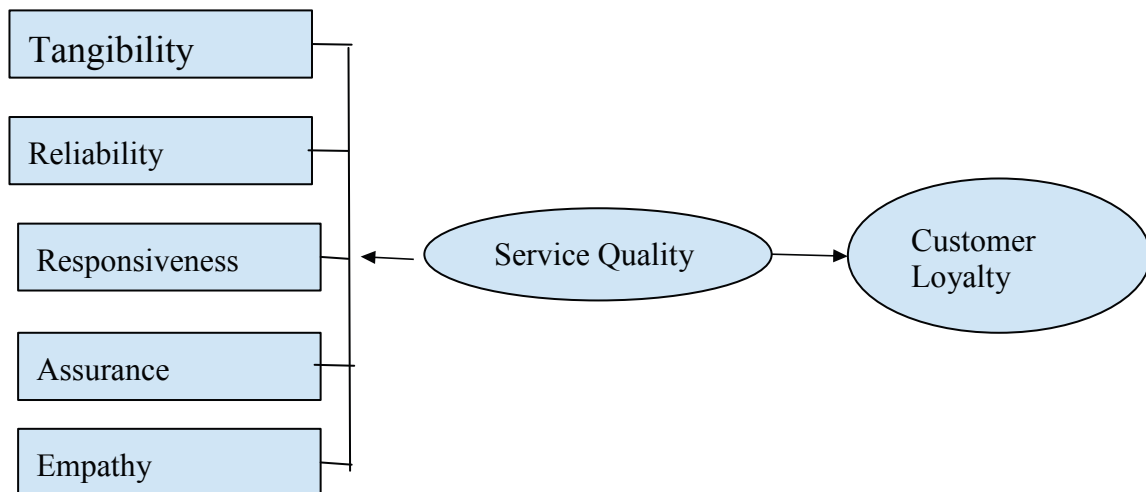
relationships. Retail banks focus on increasing customer loyalty by ensuring high service quality. The retail bank customers perceive little difference between services; competitors quickly match any new products they offer. Several scholars have tried to discover if the quality of service and customer loyalty in the banking industry are related. (Yuen & Chan, 2010c) has established a positive relationship between service quality and customer loyalty in Greece's banking sector. Similarly, (Siddiqi, 2011b) discusses the importance of customer satisfaction as a mediator between service quality and customer loyalty, explaining how they are interrelated. (Yuen & Chan, 2010a) identified that responsiveness of the service quality dimension is a crucial factor for customer loyalty in the service sector.

Customer loyalty increases when service quality improves. Customer loyalty was based on many factors, including quality. Loyalty was also a potential influence on future quality perceptions

(Kyle & Theodorakis, n.d.-a); (Munawar & Article, n.d.-b) found a significant connection between customer loyalty and reliability, tangibility, responsiveness, and assurance. Most scholars agree that service quality and customer loyalty go hand in hand. Hence, this study also focuses on testing this relationship in Nepal's public banking sector as a tiny study in this area has been done.

### **2.3 Conceptual Framework**

After reviewing previous literature, the dependent variable was tested by (Siddiqi, 2011c). Independent variables examined were considered in this study. We hope to find out which factors of service quality (independent variables) positively impact customer loyalty (dependent variables) in Nepal's Public banking sector.



**Figure 1: Conceptual Framework**

## 2.4 Dimensions of Service Quality

### 2.4.1 Tangibles

(Parasuraman A, 1991) defines tangibles as physical facilities (equipment, personnel, and communications materials). Customers will assess quality based on the physical appearance of the service. A tangible is a physical facility, tool, or machine used to provide a service, as well as representations of the service such as statements, cards (debit and credit), and speed and efficiency of transactions. Among tangibles are external appearance, counters in the bank, overdraft facilities, opening hours, and speed and efficiency of transactions.

H1: In public banks of Nepal, Tangibility has a significant positive influence on customer loyalty.

### 2.1.2 Reliability:

(Parasuraman A, 1991) argues that reliability means maintaining a service

correctly from the start. Moreover, it shows that organizations pay attention to results and strive to fulfil promises. The SERVQUAL model classifies reliability as the first dimension.

H2: In public banks of Nepal, Reliability has a significant positive influence on customer loyalty.

### 2.1.3 Responsiveness:

As (Parasuraman A, 1991) noted, responsiveness involves telling customers when things will be done, giving them undivided attention, and promoting their interests. They were responding to their needs and providing services accordingly. The response was ranked third in SERVQUAL.

H3: In public banks of Nepal, Responsiveness has a significant positive influence on Customer Loyalty.

### 2.1.4 Assurance:

Assurance is defined as employees' courtesy, knowledge, and capacity to convey customer confidence and trust. Researchers differ on the ranking of assurance among service quality dimensions. Customers need to be informed in their native language and listened to no matter their educational levels, age, or nationality. As (Parasuraman A, 1991) points out, assurance indicates employees' attitude, behavior, and competence.

H4: In public banks of Nepal, Assurance has a significant positive influence on customer loyalty.

### 2.1.5 Empathy:

Customers must feel that the organization providing services prioritizes them. Care, attention, and service to customers are aspects of empathy. Empathy consists of conveying the feeling that the customer is unique and special. (Parasuraman A, 1991) asserted that studies identifying service quality model dimensions have employed security, credibility, and access to measure empathy.

H5: In public banks of Nepal, Empathy has a significant positive influence on Customer Loyalty.

## 3. Methodology

The study applied a descriptive and explanatory research design. Primary data were used in the research. Demographic variables by (Mosahab et al., 2010), SERVQUAL by (Parasuraman, 1991) and customer loyalty by (Siddiqi, 2011b) were adopted. A 5-point likert scale with a range of 1 (strongly agree) to 5 (strongly disagree) was used for the measurement. Respondents were asked to provide feedback on the ambiguity and structure of the question. A few tweaks were made to the original questions following the pre-test. Three hundred fifty-seven questionnaires were distributed, and 316 valid responses were used for research. The survey was conducted in Kathmandu, the capital of Nepal, among

respondents between the ages of 20-35, representing all public banks in Nepal. The respondents were selected using convenience sampling. An English-speaking individual administers the questionnaire to each customer personally for better understanding.

Reliability Test: The Cronbach alpha is used to test data for reliability. Reliability reflects the consistency of a set of items (variables) in measuring the study concept. This scale ranges from 0 to 1, but a good value should exceed 0.6 to be considered reliable Brown (2002). Therefore, Cronbach's alpha was used to measure the reliability of the scale in the study.

Data are highly reliable and consistent since the Alpha values of all variables are more than 0.68.

In this study, descriptive analysis (mean and standard deviation) is used to explore the position of service quality on customer loyalty, and multiple linear regression analysis is used to examine its influence on customer loyalty of public banks in Nepal.

## 4. Result and Analysis

The study emphasizes the impact of service quality on customer loyalty in public banks of Nepal. This study applied descriptive analysis and multiple regressions to analyze the result.

Demographic Description of the sample Respondents: In this study, the demographic nature is characterized based on the respondent gender, education level, age, Income and Bank name.

**Table 1:** Reliability value of the variables

	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Customer Loyalty
Cronbach Alpha	0.681	0.813	0.801	0.777	0.829	0.850

**Table 2: Demographic Profile of Respondents**

Variables	Descriptions	Frequency	Percentage
<b>Gender</b>	Male	127	40.2
	Female	189	59.8
<b>Education Level (Completed)</b>	Bachelors	173	54.7
	Masters	143	45.3
<b>Age</b>	20- 25	102	32.3
	26-30	146	46.2
	31-35	68	21.5
<b>Income</b>	Below 15,000	70	22.2
	15,000-24,999	36	11.4
	25,000-34,999	54	17.1
	35,000-44,999	68	21.5
	45,000-54,999	19	6
	55,000 and above	69	21.8
<b>Name of Bank</b>	ADBL	108	34.2
	NB	103	32.6
	RBB	105	33.2
<b>Total</b>		316	100

Table 2: Demographic Profile of Respondents: There was 316 respondents total, with 40.2% (127) men and 59.8% (89) women. This indicates that there are more female customers in public banks in Nepal than male customers. There were customers of three public banks that responded, Agriculture Development Bank Limited (ADBL), Rastriya Banijya Bank (RBB) and Nepal Bank Limited (NB). These banks had 108 (34.2%), 105 (33.2%) and 103 (32.6%) respondents respectively. Moreover, 46.2% (146) of respondents are in the age group 26-30 years, followed by 32.3% (102) in the age group 20-25 years and 21.5% (68) who are in the age group 31-35 years. 54.7% of

respondents have completed their bachelor's degrees, while 45.3% have completed their master's degrees. The income of respondents was also recorded in Nepalese currency. Most respondents (22.2%) earn less than Rs 15,000 per month, followed by 21.8% who earn Rs 55,000 or more, and 6% who earn between Rs 45,000 and 54,999.

**Descriptive Analysis:** To describe the responses for the significant variables, descriptive statistics such as mean and standard deviation on all the independent and dependent variables were obtained. Table 3 shows the overall result.

**Table 3:** Descriptive analysis of service quality dimension and customer satisfaction

	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Customer Loyalty
No of Respondent	316	316	316	316	316	316
Mean	13.9430	13.8133	13.4399	15.4525	13.6930	14.4177
Standard Deviation	2.8464	3.5032	3.4859	2.9837	3.4729	3.6422

**Table 4:** Correlation between Customer loyalty and service quality.

		Service Quality	Customer Loyalty
Service Quality	Pearson Correlation	1	.688**
	Sig. (2-tailed)		.000
	N	316	316
Customer Loyalty	Pearson Correlation	.688**	1
	Sig. (2-tailed)	.000	
	N	316	316

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

Table 3 shows independent variables; assurance has the highest mean value of 15.4525 and standard deviation of 2.9837, while responsiveness has the lowest mean value of 13.4399 and standard deviation of 3.4859. For Customer loyalty, the mean value and standard deviation are 14.4177 and 3.5422, respectively. We can conclude that respondents give greater attention to assurance, followed by tangibility, reliability, empathy and responsiveness.

The Pearson correlation between customer satisfaction and service quality dimension is 0.688, with a  $p < 0.01$  indicating a significant positive relationship between Service quality and customer loyalty.

Pearson correlation between all variables ranges from 0.428 to 0.727, which suggests a positive to high correlation.

R2 is calculated to test the impact of independent variables on dependent variables. In this case, R2 equals 0.504, meaning service quality dimensions contribute to 50.4% of customer loyalty. According to Chin (1998, 2010), R2 values of 25 percent were considered significant, 9 percent medium, and 1 percent small. Therefore, the R2 showed that the study model fits the data and covers considerable variation. Hence, there are no multicollinearity problems. The VIF (variance inflation factors) are additional when testing multicollinearity. The VIF of variables is:

**Table 5:** Correlation among all variables of service quality.

Tangibility	Reliability	Responsiveness	Assurance	Empathy	Customer Loyalty		
Tangibility	Pearson Correlation	1	.647**	.640**	.428**	.544**	.477**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
N		316	316	316	316	316	
Reliability	Pearson Correlation	.647**	1	.798**	.657**	.688**	.612**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
N		316	316	316	316	316	
Responsiveness	Pearson Correlation	.640**	.798**	1	.592**	.727**	.657**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
N		316	316	316	316	316	
Assurance	Pearson Correlation		.428**	.657**	.592**	1	.712**
	Sig. (2-tailed)		.000	.000	.000		.000
N			316	316	316	316	316
Empathy	Pearson Correlation		.544**	.688**	.727**	.712**	1
	Sig. (2-tailed)		.000	.000	.000	.000	.000
N			316	316	316	316	316
Customer Loyalty	Pearson Correlation		.477**	.612**	.657**	.491**	.652**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
N			316	316	316	316	316

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

**Table 7:** Test of Multicollinearity and Impact of Independent Variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.710 <sup>a</sup>	.504	.496	2.58581

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

**Table 8:** Model summary

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics	Tolerance
1	(Constant)	3.523	.898	3.923	.000	
	Tangibility	.021	.070	.016	.294	.533
	Reliability	.158	.078	.152	2.024	.044
	Responsiveness	.302	.078	.289	3.881	.000
	Assurance	-.051	.074	-.041	-.684	.494
	Empathy	.376	.072	.359	5.252	.000

a. Dependent Variable: Customer Loyalty



Based on Table 8, the calculating value of the variance inflation factor of independent variables is not so high as all values in the range of 1.877 to 3.510, which are smaller than standard general setting value of five, so there is no problem with multicollinearity—the impact of Service Quality on Customer Satisfaction. Multiple regression techniques are used to examine the effect of service quality on customer satisfaction. The regression result of these dimensions is presented in table 8. From the P-value in table 8, it can be concluded that H2, H3, and H5 are accepted as tangibility, responsiveness, and empathy positively impact customer loyalty, whereas H1 and H4 are rejected. Tangibility and assurance do not have significant impacts as  $p > 0.05$ .

## 5. Discussion

Tangibility has a positive relationship with customer loyalty, but without a significant relationship. in public banks in Nepal. The public banks do not have enough equipment for their customers to use, and the facilities are not comfortable to use. This result concludes that the public banks do not have enough workers committed to providing banking services and that the banks' facilities and materials associated with benefits are not visually appealing. (Sharma, 2017) also supports this Conclusion. Based on the findings, reliability has a significant positive relationship with customer loyalty. The employees of public banks are motivated to handle customers' issues, so customers feel safe when transacting in public banks. This finding is different to the conclusion by (Siddiqi, 2011c). Responsiveness has a significant positive relationship with customer loyalty. Bank employees provided precise and prompt service to customers, were willing to assist them, and customers felt that bank employees were never too busy to respond to their needs. The results of the study agree with

the finding of (Neupane & Devkota, 2017).

The relationship between customer loyalty and assurance is negative and not significantly related. Customers did not feel safe during the transaction process, and the bank employee's behaviour did not inspire confidence. Employees at the bank did not have enough knowledge to answer questions and were not courteous to customers. This finding is different from the finding by (Sharma, 2017). Empathy has a significant positive relation with Customer loyalty in public banks in Nepal. In addition to providing customized services, bank employees are enthusiastic about understanding the specific needs of their customers. Opening hours are considered appropriate by customers, and the bank employees consider the needs of the customer first. (Siddiqi, 2011c) also supports the result.

Private Banks and joint-venture banks pose huge competition to public banks. Despite the technological advancements in public banks, customers are not fully loyal to banks. Public banks are responsive and reliable, but tangible resources and assurance are lacking, causing less effective and efficient service delivery. This issue may be related to permanent employee policies in banks. Public banks enjoy loyal brand associations with their customers, which can be used as a competitive advantage to increase market share among young people.

## 6. Implication

The decision-maker within the public banking sector must ensure that all of the components of service quality programs are strictly followed and implemented. Rather than focusing solely on the bank's profitability and gains, decision-makers should also consider the customers' needs. The decision makers must recommend extensive customer service training for all frontline staff and tellers. Thus,

the bank may strengthen its core competency of providing excellent customer service. This study concluded that the SERVQUAL model of measuring customer loyalty is still the most effective in public banking. To remain competitive in the marketplace, bank managers should continuously measure and improve customer loyalty using the SERVQUAL model. From time to time, it is fair to say that market perception and customer expectations change rapidly.

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